

Financial Aid and Consumer Information for Students



For all San Francisco School of Massage & Bodywork Locations:
Main campus at 475 Valencia Street, San Francisco, CA 94103
SF School of Massage Student Clinic at 2973 16th Street, Ste. 100, San Francisco, CA 94103

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PROGRAM INFORMATION

The San Francisco School of Massage & Bodywork's 600-Hour Massage Therapist Program is a comprehensive training designed for the student who is committed to building a rewarding career in massage and bodywork. The curriculum and content offered in this program covers all the essentials needed for becoming a successful, independent or employed bodyworker/massage therapist. It includes everything from learning fundamental massage skills to mastering the most in demand advanced modalities. Emphasis is placed on honing technical skills and building and marketing a successful, private bodywork practice. The components of this program are designed to meet the educational expectations of our students, faculty and the community that we serve based on student, faculty, employer and Advisory Board feedback.

The 600-Hour Massage Therapist Program is intended to prepare students for state certification and gainful employment as Massage Therapists upon graduation from the program. Graduates of the MT program will be prepared to launch their own private practice, and/or find employment in spas, health centers, chiropractic offices, fitness centers, and any other related environment in which massage and bodywork is deemed appropriate. Additionally, students who have successfully completed the Massage Therapist Program will meet the requirements to be able to obtain the California Massage Therapy Council's Massage Therapist Certification and/or to sit for the Massage and Bodywork Licensing Examination.

The program is taught in a four-module format, each with specific class content as highlighted in the curriculum for each Module and shown in the institutional catalog. A variety of schedule options allow for completion times ranging from six to twelve months. Students will be awarded a certificate of completion after successfully completing all graduation requirements for the program.

The San Francisco School of Massage provides a blended program. A total of 6 classes in Modules 2 and 3 are delivered through distance education. Additional classes may be offered through distance education if necessitated by SF Department of Public Health pandemic guidelines. Unless otherwise indicated, all classes other than those noted above are residential in nature and are held at The San Francisco School of Massage & Bodywork's main campus, at 475 Valencia Street, San Francisco, California, 94103.

The San Francisco School of Massage & Bodywork has determined that our curriculum meets the state educational requirements for certification in the state of California. We have not made a determination regarding whether our curriculum meets the State educational requirements for any other states or territories.

All of our instructors are professional and certified massage therapists and are dedicated to providing exceptional curricula that satisfies the criteria for the California Massage Therapy Council (CAMTC) and the Massage and Bodywork Licensing Exam (MBLEx). For instructor profiles and qualifications, please see pages 9 – 11 of the institutional catalog or the INSTRUCTORS page of our website here: <https://www.sfsm.edu/instructors/>.

FACILITIES AND EQUIPMENT

The San Francisco School of Massage & Bodywork campus is located on the third floor of a historical Mission District building and includes three large and spacious classrooms all housed in approximately 5,000 square feet of space. In addition to the classrooms, the campus includes the school's administrative offices, practicum rooms, a student break room, student lounge area, student books and resource materials library, and a front desk/ reception area.

Equipment that is available for student and staff use include massage tables, stools, massage chairs, lotions and oils, instructional skeleton models, white boards, overhead projectors, computers, and audio equipment. Physical copies of books will be handed out in class, before the module for which they will be used. Digital copies will be issued before the start of the program.

SFSM also maintains a satellite location at 2973 16th St #100, San Francisco, CA 94103 to operate our student massage clinic.

FINANCIAL AID INFORMATION

It is a goal of The San Francisco School of Massage & Bodywork to assist every eligible student in the financial aid process, to enable the student to attend our institution. Financial aid programs are designed to provide assistance to students who are currently enrolled or accepted for enrollment but whose financial resources are inadequate to meet the full cost of their education.

The majority of financial aid available to students is provided by the federal government and is called Federal Student Financial Aid (SFA). This includes the Federal Pell Grant and Federal Direct Student Loan. The college also utilizes in-house payment plans to help manage program costs. Students may use a combination of federal aid and in-house payment plans if desired.

The primary responsibility for meeting the cost of education rests with individual students and their families. All financial aid is awarded on the basis of need, regardless of sex, age, race, color, religion, creed, or national origin. Need is defined as the difference between the cost of education for one academic year and the amount a student's family can be reasonably expected to contribute to this cost of education for the same period.

FEDERAL STUDENT FINANCIAL AID: GENERAL CONSUMER INFORMATION

The San Francisco School of Massage & Bodywork annually distributes to all enrolled students a notice of the availability of information that is required to be made available under the Family Educational Rights and Privacy Act of 1974 (FERPA) and under Section 485(a)(1), Section 485(f), Section 485(g), Section 485(h) and Section 485(j). This notice includes a link to download the disclosures on our website at <https://www.sfsm.edu/consumer-disclosures> as well as procedures to obtain a paper copy.

In addition to the policy noted above, student finance personnel are available, in accordance with federal regulations, to discuss consumer information in more detail with current and prospective students.

To be eligible for financial aid, a student must:

1. Be enrolled as a regular student in an eligible program of study on at least a half-time basis (with the exception of Pell);
2. Have a high school diploma or an equivalent;
3. Be a U.S. citizen or national or an eligible non-citizen; verification of eligible non-citizen status may be required;
4. Have financial need (except for some loan programs) as determined by a need analysis system approved by the Department of Education;
5. Maintain satisfactory academic progress;
6. Provide required documentation for the verification process and determination of dependency status;
7. Have a valid Social Security Number;
8. Have borrowed less than the total aggregate loan limits for the Title IV financial aid programs;
9. Be registered for the Selective Service, if required; and
10. Not be in default on a FSA loan or owe an overpayment on a FSA grant or loan and have not made repayment arrangements for the default or overpayment.

What are my Rights and Responsibilities as a Financial Aid Recipient?

You have the following RIGHTS:

1. To know the names and organizations which accredit and authorize the school to operate.
2. To know about the programs, the faculty, and the physical facilities at the school.
3. To know what Financial Assistance is available, including information on all Federal, State, and Institutional Financial Aid programs.
4. To know the cost of attending the institution and the school's refund policies.
5. To know the criteria used by the institution in awarding financial aid to recipients.
6. To know how the school determines your Financial Need.
7. To know what resources are considered in the calculation of your financial aid and personal obligations.
8. To know how much of your financial need, as determined by the institution, has been met.

9. To request from the Financial Aid Office an explanation of the various programs in your student aid package. If you believe you have been given inadequate consideration, you may request re-consideration of the award made to you,
10. To know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan, and when repayment is to begin.
11. To know how the school determines your academic progress; and, what happens if your progress is not satisfactory.

You have the following RESPONSIBILITIES:

1. Review and consider all information about the school's program BEFORE YOU ENROLL. You should obtain information about attrition rates, placement rates, academic programs, facilities, etc. Remember, the final choice is yours.
2. Complete all application forms accurately and submit them on time, to the correct personnel. Errors or missing documents can result in long delays. Intentional misreporting of information on application forms for Federal Student Financial Aid is a violation of the law and is considered a criminal offense subject to penalties under the US Criminal Code.
3. Provide all additional documentation as requested.
4. Read and understand all forms that you are requested to sign; keep copies of them.
5. If you receive a loan, you must notify the lender of your changes in status, in enrollment status, in your address and any other relevant changes.
6. Know and comply with your school's refund procedures.
7. You must use all funds received for Educational Purposes only and will be required to sign a statement so stating before you can receive Federal financial aid.
8. You will be required to sign a statement that you do not owe a Refund on a Title IV program, nor are you in default on a student loan. Please confer with the Financial Aid Office, before you sign this statement, if you suspect that you may not be able to sign it truthfully. Some problems can be resolved. The Financial Aid Office will work with you.
9. Your eligibility for any of the Title IV Programs may be suspended or terminated by the court as a part of a conviction for possessing or distributing illegal drugs. You will be asked to sign a statement that you will not make, distribute, dispense, possess, or use illegal drugs during the period of your Federal Pell Grant. In addition, the Director of the San Francisco School of Massage & Bodywork has been required to certify to the U.S. Federal Government that the San Francisco School of Massage & Bodywork as a federal sub-contractor, maintains a "Drug-Free Work Place". This means that if you are convicted of a drug-related offense while on school property, that you will be terminated from school and/or asked to enter into a drug rehabilitation program.

APPROVALS, CREDENTIALS AND MEMBERSHIPS

In keeping with our high standards of excellence, the San Francisco School of Massage & Bodywork is licensed and/or approved by the following agencies that oversee our operation. The specific documents related to accreditation and licensures are maintained in the Office of the School Director. Copies also hang in the lobby. Graduates of our certificate programs are eligible to use hours earned at this institution towards certification in California and towards national certification. All programs taken at the San Francisco School of Massage & Bodywork are certificate, non-degree programs.

- Institutionally Accredited by the Accrediting Bureau of Health Education Schools (ABHES) #I-349
7777 Leesburg Pike, Suite 314 North Falls Church, VA 22043, (703) 917-9503
- Approved by the California Massage Therapy Council (CAMTC), School Approval # SCH0056
- Approved by the State of California's Bureau for Private Postsecondary Education act of 2009 (BPPE: <http://www.bppe.ca.gov/>)
- Approved CE Provider by the National Certification Board for Therapeutic Massage & Bodywork (NCBTMB)
- Assigned School status through the National Certification Board for Therapeutic Massage & Bodywork (NCBTMB)
- Approved member of the Associated Bodywork & Massage Professionals (ABMP)



Should a problem arise during your admissions or training with us, we want to work with you to find a fair and satisfying solution. Please review our school catalog or Legal Disclosures for our official complaint procedure. Any student or member

of the public with questions that have not been satisfactorily answered by the school, or who would like to file a complaint about this school, may contact any of the following agencies:

The California Massage Therapy Council at One Capitol Mall, Suite 800, Sacramento, CA 95814, www.camtc.org, phone (916) 669-5336, or fax (916) 669-5337.

The Bureau for Private Postsecondary Education (BPPE) by completing a complaint form, which can be obtained on the Bureau's website at <https://www.bppe.ca.gov/enforcement/complaint.shtml> or by contacting the Bureau's Enforcement Section at the following address and/or telephone number: (888) 370-7589.

- Bureau for Private Postsecondary Education
- Physical address: 2535 Capitol Oaks Dr. Suite 400, Sacramento, CA 95833
- Mailing Address: PO Box 980818, West Sacramento, CA 95798-0818
- Phone: 916-431-6959, Toll Free: 888-370-7589, Fax: 916-263-1897.

The Accrediting Bureau of Health Education Schools (ABHES) by completing a complaint form, which can be obtained on their website at <https://www.bppe.ca.gov/enforcement/complaint.shtml>.

APPLICATION FOR FINANCIAL AID

The procedures and forms for applying for financial aid will be furnished to interested persons by the Financial Aid Office. At the San Francisco School of Massage & Bodywork, adequate staff is on hand to assist those applicants in need of information during regular business hours.

The San Francisco School of Massage & Bodywork accepts the Free Application for Federal Student Aid (FAFSA) as the primary needs analysis document. This application is forwarded to the Department of Education and the resulting ISIR

provides the school with information regarding your Pell eligibility and expected family contribution. In addition, you may be asked to provide some or all of the documents described under the Verification Policy of this brochure, as well as, proof of your identity, proof of your Social Security Number, your Alien Registration Documents (if you are not a US Citizen) or proof of your US Citizenship (if you were not born in the USA), proof of your Selective Service Registration (See Selective Service below) and other items as requested by the Financial Aid Office. It is the policy of the Financial Aid Department at the San Francisco School of Massage & Bodywork to require that your application be complete prior to awarding Financial Aid.

DOCUMENTATION OF INDEPENDENCE

Federal regulations determine that a financial aid applicant born before January 1, 2000, is automatically financially independent from his/her parents for fiscal year 2023-24. Any applicant for Financial Assistance who was born on or after this date who insists that consideration of his/her parents' income and assets would unfairly state his family financial condition in the financial need analysis may attempt to document his/her independence under one of the following conditions:

1. Student was born before January 1, 2000.
2. Student is married or separated (but not divorced) as of the date of the application.
3. At the beginning of the 2023-2024 school years, the student will be enrolled in a master's or doctoral degree program (such as MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.).
4. Student is currently serving on active duty in the U.S. Armed Forces or is a National Guard or Reserves enlistee called into federal active duty for other than training purposes.
5. Student is a veteran of the U.S. Armed Forces.
6. Student has one or more children who receive more than half of their support from him or her between July 1, 2022, and June 30, 2024.
7. Student has dependent(s) (other than children or spouse) who live with him or her and who receive more than half of their support from the student, now and through June 30, 2024.
8. At any time since the student turned age 13, both of the student's parents were deceased, the student was in foster care, or the student was a dependent/ward of the court.

9. As determined by a court in the student's state of legal residence, the student is now or was upon reaching the age of majority, an emancipated minor (released from control by his or her parent or guardian).
10. As determined by a court in the student's state of legal residence, the student is now or was upon reaching the age of majority, in legal guardianship.
11. On or after July 1, 2022, student was determined by a high school or school district homeless liaison to be an unaccompanied youth who was homeless.
12. On or after July 1, 2022, student was determined by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development to be an unaccompanied youth who was homeless.
13. On or after July 1, 2022, student was determined by a director of a runaway or homeless youth basic center or transitional living program to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless.
14. Student was determined by the college financial aid administrator to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless.

FINANCIAL NEED

Before a recommendation of financial assistance of any kind can be made by this institution, the student's FINANCIAL NEED must be evaluated. In order to treat all financial aid applicants equitably, we use the standard formula for determining eligibility for financial aid:

	Standard Budget (1)
<i>MINUS</i>	Expected Family Contribution (2)
<i>EQUALS</i>	"Need" (or maximum Financial Aid you can receive)

(1) See "Cost of Attendance of Budgets" section of this brochure

(2) See "Needs Analysis System" below

NEED ANALYSIS SYSTEM

Through the evaluation of Income, Assets, Expenses, and Debts the school determines the applicant's estimated "Family Contribution" toward his/her educational expenses (See Budgets of Cost of Attendance section of this brochure). Federal Pell Grant Methodology is used for the Campus-based and Subsidized Federal Direct Stafford Loan program for 2023-2024. The Federal Pell Grant formula is used to calculate eligibility for the Federal Pell Grant Program for 2023-2024. The Unsubsidized Federal Family Educational Stafford Loan, Federal Unsubsidized Direct Loan, Federal Family Educational PLUS, and Federal Direct PLUS programs are not need based; however, eligibility for the Federal Pell Grant and other need-based programs (such as Federal Supplemental Educational Opportunity Grants and Subsidized Federal Family Educational Stafford Loans) must be established and accounted for prior to awarding an Unsubsidized Federal Stafford Loan or a Federal PLUS loan.

WHAT IS VERIFICATION ?

Your application for student financial assistance could be selected for verification. If so, you will need to provide the financial aid office with the documents which are needed to complete this process. The law requires us to complete verification on those applications selected by the U.S. Department of Education before we make any disbursement of any Federal student financial aid. An outline of the policies and procedures that govern the verification process is provided below. Your responsibilities and the deadlines you must meet are also provided.

If you do not submit this information, you may not receive your financial aid. If you have any questions about the verification process, please call the school or refer to www.studentaid.gov website which is sponsored by the U.S. Department of Education for more detailed information.

ITEMS SUBJECT TO VERIFICATION:

Education credit	Income earned from work	Tax-exempt interest
Household size	Number enrolled in college	Child support paid
Certain untaxed income and benefits	Supplemental Nutrition Assistance Program (SNAP, formerly food stamps)	

TIME PERIOD FOR VERIFICATION:

Applicants are required to submit verification documentation to the Financial Aid Office within 28 days of notification by the school, or 14 days from the first day of class, whichever is sooner. Exceptions may be made at the discretion of the Financial Aid Officer. Please note the Federal Pell deadline dates listed below:

FEDERAL PELL GRANTS	
Processing Deadlines	Institution Deadlines
ISIR Corrections must be sent to the processor by August 15 of the following award year	The institution must receive corrected reprocessed ISIRS within 60 days of last day of enrollment or September 2, whichever is first

CONSEQUENCES

Your failure to provide the required documentation within the specified time period could result in:

- Loss of financial aid for part or all of the year;
- Future applications for financial aid may not be processed;
- Your financial aid application material may be forwarded to the U.S. Department of Education for review.

COMPLETION OF VERIFICATION

When the verification review is completed you may receive:

- A follow-up form requesting you to make corrections on your application and in some cases, submit corrections to the processing center;
- An award letter confirming your financial aid awards;
- A letter indicating we have completed the verification process on your application.

CORRECTION INFORMATION

If you are required to correct information on your application, the following procedure will need to be followed:

- Federal Pell Grant and Campus Based - Make corrections on your FAFSA online and return confirmation to the school.
- Federal Student/PLUS Student Loan Programs - You may be requested to complete a new form if the changes cannot be made on your application.

OVER-AWARDS

Failure to report outside employment or other financial assistance may cause you to be over-awarded (i.e., resources exceeding need). You may have to repay a portion, or all, of your financial aid. Students owing over-award repayments or in default on student loans are ineligible for financial aid. If during verification it is determined that a student has received funds which they were not eligible to receive, the student must repay this amount. If a repayment is not made, the overpayment will be referred to the U.S. Department of Education. No further applications for financial aid will be processed by the U.S. Department of Education or our office.

SUMMARY

The selection of an application for verification review does not mean that we believe your information is incorrect. Some applications are selected for review on a random sample basis. Some applications are selected based upon a set of common edits which check data against the Social Security Administration and Veterans Administration to ensure that these benefits are being reported correctly. During the time an applicant is completing the verification process, the school will not make any disbursements of Federal Pell Grants and Federal Supplemental Educational Opportunity Grants, or Federal student loans. If a student is seeking a Federal PLUS loan and is selected for verification, the application may not be certified by the institution or sent to the lender until verification is completed. This verification process is required by Federal regulation. We are required to adhere to these procedures.

FINANCIAL AID PROGRAMS AVAILABLE AT SFSM

The San Francisco School of Massage & Bodywork participates in the following federal student financial assistance programs:

1. Federal Pell Grant
2. Federal Direct Loans (subsidized and unsubsidized)
3. Federal Parent Loan for Undergraduate Study (PLUS)

Please obtain a Federal Student Aid Fact Sheet brochure published by the U.S. Department of Education for detailed information about each of the programs listed above.

FEDERAL PELL GRANT:

A Federal Pell Grant, unlike a loan, does not need to be repaid. This grant is designed to assist needy undergraduate students who desire to continue their education beyond high school. Federal Pell Grants are only awarded to undergraduate students who have not earned a bachelor's or professional degree. Each student is entitled to apply for a Federal Pell grant. Eligibility is determined by the student's need, the cost of attendance, and the amount of money appropriated by Congress to fund the program. The amount of the grant is determined by a standard formula used by the Department of Education. The amount of the grant available to the student will depend on the Expected Family Contribution (EFC), the cost of attendance, and the Pell Lifetime Eligibility Used (LEU).

For many students, the Federal Pell Grant provided a "foundation" of financial aid to which other aid may be added to defray the cost of college education. Students or prospective students may secure an application to participate in the Federal Pell Grant programs from the Financial Aid Office of the College or from a high school counselor. The application will be transmitted electronically through the Central Processing System which will determine the applicant's EFC.

For more information about the Federal Grant Program, visit: <https://studentaid.gov/understand-aid/types/grants/pell>.

SUBSIDIZED FEDERAL STAFFORD LOAN:

The subsidized Federal Stafford Loan program provided low interest loans that are insured by a guarantee agency and made available through the U.S. Department of Education's Direct Loan Program. The Subsidized Stafford Loan is awarded based on financial need. The maximum annual loan amount for the first academic year is \$3500 for undergraduate students less origination and other fees (if applicable). The federal government pays the interest for you during in-school, in grace, and deferment periods. Interest does not accrue until the student enters repayment six months after leaving school or dropping below half-time enrollment status. The minimum repayment amount is \$50 per month; however, subsidized federal Stafford loans provide many flexible repayment plans as outlined in the loan counseling materials. Payments are based on the repayment plan selected by the student. Please see your Financial Aid Administrator to receive further information regarding the maximum annual loan amount for second or subsequent academic years.

UNSUBSIDIZED FEDERAL STAFFORD LOAN:

If you do not qualify for a full or partial Subsidized Staff Loan based on your financial need, or need additional loan funding, you may qualify for an Unsubsidized Stafford Loan. The federal government does not pay the interest on unsubsidized loans while you are in school or have loans in a deferred status. Student loan borrowers accrue interest on unsubsidized loans while you are in school or have loans in a deferred status. Student loan borrowers are responsible for all interest that accrues on the loan while enrolled, during your grace period, and any deferment periods. You may elect to make interest payments while in school to avoid the capitalization of interest and lower the overall repayment debt. Loan repayment begins six months after leaving school or if you elect to attend less than half time. Independent students can borrow up to \$9500 (Subsidized and Unsubsidized combined) for the first academic year.

Dependent students can borrow up to \$5,500 (Subsidized and Unsubsidized combined) for the first academic year. Please see your Financial Aid Administrator to receive further information regarding the maximum annual loan amounts for second or subsequent academic years.

For more information on Subsidized and Unsubsidized Federal Stafford Loans, visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

PARENT PLUS FEDERAL LOAN:

The Federal PLUS loan is available to parents who wish to apply for additional assistance for their dependent child's education. Parents of dependent students include the biological or adoptive mother or father. The PLUS loan is also available to stepparents if their income and assets are taken into consideration when calculating the student's EFC. PLUS loans are not based on need; however when combined with other resources the loan cannot exceed the student's cost of attendance less other student aid awarded. Re-payment begins within 60 days after the final loan disbursement unless the parent qualifies for and is granted a deferment by the lender. There is no grace period on these loans. Interest begins to accumulate at the time the first disbursement is made, and parent will begin repaying both the principal and the interest while the student is in school. Although the minimum payment amount is \$50 per month with at least five years but no more than ten years of repayment, the actual payment and schedule is determined by the amount borrowed.

For more information on PLUS Loans, visit: <https://studentaid.gov/understand-aid/types/loans/plus>.

OTHER RESOURCES

The San Francisco School of Massage & Bodywork is eligible for other types of student financial assistance including AmeriCorps Grants and Vocational Rehabilitation offered through the California Department of Rehabilitation (DOR). If you have questions about these, or any other resources that you may qualify for, please schedule an appointment with one of SFSM's Financial Aid Administrators.

SCHOLARSHIPS:

Below is a list of scholarships and grants for massage therapy students which are not administered or awarded by the institution:

- MBLEx Scholarship: <https://mblexguide.com/scholarship/>
- AMTA Scholarship: <https://www.amtamassage.org/scholarships/>
- Massage Study Buddy Scholarships and Grants: <https://www.massagestudybuddy.com/scholarships-a-grants-for-massage-therapy-students>

Students are encouraged to research on the Internet, for additional scholarship programs not administered or awarded by the institution. Any scholarship or grant funding must be disclosed on the application for student financial assistance.

HOW IS MY FINANCIAL AID AWARD DETERMINED ?

Applicants are offered financial aid award packages composed of grants and loans. The school determines which programs to include in your package based on your need and availability of funds. A Student Financial Plan will be provided to you with a payment schedule. If there are special circumstances, they will be explained to you at that time.

METHOD OF DISBURSEMENT

Before this institution disburses title IV, HEA program funds for any award year, we will notify a student of the amount of funds that the student or their parent(s) can expect to receive under each title IV, HEA program, and how and when those funds will be disbursed. If those funds include Direct Loan program funds, the notice will indicate which funds are from subsidized loans, which are from unsubsidized loans, and which are from PLUS loans.

All Financial Aid programs offered by this institution have their proceeds disbursed during each payment period by posting funds to the students' school record. A notification is sent to the borrower at the time of disbursement. In order to receive Federal loan processed the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. A first-time, first-time borrower's account will not be credited with Stafford loans until 30 days after their first day of class and completed a loan entrance interview. The loan proceeds are used to satisfy the student's tuition and fees for each payment period. Any questions regarding your student loan should be directed to the Financial Aid Office.

When the institution credits a student ledger account with Direct Loan or Federal Perkins Loan, the institution will notify the student or parent of:

- The anticipated date and amount of the disbursement;
- The student's or parent's right to cancel all or a portion of the loan or loan disbursement; and

- The procedures and time by which the student or parent must notify the institution that he or she wishes to cancel the loan or loan disbursement

The institution will provide the notice in writing:

- No earlier than 30 days before, and no later than 30 days after, crediting the student's ledger account at the institution, if the institution obtains affirmative confirmation from the student; or
- No earlier than 30 days before, and no later than seven days after, crediting the student's ledger account at the institution, if the institution does not obtain affirmative confirmation from the student

CREDIT BALANCE PROCEDURES

If the total of all resources applied to the student's account, as described above, exceeds the student's total charges, the overage will be paid to the student in (as agreed upon on the Student Financial Aid Certification Form) after the student's tuition is paid in full. A student statement regarding tuition account and application of Title IV credit balance is provided to students by the Financial Aid Office soon after enrollment. Student and parents (of a dependent student applying for PLUS loans) review that certification, select the appropriate authorization category, and provide the signed form to the Financial Aid Office.

For continuing students who previously signed this statement, the initial authorization will continue to be valid for subsequent award years or enrollment periods. The application may be changes by completed and signing a new form at any time, however it is not retroactive. The authorization categories available for student/parent selection are new form at any time, however it is not retroactive. The authorization categories available for student/parent selection are as follows:

- Return any credit balance to the appropriate lender to reduce loan debt.
- Return any credit balance to the student (within 14 days). This will be disbursed by Financial Aid Administrator, Richard Duldulao in the Financial Aid Office.
- Retain any existing credit balance on the account to cover any institutional charges; tuition and fees that may incur prior to the end of the student's loan period/award year. In addition, once all charges for the current award year/applicable loan period are settled on the account, that any remaining credit balance (up to \$200) will be applied towards any institutional charges incurred from the immediately preceding year.

INTEREST RATES AND FEES

INTEREST RATE AND FEES FOR FEDERAL STAFFORD LOANS:

Beginning July 1, 2008, the interest rate on Stafford loans made to undergraduate students was different from year to year. Rates changes from year to year apply to Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year.

For more information on prior and current interest rates visit: <http://studentaid.ed.gov/types/loans/interest-rates>.

Stafford loans have a loan fee assessed that the borrower is responsible to repay. For more information on prior and current fees visit: <http://studentaid.ed.gov/types/loans/interest-rates>.

NEW INTEREST RATE CAP FOR MILITARY MEMBERS:

Interest rate on a borrower's loan may be changes to 6 percent during the borrower's active military service. This applies to both FFEL and Direct loans. Additionally, this law applies to borrowers in military service as of August 14, 2008. Borrowers must contact the creditor (loan holder) in writing to request the interest rate adjustment and provide a copy of the borrower's military orders.

BORROWER CONFIRMATION FOR LOANS IN SUBSEQUENT ACADEMIC YEAR:

Subsidized and Unsubsidized Master Promissory Note (MPN) Students have the ability to obtain loan funds not to exceed the established loan limited through the Subsidized and Unsubsidized Federal Stafford Loan program without having to sign a new Master Promissory Note for each academic year. The institution will notify the borrower of the loan amounts awarded through the Estimated Student Financial Aid Award Letter.

PARENT PLUS MASTER PROMISSORY NOTE (PLUS MPN):

For Parent PLUS loans made under the multi-year feature of the MPN, the regulations that govern the loan program require the financial aid office at the school to document an active confirmation of Parent PLUS funds loan funds via an estimated financial aid award letter. The confirmation process is to provide a means for the parent borrower to accept or decline a PLUS loan made for a student's subsequent academic year. This assists in providing the parent borrower with greater control and understanding of PLUS loan debt.

Active confirmation can be completed via a signed plus loan pre-approval form or documented by telephone or electronically.

ADMINISTRATIVE PERSONNEL (Who should I ask about...?)

All administrative personnel are available during regular business hours, to the extent reasonable and practical, by telephone and email. They prefer that you make an appointment so they can be prepared to answer any questions you may have but there is a strict open-door policy, and you are welcome to call or drop in at any time.

During other hours, they are available by a mutually agreed upon scheduled appointment. Sarah Partos, the Financial Aid Director, is available for communication by phone and email and can meet via Zoom with a pre-scheduled appointment.

- **Gary Witt, School Director/ Financial Aid Administrator:**
 - Email: gwitt@sfsm.edu
 - Slack (for student and administrator use): [@Gary Witt - School Director \(he/him\)](#)
 - Phone: 415-474-4600
 - Available for general assistance, human resource, academic counseling, complaint filing and questions regarding admissions, financial aid, satisfactory academic progress, transcripts and program finances
- **Sarah Partos, Assistant Director/ Financial Aid Director:**
 - Email: spartos@sfsm.edu
 - Slack (for student and administrator use): [@Sarah Partos \(she/her\) - Assistant Director](#)
 - Phone: *Cell phone number given upon request*
 - Available for general assistance and questions regarding admissions, financial aid, satisfactory academic progress, transcripts, certification and work placement
- **Angela Abdelmessih, Front Desk Manager/ Student Services/ Admissions Guide**
 - Email: a.abdelmessih@sfsm.edu
 - Slack (for student and administrator use): [@Angela Abdelmessih](#)
 - Phone: 415-474-4600
 - Available for general assistance and questions regarding admissions and student clinic scheduling
- **Marcella Gries, Student Services/ Admissions Guide**
 - Email: studentservices.sfsm@gmail.com
 - Slack (for student and administrator use): [@Marcella Gries- Student Services](#)
 - Phone: 415-474-4600
 - Available for general assistance and questions regarding admissions, attendance and satisfactory academic progress
- **Richard Duldulao, Student Services/ Admissions Guide/ Financial Aid Administrator:**
 - Email: rduldulao@sfsm.edu
 - Slack (for student and administrator use): [@Richard Duldulao - Student Services](#)
 - Phone: 415-474-4600
 - Available for general assistance and questions regarding admissions, attendance, satisfactory academic progress and financial aid disbursements

DISABLED STUDENT SERVICES

No special services are provided for Disabled Students. However, all doors, hallways, and restroom facilities are in compliance with standards for access to Disabled persons existing at the time of their construction or installation. Please feel free to visit the campus to determine its adequacy to your special needs. Express any additional assistance you may require to the School Director, who will attempt to assist you.

VACCINATION POLICY

Vaccinations are not required to attend or be enrolled in the San Francisco School of Massage & Bodywork at this time. We reserve the right to change our policy regarding vaccination status depending on San Francisco Department of Public Health and CDC guidelines. We maintain records regarding COVID-19 vaccination status for all enrolled students, to be better prepared in the event of a COVID-19 outbreak in one or more tracks.

For more information about current CDC guidelines visit: https://www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html?s_cid=11759:cdc%20covid%20guidelines:sem.ga:p:RG:GM:gen:PTN:FY22

SATISFACTORY ACADEMIC PROGRESS AND FINANCIAL AID

In accordance with Federal Regulations, The San Francisco School of Massage & Bodywork applies a Satisfactory Academic Progress Policy (SAP). This policy is applied equally to all students. However, when you accept a Financial Aid Award, you agree to achieve Satisfactory Progress toward your educational goal, as a condition of continued receipt of Federal Student Financial Assistance.

Satisfactory academic progress is based on meeting qualitative and quantitative requirements. The requirements noted below are outlined in more detail in the GRADING section of this document.

1. **Qualitative Requirement:** The San Francisco School of Massage maintains a pass/fail grading system. Students must maintain a passing score in all categories. A passing assignments score requires that all assignments are completed to their individual standards as defined in the syllabus. A passing score for quizzes, tests and practical evaluations requires attainment of a score of 70% or above. A score of 69% or below constitutes a failing score for any test or exam.
 - a. All students must successfully complete assignments for a particular program within the maximum allotted time provided, as noted on the enrollment agreement upon registration. Evaluation of the progress of assignments will be assessed for each of the modules upon completion of the scheduled instructional hours.
 - b. Students shall not exceed the maximum time allotted for completion of the entire program as stated on the enrollment contract under the section that says, "You have until the maximum completion date to complete all course requirements, assignments, projects, clinical practice, and testing."
2. **Quantitative Requirement:** Students must maintain a cumulative attendance of 92% or more throughout their program and must make up all absences using one of the methods outlined in the ATTENDANCE AND MAKEUP POLICY.
 - a. Attendance is measured both per module and in total for the program.
 - b. An absence is equivalent to 1 (one) 4-hour class. Students are allowed to miss up to three (3) classes per module without serious repercussions beyond completing makeup assignments. Three (3) class periods are equivalent to 92% attendance.
 - c. A passing attendance grade requires that students' make-up clock hours using one of the methods outlined in the ATTENDANCE AND MAKEUP POLICY.
 - d. Students may not exceed a cumulative total of twelve (12) absences within the entirety of the 600-hour Massage Therapist training program which is equivalent to 92% attendance. All absences must be made up through one of the methods outlined in the ATTENDANCE AND MAKEUP POLICY.

3. **Maximum Time Frame:** All students must attend and complete all required classes within the maximum time stated on the enrollment agreement. The maximum time to complete all requirements shall not exceed 150% the duration of scheduled classes.
- Failure to complete within the allotted time will result in nullification of the enrollment agreement and of the student's active status.
 - Students who exceed the 150% timeframe can no longer be eligible for Title IV funds.
 - Students who exceed the maximum time to completion and restart training with a later program shall be subject to a \$100 reactivation fee.

ALLOTTED TIMES PER PROGRAM

Modules: The maximum time to completion of a module is 2 times the duration of that module.

Programs: The anticipated time to complete any program is 125% of the duration of scheduled classes.

Programs: The maximum time to complete any program shall not exceed 150% of the duration of scheduled classes.

SAP ADVISORY REVIEW AND PROBATIONS

- Period of Evaluation:** Satisfactory academic progress is reviewed throughout each module as noted in Modular Assessments, with Programmatic Assessments at 300 and 600 hours. The evaluations are based on assignments, test grades, and attendance.
 - Modular Assessments:**
 - Makeups for all absences are expected to be completed at the anticipated completion for each Module, which is half-way through the next Module. For example, if a student misses a class in Module 1, they are expected to complete the makeup assignment by the half-way point of Module 2. At the absolute latest, all makeup assignments must be completed by the end of the next Module. For example, any makeups for Module 1 must absolutely be turned in by the end of Module 2. If a student wishes to attend a make-up class and a suitable class is not offered within the time frame noted above, the student must schedule an alternative makeup date with student services. If a student fails to complete any required makeups by the end of the next module, they will be placed on SAP Probation Status as outlined below.
 - Upon accruing a fourth (4th) absence within a particular module, the student will be issued a warning that they are approaching the maximum number of absences within a module. They will also be placed on SAP Probation / Financial Aid Warning status as outlined below.
 - Upon accruing a sixth (6th) absence in a particular module (equivalent to 83% attendance), the student will be placed on SAP Suspension/ Financial Aid Suspension status as outlined below.
 - Upon accruing a tenth (10th) absence within the entire 600-hour Massage Therapist program, the student will be placed on the student will be placed on SAP Suspension/ Financial Aid Suspension status as outlined below and notified that missing three (3) more classes will result in their un-enrollment from the program. All absences accrued during a program, including clinic shifts and those resulting from excessive tardiness, will be counted towards the maximum number of allowed absences, whether or not they have been made up.
 - **All absences accrued during a program, including clinic shifts and those resulting from excessive tardiness, will be counted towards the maximum number of allowed absences. Absences which are made up will also be counted towards the maximum number of allowed absences. Students may not exceed a cumulative total of twelve (12) absences within the entirety of the 600-hour Massage Therapist training program.**
 - Upon accruing the thirteenth (13th) absence within the entire 600-hour Massage Therapist program, the student will face unenrollment from the program. Un-enrollment must be appealed within 7 days of the notice of un-enrollment. If no appeal is received, or if the appeal is denied, the student will be issued a refund for unused tuition or an invoice for unpaid balances within 45 days of the student's last academic interaction with the school.
 - First Programmatic Assessment:** At 300 scheduled clock hours a SAP Evaluation will occur for all students regardless of whether they are receiving Title IV funds. At 300 scheduled clock hours if a student is not meeting SAP requirements, they will be placed on SAP Suspension Status, with the right to appeal for

extenuating circumstances, as outlined in ACADEMIC STANDARDS APPEALS policy. Students who had been receiving Title IV funds would not receive any additional financial aid funding at this point. If the appeal is approved then Title IV can be reinstated, otherwise financial aid will be suspended.

- c. **Second Programmatic Assessment:** At 600 scheduled clock hours a SAP Evaluation will occur for all students regardless of whether they are receiving Title IV funds. At 600 scheduled clock hours if a student is not meeting SAP requirements, they will be placed on SAP Suspension Status, with the right to appeal for extenuating circumstances, as outlined in ACADEMIC STANDARDS APPEALS policy. Students who had been receiving Title IV funds would not receive any additional financial aid funding at this point. If the appeal is approved then Title IV can be reinstated, otherwise financial aid will be suspended.
2. **SAP Probation/ Financial Aid Warning:** Student who do not achieve satisfactory academic progress as defined by this policy at the end of each Module are immediately place on SAP Probation. Students who are receiving Title IV Financial Aid will be placed on SAP Probation Status, with the right to appeal for extenuating circumstances, as outlined in ACADEMIC STANDARDS APPEALS policy. Students will be required to complete a SAP Advisory Review, as outlined below. If a student who is on SAP Probation/ Financial Aid Warning does not meet another academic standard, the student will be placed on SAP Suspension/ Financial Aid Suspension as outlined below. For example, if a student is on probation for four (4) absences in a module and does not make-up the fourth absence by the maximum completion date for that module, the student will be placed on SAP Suspension/ Financial Aid Suspension.
3. **SAP Advisory Review:** Students given a SAP Advisory Review must meet with an administrator within seven (7) days to submit an informal appeal develop an academic plan outlining specific steps that must be taken to meet SAP standards by 300 or 600 clock hours. Students must also submit an Informal Appeal to School Director Gary Witt. Informal letters of appeal do not require any supporting documentation. Failure to respond to notification of SAP Advisory Review, additional absences and/ or failure to follow prescribed plan of action could result in the student's un-enrollment from their current program for an inability to maintain the minimum academic and attendance standards. Students may appeal un-enrollment as outlined in the ACADEMIC STANDARDS APPEALS policy, below.
4. **SAP Suspension/ Financial Aid Suspension:** Students who are on SAP Probation or in a Financial Aid Warning status, and who do not make satisfactory academic progress in their term of warning status, are placed on SAP/ Financial Aid suspension. Students on financial aid suspension are not eligible to receive financial aid for their next term of enrollment. Students placed on suspension are notified through Slack/ email and sent a notification by mail. Students who had been receiving Title IV funds would not receive any additional financial aid funding at this point. Unless a student is unenrolled for failure to meet academic or maximum time-frame requirements, students on SAP Suspension/ Financial Aid Suspension status are allowed to continue enrollment without the benefit of financial aid until they meet the requirements of this policy.
5. **SAP Probation/ Financial Aid Warning for Maximum Time Frame:** This occurs at 125% of the duration of scheduled classes, which is equivalent to 750 clock hours. If at this time a student has deficiencies in attendance, testing or assignments, SFMS shall issue a notice identifying these deficiencies and providing the student with the maximum time to completion as a deadline for resolution of the deficiencies.
6. **SAP Suspension/ Financial Aid Suspension for Maximum Time Frame:** This occurs at 150% of the duration of scheduled classes. If at this time a student is still deficient in any area, a notice of academic probation shall be sent to the student notifying them that they have failed to meet the standards in the allotted time and have been placed on suspension from the program for continued academic deficiencies. Failure of the student to respond to administrative correspondence or probation notifications within 7 days of receipt may result in the student being immediately un-enrolled from their current program. Any students on financial aid will be immediately placed on financial aid suspension.

ACADEMIC STANDARDS APPEALS

Students who are given a SAP Advisory Review and notified they are not maintaining Satisfactory Academic Progress must submit an Informal Appeal to School Director Gary Witt and create a plan of action outlining as outlined in SAP Advisory Review, above. Informal letters of appeal do not require any supporting documentation.

Students who are on SAP Probation or who are dismissed from a program due to a failure to meet these minimum academic standards as contained herein may appeal their dismissal by writing a letter of appeal to the Director, Gary Witt to have their specific circumstances and the termination of their enrollment reviewed by an administrative committee within

7 days of the receipt of the letter of appeal. The student must demonstrate to the committee substantial conditional prohibitions to overturn a decision to disqualify a student from enrollment due to a failure to meet the academic standards.

Substantial conditions include but are not limited to; physical injury, mental health issues, trauma, severe illness or hospitalizations, deaths in the family, incarceration, or other conditions reasonably beyond the control of the individual student. The committee shall review the student's unique circumstances and determine if the student could have in good faith met the academic standards despite the conditional prohibitions and whether or not the academic dismissal shall stand. Students shall be notified of the decision of the committee within 7 days of the receipt of their letter of appeal.

REINSTATEMENT POLICY

Students whose enrollment has been terminated for failure to maintain satisfactory academic progress and who have been reinstated will be placed on financial aid probation for one evaluation period and not be eligible for financial aid. Failure to reestablish satisfactory academic progress by the end of the probation period will result in termination from the school. No student will be allowed to reenroll more than twice.

Should the committee reinstate the enrollment of a particular student, their re-enrollment shall commence at the beginning of the next appropriate module beyond the last module the student had satisfactorily completed. Should the committee uphold an academic dismissal, dismissed students are invited to restart their program at the next available module start date with the assessment of a \$100 reactivation fee. The balance of any financial credits for unearned tuition from the program the student was dismissed from will be applied to the tuition of that new program and any program hours scheduled but not covered by such credits shall be the financial responsibility of the student. Upon re-enrollment, a new start date, anticipated completion date and maximum time to completion shall be set and any existing academic probations reset as though the student were a new enrollee. However, copies of any academic warnings issued will exist within that student's permanent academic record and will have bearing on any future academic deficiencies that may arise in subsequent programs.

WITHDRAWALS, INCOMPLETES AND REPEATED COURSES

All completed hours, including hours from a partially completed program, will be reflected on academic transcripts. Students who withdraw before program completion shall have the notation of DROP/ WITHDRAWAL reflected on their academic transcript. Students with an incomplete program due to withdrawal will have the option to restart classes at the appropriate level, that level being equivalent to the module following the last satisfactorily completed module within their program of study. For example, if a student has completed modules 1 and 2 of the 600 Hour Massage Therapist program but withdrew several classes into module 3, the student may restart back at the beginning of module 3 at the next opportunity to do so in their chosen schedule, not to exceed 24 months from the original start date.

Students who drop or are dismissed from the program may appeal to restart or retake a module from any program if extenuating circumstances such as health problems, pregnancy, surgery or family tragedy had a severe impact on attendance and prevented the student from effectively engaging in the classroom. To appeal to restart or retake a module, the student must submit a signed letter to School Director Gary Witt for review within 7 days of receiving a notice of suspension or un-enrollment.

Students who are not receiving Title IV aid:

Students who are not receiving Title IV aid may appeal to repeat or restart one or more modules of the Massage Therapist program. If the appeal is approved the student will accrue no additional cost for the repeated classes, however they will not receive any additional clock hours for coursework that has been retaken. If a student who is repeating coursework drops the program, their transcript will reflect clock hours earned for the module which has a majority of completed coursework.

Example: A student who is in module 3 is approved to re-start the program from module 2. This student re-enters the program at Module 2, then drops the program in the middle of the Module. If s/he accrued more clock hours in Modules 2 and 3 before dropping and returning, the clock hours from the original enrollment will be shown on the student's transcript.

Students who are receiving Title IV aid:

Students who are receiving Title IV aid may appeal to repeat or retake one or more modules of the Massage Therapist program. If the appeal is approved the student will be required to pay tuition for repeated coursework and will receive clock hours for all coursework that has been completed. Federal student aid may only pay for one repeat of a previously passed course for a fulltime student. All attempted hours are included in the evaluation under the maximum time frame.

ACADEMIC YEAR

The academic year consists of at least 600 clock hours, and at least 46 weeks of instruction. Students are generally funded for two payment periods. The first payment period is composed of at least half of the coursework in the academic year as measured in clock hours and weeks of instruction. The second payment period comprises the remaining coursework in the academic year.

Students must successfully complete their first payment period AND be in current attendance before student loan funds will be released for the second payment period and be in current attendance. Because students apply for and are awarded aid during different times of the year, each student's academic year may be different.

ENTRANCE AND EXIT INTERVIEWS

ENTRANCE INTERVIEW

An **Entrance Interview** is conducted as a part of your financial aid process with the Financial Aid Office during the first week of school. Students will receive a PDF document to review, and they will be required to watch the Department of Education's Entrance Counseling video at: <https://studentaid.gov/entrance-counseling/>.

Following both of these actions, students must meet with a Financial Aid Administrator to discuss the counseling video and PDF, and to return the signed Acknowledgement forms included in the PDF packet.

The Entrance Interview information is very important, and a mandatory part of the financial aid process. The following information will be included in the Loan Entrance counseling, which will be presented to a first-time student borrower prior to the first disbursement of loan funds.

- Repayment plans available and a comparative analysis of the features of each of the plans available, including average projected monthly payments under each plan and the difference in interest and total payments the student can expect to pay under each plan.
- How interest accrues and is capitalized when not paid by the student or the Department.
- Option to pay interest on unsubsidized Stafford and Plus loans while in school.
- Definition of half-time enrollment for all terms, including summer, and the consequences of not maintaining half-time enrollment.
- Importance of contacting the appropriate office at the school if the student plans to withdraw before completing the program, so the school can provide exit counseling.
- Obligation to repay the loan even if the student does not complete the program or does not complete the program within the regular time for program completion, is unable to obtain employment, is dissatisfied with the school or does not receive the services from the school.
- Debt management strategies to assist the student in repaying their loans.
- Effects of accepting the loan on eligibility for other aid.
- Use of the Master Promissory Note (MPN).
- Seriousness and importance of the repayment obligation.
- Consequences of defaulting, including adverse credit report, federal offset, other federal delinquent debt collection procedures and litigation.
- Information concerning NSLDS for students and how the student can access his or her record on the NSLDS site.
- Information on the availability of the Student Loan Ombudsman's Office.

EXIT INTERVIEW

An **Exit Counseling Interview** is required to complete prior to graduating or shortly before the student ceases enrollment of at least half-time study. Students who seek to withdraw from the campus should see the Financial Aid Office to obtain the exit counseling materials. Students will receive a PDF document to review, and they will be required to watch the Department of Education's Exit Counseling video at: <https://studentaid.gov/exit-counseling/>.

Following both of these actions, students must meet with a Financial Aid Administrator to discuss the counseling video and PDF, and to return the signed Acknowledgement forms included in the PDF packet.

The Exit Interview information is very important, and a mandatory part of the financial aid process. During this counseling session, the following information will be covered:

- Repayment plans available and a comparative analysis of the features of each of the plans available, including average projected monthly payments under each plan and the difference in interest and total payments the student can expect to pay under each plan.
- A review of the use of the Master promissory Note (MPN) and the student's obligation to repay the loan.
- Explanation of the student's responsibility to repay the loan even if the student did not complete the program, did not complete the program within the regular completion time for that program, is unable to obtain employment, or is dissatisfied with the education received.
- Terms and conditions to obtain full or partial loan forgiveness or discharge. Provide a copy of US Department of Education publication that describes assistance programs.
- Terms and conditions to obtain deferments and forbearance.
- Explanation that the student can prepay their loan, request a shorter repayment schedule, and change repayment plans.
- Debt management strategies to assist the student in repaying their loans.
- Effects of loan consolidation.
- Tax benefits available to students.
- Consequences of defaulting, including adverse credit report, federal offset, other federal delinquent debt collection procedures and litigation.
- Information concerning NSLDS for students and how the student can access his or her record on the NSLDS site.
- Information on the availability of the Student Loan Ombudsman's Office

STUDENT LOAN REPAYMENT

YES!!! You must repay your student loans. Furthermore, repaying your student loan is good for you! It will help you to establish credit to permit future borrowing and will provide money for other students to borrow.

SAMPLE REPAYMENT SCHEDULES:

Sample repayment schedules can be found in the Student Guide which is published by the U.S. Department of Education. You can find information about the types of repayment plans available at <https://studentaid.gov/manage-loans/repayment/plans#repayment-plans> or see your Federal Student Loan Repayment options using the U. S. Department of Education's online loan simulator at <https://studentaid.gov/loan-simulator/>

LOAN DEFERMENTS FOR BORROWERS:

Students should visit the Financial Aid office for the terms and conditions under which students receiving federal education loans may obtain a deferment for repaying student loan debt.

LOAN DEFERMENTS FOR CERTAIN INDIVIDUALS:

Loan deferments terms and conditions are further defined for those serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the fields of community service. These individuals should visit the Financial Aid office for additional information.

NATIONAL STUDENT LOAN DATA SYSTEM

National Student Loan Data System (NSLDS) is the U.S. Department's central database for student aid. Student financial aid information is submitted to the NSLDS. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other ED programs. NSLDS Student Access provides centralized, integrated view of Federal Student Aid Loans and grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid loans and/or Grant data. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and students. All users must sign-in and be an authorized user. You can view your NSLDS information by logging into studentaid.gov.

Your profile will provide personalized information like your federal student loan balance, disbursement dates and contact information. You can also view information on your federal loan servicer(s).

FEDERAL STUDENT AID OMBUDSMAN NOTIFICATION

Students should contact the Financial Aid Administrator at the institution who is always ready to assist with any questions or concerns regarding Federal Family Education Subsidized or Unsubsidized Loans. If a situation exists that a Financial Aid Administrator cannot resolve; students should follow procedures in the school catalog regarding “Student complaint/grievance procedure”.

In addition, the U.S. Department of Education offers a Federal Student Aid Ombudsman Group, which should be used as a last resort. The Ombudsman Group is dedicated to helping resolve complaints related to the federal student aid programs and can resolve disputes from a neutral and independent viewpoint. The Federal Student Aid Ombudsman Group will informally research borrower’s issues and suggest solutions to resolve. Student borrowers can submit a complaint online, find contact information and learn more about the Ombudsman Group at: <https://studentaid.gov/feedback-ombudsman/disputes/prepare>

COSTS OF ATTENDANCE

A. Direct Costs of Attendance

Please refer to the School Catalog or to <https://www.sfsm.edu/massage-program/> for the charges for Tuition and Fees, Books and supplies for the Massage Therapist Program

B. Indirect Costs of Attendance

The following are estimated indirect costs of attendance for the fiscal year 2023-24. Estimates for Personal Expenses, Room and Board, and Transportation are provided by the California Student Aid Commission (CSAC):

2023-24 Award Year - Student Expense Budget			
Lives With Parents			
Expense	6 months	9 months	11 months
Books	Included	Included	Included
Supplies	\$45	\$45	\$45
Personal Expense	\$2,232	\$3,348	\$4,092
Room and Board	\$6,240	\$9,360	\$11,440
Transportation	\$684	\$1,026	\$1,254
Certification Costs	\$320	\$320	\$320
Does not live with parents, or lives with parents and has dependents			
Expense	6 months	9 months	11 months
Books	Included	Included	Included
Supplies	\$45	\$45	\$45
Personal Expense	\$2,612	\$3,915	\$4,785
Room and Board	\$12,180	\$18,270	\$22,330
Transportation	\$624	\$936	\$1,144
Certification Costs	\$320	\$320	\$320

These budgets are estimates and will vary with course length.

DISBURSEMENT OF BOOKS AND SUPPLIES

The following is a list of all included, required textbooks utilized by the Massage Therapist Program at the San Francisco School of Massage & Bodywork. Physical copies of books will be handed out in class, before the module for which they will be used. Digital copies will be issued before the start of the program.

BOOKS/ MATERIALS INCLUDED IN COST OF TUITION

- Online eTextbooks:
 - Preventing Disease Transmission in Massage Practice, by Anne Williams and Eric Brown, Digital Edition 2020
 - Massage Mastery: From Student to Professional, by Anne Williams, Digital Edition 2020
- Hard Copy Textbooks:
 - The Anatomy Coloring Book (4th Edition), by Wynn Kapit & Lawrence M. Elson, 2013
 - Trail Guide to the Body (6th Edition), by Andrew Biel
 - Deep Tissue Massage: A Visual Guide to Techniques, by Art Riggs, 2007
 - Course Manual (Binder) for Modules 1 – 4

There are additional supplies which are required but not provided by SFSM. The San Francisco School of Massage will provide use of all other on-site equipment and supplies essential to the training. SFSM requires and provides a branded tee-shirt for students to wear during the performance of clinical hours. Otherwise, no uniform is required or provided. SFSM does not provide in-resident housing. Private tutorial is available to currently enrolled SFSM students at an additional expense of \$75 per hour. Assessment and transfer of credit from another institution is provided free of charge.

Before the first day of Module one, the following supplies must be obtained at the student's expense:

- One set of at least ten colored markers or pencils (\$5+/-)
- One set of twin-size sheets (\$15+/-),

Before the first online (distance learning) class in Module 2 the following supplies must be obtained at the student's expense:

- An internet capable smartphone, laptop or desktop computer for the distance learning portion of the program (\$200+/-).

Before the presentation of the Joint Case Study Project, the following supplies must be obtained at the student's expense if necessary for the visual aid portion of the project. This will depend on what visual aid the student (and partner, if applicable) decides to use for the Joint Case Study Project:

- Project materials (\$25+/-)

TITLE IV REFUND POLICY

You have the right to withdraw from school at any time. If you withdraw from the course of instruction after the cancellation period any refund amount will be determined from the Federal "Return of Title IV Aid".

Students receiving federal funds: If you are receiving Title IV Federal Funds while you are attending this institution, if you terminate your enrollment prior to completing the course of study of your choice, Federal Regulations may demand that all or a portion of the funds received, be returned to the original aid programs as unearned aid. Unpaid institutional charges will be the sole responsibility of the student. Delinquent accounts will be turned over to a collection agency. For more information review the section titled, "RETURN OF TITLE IV FUNDS POLICY" in the institutional catalog.

No refund can exceed the amount disbursed in that program. If the student does not complete the payment periods relevant to his/her student loan, the portion of the loan attributable to those incomplete payment periods will also be refunded to the bank. This could leave an open tuition balance with the school for which the student is responsible.

GENERAL REFUND POLICY

STUDENT'S RIGHT TO CANCEL

The student has the right to cancel and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The \$75 registration fee is non-refundable after 3 days from the date of enrollment. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

REFUND POLICY

The student has the right to cancel and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The \$75 registration fee is non-refundable after 3 days from the date of enrollment. The date of withdrawal for cancellations shall be the date the notice of cancellation was received, or the date of last academically related activity completed at the school, which may include clinical experience, whichever is earlier. This date shall be considered the date of determination, which will be counted as the date of withdrawal from the program. If the school cancels an educational program, the school will make a full refund of all charges. When a student withdraws from the program, a refund shall be issued, if applicable, either by check or credit within 45 days following the date of determination.

STUDENT'S RIGHT TO WITHDRAW

Under California law (CEC §94920), a student may withdraw from a course after instruction has started and receive a pro rata refund for the unused portion of the tuition and other refundable charges. Students who exceed 60% of the total hours of instruction shall not be entitled to a refund. Eligible withdrawing students shall be entitled to a pro rata refund, less registration, books and fees, based on the following:

(HOURS PAID) – (HOURS TAKEN, REGISTRATION, BOOKS, AND FEES) = AMOUNT OF YOUR REFUND

The student has a right to cancel their enrollment agreement, withdraw from classes and obtain a refund (when applicable) by providing a written, dated and signed notice of cancellation stating the reason for withdrawal to Gary Witt, Director of San Francisco School of Massage, 475 Valencia Street 3rd Floor, San Francisco, CA 94103. Withdrawal may also be effectuated by student conduct including, but not limited to, a lack of attendance. Students who miss the maximum number of classes noted in the attendance policy consecutively will be considered withdrawn automatically. All refunds shall be remitted within 45 days of the date of withdrawal. Any monies paid by a third-party lender or institution shall be refunded to that party. Any monies not paid from a lender, or third party shall be returned to the student. The date of withdrawal for cancellations shall be the date the notice of cancellation was received, or the date of last academically related activity completed at the school, which may include clinical experience, whichever is earlier. This date shall be considered the date of determination, which will be counted as the date of withdrawal from the program. If the school cancels an educational program, the school will make a full refund of all charges. When a student withdraws from the program, a refund shall be issued, if applicable, either by check or credit within 45 days following the date of determination.

FAMILY EDUCATION RIGHTS AND PRIVACY ACT OF 1974, AS AMENDED

STATEMENT OF COMPLIANCE

1. General Policy

Under the authority of the Family Education Rights and Privacy Act of 1974, as amended (FERPA), a student has the right to examine certain records concerning the student which are maintained by the school. The school must permit the student to examine such records within 45 days after the school receives a written request from the student. The school will also permit the student to obtain a copy of such records upon payment of a reproduction fee. A student may request that the school amend his or her education records on the grounds they are inaccurate, misleading or in violation of the student's right of privacy. In the event the school refuses to so amend the records, the student may, after complying with the Student Complaint/Grievance procedure, request a hearing. If the outcome of a hearing is unsatisfactory to the student, the student may submit an explanatory statement for inclusion in his or her education record. A student has the right to file a complaint with the Family Policy Compliance Office, U. S. Department of Education, 400 Maryland Avenue, S. W., Washington, DC 20202-4605, concerning the school's alleged failure to comply with FERPA.

2. Education Records

Education records are maintained by the school which contains information directly related to the student. Examples of education records are the student's education, career services and financial aid files. The only persons allowed to access such records are those who have a legitimate administrative or education interest. Students who wish to inspect and review their records may do so by submitting a written request to the School Director during regular business hours. Records will be made available during regular business hours and on an appointment basis. An appointment to review records will take place within 45 days of the request. The review of all records will be supervised by an appropriate Institute official who may assist in the interpretation of the records. There is no fee for reviewing records. However, an administrative fee may be charged if copies are requested

3. Exemptions

The following records are exempt from FERPA regulations:

- a) Financial records of the student's parents.
- b) Confidential letters and recommendations relating to admission, employment or honors to which the student has waived his or her right to inspect.
- c) Records about students made by faculty or administrators which are maintained by, and accessible only to, the faculty and administration.
- d) Records made or maintained by a physician, psychiatrist, psychologist, or other recognized professional or paraprofessional acting or assisting in such capacity, and which are available only to persons providing the treatment.
- e) Employment records for school employees who are also current or former students.
- f) Records created or received after an individual is no longer a student at the school and are not directly related to the individual's attendance as a student at the school.
- g) Grades on peer-graded papers that have not been collected and recorded by an instructor.

4. Review of Records

It is the policy of the school to monitor educational records to insure that they do not contain information which is inaccurate, misleading or otherwise inappropriate. The school may destroy records which it determines, in its discretion, are no longer useful or pertinent to the student's circumstances.

5. Directory Information

Directory information (as defined below) is that information which may be unconditionally released without the student's consent, unless the student specifically requests in writing such information not be released. The school requires that such request must (I) specify what categories of Directory information are to be withheld by the student and (II) be delivered to a school official at the time of enrollment. Any such request must be reviewed by the student annually. "Directory Information" is information contained in the student's education record which would generally not be considered an invasion of privacy if disclosed. Directory Information includes but is not limited to, the student's name; address; telephone number, electronic email address; photograph; grade level; enrollment status; date and place of birth; program of study; credentials, awards and recognition; last school attended; dates of attendance (enrollment period); and student or user ID number (only if the identifier cannot be used to gain access to education records except when used in conjunction with one or more factors that authenticate the user's identity which are known or possessed only by the authorized user.

6. Access Without Student Consent

The Institute will not release educational records or information without the written consent of the student, unless the student is under the age of 18 and the request is made by the student's parent or legal guardian. Legal exceptions may also apply. A student can request release of his/her educational records or information to a third party by submitting a FERPA release to the School Director during regular business hours. The following is a non-exclusive list of FERPA exemptions that permit disclosure of a student's educational records without student consent

The school may release a student's education records without consent of the student to:

- a) Other school officials who have a legitimate educational interest.
- b) Other schools where the student has applied for admission, so long as the information is for purposes related to the student's attendance at those schools.
- c) Authorized representatives of the U. S. Department of Education, state and local education authorities, the Comptroller General of the United States or the Attorney General of the United States.
- d) Providers of financial aid (and services in connection herewith) for which the student has applied or

received, including, without limitation, lenders, guaranty agencies, Veterans Administration, state vocational rehabilitation agencies and collection agencies.

- e) State and local authorities where required.
- f) Accrediting agencies.
- g) A parent (whether a natural parent, guardian or an individual acting as a parent in the absence of a parent or guardian) of a student who is a dependent of the parent for purposes of the Internal Revenue Code. The school is not required, however, to release such records.
- h) Any court in which the student or parent of a student initiates a legal action against the school, but only with respect to the student's education records that are relevant for the school to defend itself.
- i) Any court in which the school initiates a legal action against the student, or a parent of the student, but only with respect to the student's education records that are relevant for the school to prosecute the legal action.
- j) Any person pursuant to and in compliance with a judicial order or subpoena provided that the school reasonably attempts to notify the student prior to compliance (unless the order or subpoena specifies that the student must not be notified).
- k) Appropriate persons or agencies in the event of a health or safety emergency, where such release without consent is deemed necessary by the school under the circumstances.
- l) Organizations conducting studies to develop validate and administer predictive tests, to administer student aid programs or to improve instruction.
- m) The public, if the school determines at its discretion, that the student, as an alleged perpetrator, has committed a Crime of Violence (as defined below) or a Non-forcible Sex Offense (as defined below) in violation of the Conduct section of the school catalog, but only the following information from the student's education records: the student's name, the violation committed; any sanction imposed by the school on the student. A Crime of Violence means an act that would, if proven, constitute any of the following offenses or offenses to commit any of the following offenses: arson; assault offenses; burglary; criminal homicide, whether manslaughter by negligence, murder or non-negligent manslaughter; the destruction, damage or vandalism of property; kidnapping or abduction; robbery; or forcible sex offense. A Non-forcible Sex Offense means an act that would, if proven, constitute statutory rape or incest.
- n) The purported victim, regardless of whether the school determines that the student, as an alleged perpetrator, committed a Crime of Violence or a Non-forcible Sex Offense in violation of the Conduct section of the catalog, but only the following information from the student's education records: the student's name; the violation committed; and any sanction imposed by the school on the student.
- o) Any person, if the education records disclosed are Directory Information on the student.
- p) The student or the student's parents if the student is less than 18 years old.
- q) A parent of the student regarding the student's violation of any federal, state or local law or any rule or policy of the school concerning the use or possession of alcohol or a controlled substance, if the student is under the age of 21 and the school has determined that the student has violated the Conduct section of the school catalog with respect to that student's use or possession.
- r) The United States Attorney General (or designee not lower than Assistant Attorney General) pursuant to an ex parte court order concerning investigations or prosecutions of an offense listed in 18 U. S.C. 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in 18 U. S. C. 2331.
- s) The public, if the disclosure concerns an individual required to register under section 170101 of the Violent Crime Control and Law Enforcement Act of 1994, 42 U. S. C. 14701, and the information was provided to the school under 42 U. S. C. 14701 and applicable under federal guidelines.

The school will obtain the written consent of the student prior to releasing the student's education records to any other person or organization, except with respect to Directory Information.

PLACEMENT RATES

The San Francisco School of Massage & Bodywork is very pleased to offer job placement services to all our program graduates in their field of training. Upon successful completion of the Massage Therapist program, once students have applied for the State of California's Massage Therapist Certification, alumni will work closely with Sarah Partos, the Placement Coordinator, to find the best available employment opportunities in the field of massage and bodywork.

SFSM has built a large and diverse network of employers in our more than 50 years as a massage and bodywork training institution. Over these many years, employers have continually relied on us in their search to find qualified, dedicated and well-trained massage therapy graduates. Graduating from the San Francisco School of Massage & Bodywork allows you to

take advantage of these mutually beneficial and professional relationships we have fostered in our long-standing history in the San Francisco Bay Area.

SFSM works with a variety of spas, gyms, yoga studios, massage clinics, hotels, chiropractic clinics, wellness centers and corporate chair massage businesses, and strive to find the best fit based on each student's unique style and preferences. For a list of businesses where our graduates have been placed, please contact Sarah Partos at spartos@sfsm.edu.

While the San Francisco School of Massage & Bodywork offers job assistance services, no guarantee of placement can be made. Placement services are free for students and employers.

Sarah Partos, Assistant Director/ Placement Coordinator maintains the placement program through direct contact with potential employers, postings of current job openings in the field and a monthly email newsletter containing current job openings. Placement data is reviewed annually on or after June 30, when the reporting period finishes. All data is review by School Director, Gary Witt, then presented to the advisory board at its annual meeting.

Employment is verified 15 - 30 days after the position commences by sending a verification form and a satisfaction survey to the employer. For any graduates identified as self-employed, we maintain evidence of employment. We calculate our job placement rate from the reporting period of July 1 through June 30 of the following calendar year. We calculate our job placement rate using the following required formula, as established by the Accrediting Bureau of Health Education Schools (ABHES):

$$(F + R) / (G-U) = P\%$$

F = Graduates placed in their field of training

R* = Graduates placed in a related field of training

G = Total graduates

U** = Graduates unavailable for placement

P% = Placement percentage

For the ABHES reporting period of July 1, 2021, through June 30, 2022, our job placement rate for the Massage Therapist program was 77%. This was calculated as $(43+0) / (58-2) = 77\%$

COMPLETION/ GRADUATION RATES

The San Francisco School of Massage & Bodywork maintains the names of all enrollees by program, start date and graduation date. We use the following required formula, as identified in Standard V.I.1.a of the ABHES Accreditation Manual, to calculate Retention Rates for Massage Therapist Program:

$$(EE + G) / (BE + NS + RE) = R\%$$

EE = Ending Enrollment (as of June 30)

G = Graduates

BE = Beginning Enrollment (as of July 1)

NS = New Starts

RE = Re-Entries

R% = Retention Percentage

For the ABHES reporting period of July 1, 2021, through June 30, 2022, our Retention Rate for the Massage Therapist Program was 82%. This was calculated as: $(78+58) / (80+73+13) = 82\%$

COMPLETION/ GRADUATION RATES FOR CERTIFICATE-SEEKING, FIRST-TIME, FULL-TIME STUDENTS

The San Francisco School of Massage & Bodywork did not have any enrolled certificate-seeking, first-time, full-time (24 hours per week) students in the Massage Therapist program who graduated during the July 1, 2021 – June 30, 2022, reporting period.

DISAGGREGATED COMPLETION/GRADUATION RATES:

- Completion rate by gender
 - Men: 16
 - Women: 30

- Completion rate by major racial and ethnic subgroups*
 - *Subgroups defined by the Integrated Postsecondary Education Data System, IPEDS
 - U.S. Nonresident: 2
 - Hispanic/ Latino: 3
 - American Indian or Alaska Native: 0
 - Asian: 16
 - Black or African American: 3
 - Native Hawaiian or Other Pacific Islander: 1
 - White: 19
 - Two or more races: 1
 - Race and ethnicity unknown:
- Recipients of a Federal Pell Grant: N/A – SFMS did not offer Title IV aid during the 2021 – 22 reporting period
- Recipients of a subsidized Stafford Loan who did not receive a Pell Grant: N/A – SFMS did not offer Title IV aid during the 2021 – 22 reporting period
- Students who did not receive either a Pell Grant or subsidized Stafford Loan: N/A – SFMS did not offer Title IV aid during the 2021 – 22 reporting period

TRANSFER-OUT RATES

Our institution does not provide substantial preparation for students to enroll in another Title IV, HEA-eligible institution.

PROGRAM RECIPROCITY WITH OTHER STATES

SFMS cannot make a determination as to whether program curriculum meets state educational requirements for professional licensure in the field of Massage Therapy in states outside of California.

STUDENT BODY DIVERSITY

The San Francisco School of Massage & Bodywork had the following student enrollment during the reporting period of July 1, 2021 – June 30, 2022, as defined by the Integrated Postsecondary Education Data System, IPEDS.

Gender identity of full-time (24 + hours per week) students by percentage

- Male: 8%
- Female: 15%
- Gender identity part-time students by percentage
 - Male: 34%
 - Female: 43%
- Major racial and ethnic subgroups (as defined by IPEDS) of full-time students (24 + hours per week) by percentage
 - U.S. Nonresident: 2%
 - Hispanic/ Latino: 1%
 - American Indian or Alaska Native: 0%
 - Asian: 6%
 - Black or African American: 2%
 - Native Hawaiian or Other Pacific Islander: 0%
 - White: 11%
 - Two or more races: 1%
 - Race and ethnicity unknown: 0%
- Major racial and ethnic subgroups (as defined by IPEDS) of part-time students
 - U.S. Nonresident: 2%
 - Hispanic/ Latino: 9%
 - American Indian or Alaska Native: 0%
 - Asian: 24%
 - Black or African American: 3%
 - Native Hawaiian or Other Pacific Islander: 1%
 - White: 35%
 - Two or more races: 2%
 - Race and ethnicity unknown: 1%
- Recipients of a Federal Pell Grant:
 - N/A – SFMS did not offer Title IV aid during the 2021 – 22 reporting period

CONSTITUTION DAY

Per the Congressional initiative authorized by Section 111 of Division J of *Pub. L. 108-447*, which states "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution," the San Francisco School of Massage & Bodywork offers educational programming annually on September 17th, or the Monday before or Friday after, if September 17th falls on a weekend. To celebrate Constitution Day, SFSM takes the following actions:

- Each class which is in session on September 17th watches the following educational video during their regularly scheduled class time: <https://youtu.be/RnVmlrAiQB8>
- The following links are also sent to the Slack channels for every current track. Slack channels for each track include students enrolled in the cohort, instructors who teach in the cohort, and all school administrators:
 - <https://youtu.be/RnVmlrAiQB8>
 - <https://constitutioncenter.org/the-constitution>

U.S. VOTER REGISTRATION

Students may visit their local post office to obtain the required Voter Registration form and necessary requirements outline by their state or for a downloadable version of the form visit the U.S. Election Assistance Commission at http://www.eac.gov/voter_resources/register_to_vote.aspx

Same Day Voter Registration, known as Conditional Voter Registration in state law, is a safety net for Californians who miss the deadline to register to vote or update their voter registration information for an election. Learn more about conditional registration, and find a list of locations where you can complete the Same Day Voter Registration Process at: <https://www.sos.ca.gov/elections/voter-registration/same-day-reg>

COPYRIGHT INFRINGEMENT INFORMATION

Copyright laws protect original works of authorship. The owner of a copyright has the exclusive right to the original work, including the right to copy the work, distribute the work, display or perform the work publicly, and create derivative works. A copyright interest attaches to an original work that is "fixed in any tangible medium of expression," including traditional works like books, photographs, architectural drawings, music, drama and sculpture, as well as works affected by new technologies, like movies, electronic media, web pages, software, multimedia works and databases. The use of file-sharing networks to download and share copyrighted works without permission from the copyright owner, like software, music, movies, TV shows, games and images, violates copyright laws. In most instances, a student must obtain permission from the copyright owner in order to copy, distribute, display or perform a copyrighted work in any medium for any purpose.

Any copyright infringement, including, without limitation, distribution of copyrighted material through unauthorized peer-to-peer file sharing, in connection with a student's enrollment in a program of study at the school or conducted by a student through the use of the school's equipment or information systems is prohibited and violates both the Conduct section of the school catalog and the law.

Any student who engages in copyright infringement will be subject to discipline by the school, which may include, without limitation, the suspension or termination from one or more courses the student is taking or the student's entire program of study at the school and the referral to the proper authorities. Copyright infringement may also subject the student to civil and criminal liabilities. A summary of the penalties for violating federal copyright laws include:

- Unlimited actual damages proven for each act of copyright infringement.
- Up to \$30,000 for each act of copyright infringement that is determined not to be willful.
- Up to \$150,000 for each act of copyright infringement that is determined to be willful.
- Criminal penalties.

TRANSFER POLICY

TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT SFSM TO OTHER INSTITUTIONS:

The transferability of credits, hours or certificates earned at the San Francisco School of Massage & Bodywork is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the hours or credit earned in the Massage Therapist Program is also at the complete discretion of the institution to which you may seek to transfer. If credits, hours or certificates earned at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending the San Francisco School of Massage & Bodywork to determine if your hours or certificate will transfer.

RECOGNITION OF CREDITS TRANSFERRED FROM OTHER INSTITUTIONS:

The San Francisco School of Massage & Bodywork will only recognize clock hours from other California Massage Therapy Council (CAMTC) approved schools where the curriculum is substantially similar in scope and content to one or more Modules of the Massage Therapist Program. Incomplete hours from other programs not held at the San Francisco School of Massage & Bodywork shall not be recognized or constitute hours of credit towards SFSM programs. Transfer hours will not be absorbed into the hours received from the San Francisco School of Massage & Bodywork. Applicants must submit transcripts from all schools attended when applying for state certification through the CAMTC. Please note: the CAMTC reserves the right, in its sole discretion, to not accept any or all transfer hours.

Transferred clock hours will be rounded down to the nearest equivalent SFSM module and the student shall begin at the subsequent module in the program of study. For example, a student who received 325 hours of substantially similar training would be credited academically for 300 hours of training at SFSM and credited with having completed Modules 1 & 2 at SFSM. Similarly, financial credit shall be awarded equivalent to the portion of clock hours transferred. Therefore, a student who transferred 150 hours from another institution would be discounted 150 hours of tuition at SFSM. Transfer hours may not make up more than 50% of the 500 hours required by the CAMTC for certification therefore SFSM may not allow students to transfer into the Massage Therapist program starting any later than Module 3.

To receive transfer of clock hours, students will be required to complete a written exam or exams comparable as required for passing an individual module or program. Hands-on examinations are administered at an additional expense of \$75 to ensure basic hands-on competencies. However, "testing out" is otherwise not applicable. SFSM does not grant credit for professional experience, non-credit classes, or classes or programs completed from institutions not recognized by the state of California or an appropriate accrediting bureau recognized by the Department of Education or by the National Certification Board for Therapeutic Massage & Bodywork. This institution has not entered into an articulation or transfer agreement with any other college or university.

Tuition adjustments for transferred clock hours will be based on the clock hour value of the program tuition charged. Financial credit will be equal to the hours transferred multiplied by the tuition per-hour for the program of study at SFSM less books, registration, and Student Tuition Recovery Fund fees (when applicable). Due to the integrated nature of SFSM's programs, transfer of clock hours will not exempt students from attending specific classes. All transfer students are expected to attend every class as scheduled for their program of study.

STUDENT SERVICES

The San Francisco School of Massage & Bodywork is pleased to offer a variety of services to the student both inside and outside the classroom environment.

LIBRARY AND RESOURCE MATERIAL

SFSM maintains a reference library of books and materials for students enrolled in all our programs. These reference materials include books on massage and bodywork, business practices, anatomy and physiology, science, energy work and other subtle modalities, and other bodywork related resources. All reference books and materials are property of SFSM and are not to be removed from the premises at any time. Library Access Procedures:

Students may access library resources at any time during the school's operating hours. Access is freely available without request, and students may utilize any materials on the library shelves, which are located in the student lounge next to the kitchen.

PLACEMENT ASSISTANCE

The San Francisco School of Massage & Bodywork is very pleased to be able to offer job placement services to all our program graduates. Upon successful completion of the Massage Therapist program, and the subsequent obtainment of the State of California's Massage Therapist Certification, graduated students will work closely with a Student Services Representative to find the best available employment opportunities in the field of massage and bodywork.

TUTORING AND ACADEMIC ADVISING

Academic advising and tutorial help is available to those students in need. We offer specialized one on one advising and tutoring, and offer periodic free classes and seminars designed to help students gain more confidence and support in mastering both massage techniques and academic requirements. Please contact a Student Services Representative for more information.

PRACTICUM ROOMS

SFSM provides, free of charge for its students, private treatment areas to complete outside of class hands-on practices. Typically, these rooms are available on a first come first served basis during office and class hours on weekdays only. To make a reservation for a treatment room, students should call the front desk at 415-474-4600 with a desired time and day for the appointment.

OTHER SERVICES

All SFSM students, regardless of whether they are enrolled in our distance education online curriculum, or our in-person training program have access to the same student services opportunities. Online students are encouraged to interact with our student services staff via email, phone, the school's text line, and even through planned Zoom calls as needed. Student services is available to be reached by any of the above methods between the hours of 9am – 5pm, Monday – Friday. All services available to in-person students are also readily available to our distance education students, including – but not limited to – class make-up help, tutoring, career services, job placement, and general student support.

SFSM is pleased to offer an on-site community resource guide to all our enrolled and graduated students. This guide is available at the front desk and is a great resource for a plethora of service ranging from childcare assistance, alcohol and drug counseling, personal counseling, sexual abuse services, suicide hot lines, legal assistance, and free and low cost medical services.

SUBSTANCE ABUSE PREVENTION

The San Francisco School of Massage & Bodywork is concerned about the effect of substance abuse in the school environment, in the workplace, and in the lives of those involved.

Staff and students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from employment.

There are numerous legal sanctions under local, state, and federal laws which can be used to punish violators. Penalties can range from suspension, revocation and denial of a driver's license to 20-50 years imprisonment at hard labor without benefit of parole. Property may be seized. Community service may be mandated. Examples of penalties found in federal law for drug trafficking are included in Appendix A.

Recent federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid and could be denied other federal benefits, such as Social Security, Retirement, Welfare, Disability, and Veterans Benefits. The Department of Housing and Urban Development, which provides funds to states and communities for public housing, now has the authority to evict residents and members of their household who are involved in drug-related crimes on or near the public housing premises.

Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

The laws of the State of California are adequate to protect the innocent, but stringent enough to ensure that persons involved with illegal dealing of drugs or excessive use of alcohol can be adequately punished. For example, a small amount of drugs found on a person may lead to an arrest which could require the person to make payment of all court costs as well as participate in mandatory community service. A person found with drugs with the intention to distribute could be imprisoned. A person found to be intoxicated while driving could be forced to pay court costs, lawyer's fees, participate in community service, receive an increase in the cost of automobile insurance or even lose their driver's license and end up in prison.

In addition to local and state authorities, the federal government has four agencies employing approximately 52,500 personnel engaged in fighting illicit drugs. These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigation, and the U.S. Coast Guard.

Here are a few legal facts of which you should be aware. It is a crime to hold someone else's dope. It is a crime to sell fake dope. You can be arrested if you are in a house (or a school) where people are using drugs, even though you are not. You can be charged with possessing dope even if it is not on you. You are considered to possess, under legal terms of "constructive possession", dope that is in your purse, car, or house.

Drug Abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons to affect the body and its processes, the mind and nervous system and behavior. The abuse of drugs can affect a person's physical and emotional health and social life. Alcohol is the most abused drug in the United States.

Drugs can be highly addictive and injurious to the body as well as oneself. People tend to lose their sense of responsibility and coordination. Restlessness, irritability, anxiety, paranoia, depression, acting slow moving, inattentiveness, loss of appetite, sexual indifference, comas, convulsions, even death can result from overuse or abuse of drugs. Not only does the person using the drug subject himself to all sorts of health risks, but drug use can also and, in many instances does, cause grief and discomfort to innocent people. A drug-dulled brain, for example, affects the wide range of skills needed for safe driving, such as thinking. Further, reflexes are slowed, making it hard for drivers to respond to sudden, unexpected events. Alcohol-related highway deaths are the top killer of 15–24-year-olds. Appendix B provides a description of controlled substances and their effects.

There are drug or alcohol counseling, treatment, and rehabilitation facilities available in our area where you can seek advice and treatment. An excellent source is the yellow pages of the local telephone book. Look under the heading "Drug Abuse & Addiction - Information and Treatment". You may also contact the California Department of Alcohol and Drug Programs at 916-322-6690 for further information on drug and alcohol rehabilitation centers in our area.

There are national organizations one can contact for help. The Alcoholism and Drug Abuse Hotline is open 24 hours (800) 252-6465. The Cocaine Hotline (800) 444-9999 is open 24 hours a day. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM, on weekends (800) 662-4357.

Treatment is available and may be expensive. For example, a typical live-in program lasting four weeks can cost from \$5,000 to \$15,000. Outpatient programs cost from \$1,000 to \$5,000. Who pays for these treatments? There may be programs which cover the costs. One way or another, the person and the taxpayer pay! It has been proven that an individual "hooked" cannot just stop but requires professional care to kick the habit.

There are classic danger signals that could indicate the first sign of drug use. The primary ones that could call attention to one's use of drugs are:

- Abrupt changes in mood or attitude
- Continuing slump at work or school
- Continuing resistance to discipline at home or school
- Cannot get along with family or friends
- Unusual temper flare-ups
- Increased borrowing of money
- Heightened secrecy
- A complete new set of friends

We recommend that any person observing any of the above changes in either staff or students immediately notify the Director. Caution must be observed not to wrongly accuse a person suspected of taking drugs as an improper

accusation could lead to embarrassment both to the individual and the school.

Once it has been determined by management that assistance to overcome a drug problem is a necessity, the individual and his/her family should be counseled on the need for assistance. Records must be maintained of any counseling provided to the individual.

There are clinics in the school's vicinity which can render assistance. A list of treatment clinics is also available in SFSM's Annual Security Report. Treatment must be an expense borne by the patient. The school can only offer advice in a limited manner. If the individual is in immediate danger of harming either him/herself or others, local law authorities should be immediately contacted.

Staff and students who violate these standards of conduct subject themselves to disciplinary actions. Students are reminded that as a pre-condition to accepting a Federal Pell Grant that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance during the period covered by a Federal Pell Grant. A Federal Pell Grant recipient convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the Federal Pell Grant must report the conviction, in writing, within 10 calendar days of the conviction, to the Director, Grants and Contracts Service, U.S. Department of Education, 400 Maryland Avenue, S.W., Room 3073, FOB-6, Washington, DC 20202-4571. Failure to report the conviction could lead to LS&T or debarment.

Staff, upon being hired by the San Francisco School of Massage & Bodywork receives a briefing and acknowledgment in writing that they understand the provisions of the Drug-Free Workplace Act of 1988. Employees must notify the Director of the school in writing of a conviction of a criminal drug statute occurring in the workplace, within five (5) days after receiving the conviction. Appendix C provides the Drug-Free Workplace Statement. Disciplinary action will take place within 30 days of notification and can range from a letter of admonishment, suspension from school or work, and/or enrollment in a rehabilitation program, to termination from either school or employment.

APPENDIX A

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21. U.S.C. 844(a)

1st conviction: Up to 1 year imprisonment and fined at least \$1,000 but not more than \$100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2,500 but not more than \$250,000 or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000 but not more than \$250,000 or both.

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000 or both, if:

- (a) 1st conviction and the amount of crack possessed exceeds 5 grams.
- (b) 2nd crack conviction and the amount of crack possessed exceeds 3 grams.
- (c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

21. U.S.C. 853(a) (2) and 881(a) (7)

Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance if that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack)

21. U.S.C. 881(a) (4)

Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance.

21. U.S.C. 844a

Civil fine of up to \$10,000 (pending adoption of final regulations).

21. U.S.C. 853a

Denial of Federal benefits, such as student loans, grants contracts, and professional and commercial licenses, up to 1 year for first offense, up to 5 years for second and subsequent offenses.

18. U.S.C. 922(g)

Ineligible to receive or purchase a firearm.

Miscellaneous

Revocation of certain Federal licenses and benefits, e.g., pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional State penalties and sanctions may apply.

APPENDIX B

HEALTH RISKS ASSOCIATED WITH ALCOHOL

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in a car accident. Low to moderate doses of alcohol also increase the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life-threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

As described in What Works: Schools Without Drugs (1989 Edition, Department of Education)



San Francisco School of Massage & Bodywork

NOTICE TO STUDENTS – DRUG-FREE STATEMENT

1. **The San Francisco School of Massage & Bodywork** (hereinafter referred to as "this institution") has a policy of maintaining a Drug-Free Workplace. All students are hereby notified that the unlawful manufacture, distribution, dispensing, possession, or use of controlled substances (drug and alcohol) is prohibited in this institution's workplace. The workplace for this institution is as defined in Paragraph 2 (below)
2. In compliance with the Drug-Free Workplace Act of 1988, this institution's "workplace" consists of the following locations:
 - a. The entire campus facility and the parking lot;
 - b. Any location used for an off-site school function;
 - c. Students must comply with the policy while off-site, if they are in the service of the institution in any capacity.
3. Non-compliance with the terms in Paragraph 1 (above) will result in the following action being taken by this institution:
 - a. Termination of enrollment.
4. All students must read, understand, and sign the following statement.
 - I understand that the San Francisco School of Massage & Bodywork, by participating in Title IV Federal Funds Programs, must establish a policy of a Drug-Free Workplace and as a student of the San Francisco School of Massage & Bodywork, I must acknowledge and agree to abide by the terms of Paragraph 1 (above)
 - I understand that this institution has established a Drug-Free Awareness Program to inform student's about:
 - a. The dangers of drug abuse in the workplace;
 - b. This institution's policy of maintaining a Drug-Free Workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs;
 - d. and
 - e. The penalties that may be imposed upon employees for a drug abuse violation occurring in the workplace (see Paragraph 3 above).

I have read and understand the conditions explained in Paragraph 4 (above). I have received a copy of this statement, and I agree to willingly participate in the Drug-Free Workplace Program.

Signature of Student

Date

Signature & Title of Witness

Date

PROCEDURES FOR STUDENTS AND OTHERS TO REPORT CRIMINAL ACTIONS, AND POLICES CONCERNING THE INSTITUTION'S RESPONSE TO SUCH REPORTS

Students, faculty or staff who wish to report criminal actions, should immediately contact the Campus Security Authority (CSA) School Director, Gary Witt, or other responsible supervisory personnel at their campus. The criminal action should then be immediately reported by students, faculty or staff to the local law enforcement authorities for assistance and /or investigation. In an emergency, dial 911. The San Francisco School of Massage & Bodywork Accident/Incident Report Form is completed with the assistance of the person reporting the criminal action. The report should be filed as soon as possible with the CSA who will follow up on the report personally or assign responsibility to another appropriate administrator to follow up and report on the outcome as well as any preventative or other actions taken to ensure the safety and security of all staff, faculty, and students.

Gary Witt, School Director
(415) 474-4600
gwitt@sfsm.edu

Additional copies of the San Francisco School of Massage & Bodywork's Accident / Incident Report Form may be requested from School Director Gary Witt's office or from any School Administrator.

HOW TO REPORT CRIMES ON CAMPUS

Students and employees are cautioned never to attempt to apprehend or pursue a suspected criminal. Crimes or suspected criminals should be reported to School Director Gary Witt, or other designated staff member, and then to local law enforcement at the non-emergency number, (415) 558-5400. In an emergency, dial 911.

Immediately report any crimes or suspicious activity on campus by:

- Calling (415) 474-4600
- Completing the San Francisco School of Massage & Bodywork School Accident/Incident Report form and submitting to School Director, Gary Witt.
- Stopping by Gary Witt's office.

If you have any doubts about whether to report something that has occurred, report it. Victims of, or witnesses to, crimes may disclose them on a voluntary, confidential basis to the School Director's office, which can then determine whether the event constitutes a crime that must be collected and statistically reported. Your cooperation in timely reporting assists the School in issuing equally timely warnings to the campus community. All crimes must be reported immediately.

Always use your eyes, ears, and telephone to keep campus officials advised of what you see and hear. Call the School Director when you see:

- Strangers loitering in the downstairs entry, stairway, front desk, hallways, classrooms, lounge areas, etc.
- Unsecured doors or windows in campus buildings that are supposed to be locked
- Persons publicly displaying a weapon
- Persons loitering in dark areas
- Suspicious persons carrying articles, equipment, luggage, or other packages out of the campus or clinic building

The security of the educational and work environment is a high priority at the San Francisco School of Massage & Bodywork. As an effort to demonstrate this, access to the main campus is secured between the hours of 10:00 p.m. and 8:30 a.m. The front door to the main campus, at the top of the stairs features a keyless entry lock which requires a code for entry. This keyless entry provides an additional level of safety for all students, faculty and administrators. A unique code is given to staff, and a separate entry code is given to each track. Upon entry, visitors (including vendors, etc.) are required to check in at the front desk.

Access to the student clinic is secured between the hours of 8:00 p.m. and 9:45 a.m. so that unauthorized individuals are not able to lawfully enter the building. During normal business hours and hours in which the building is accessible, visitors (including vendors, etc.) are required to check in at the clinic entrances (the front desk).

Students, faculty or staff who wish to report criminal actions, should immediately contact the Campus Security Authority (CSA) School Director, Gary Witt, or other responsible supervisory personnel at their campus. The criminal action should then be immediately reported by students, faculty or staff to the local law enforcement authorities for assistance and /or investigation. In an emergency, dial 911. The San Francisco School of Massage & Bodywork Accident/Incident Report Form is completed with the assistance of the person reporting the criminal action. The report should be filed as soon as possible with the CSA who will follow up on the report personally or assign responsibility to another appropriate administrator to follow up and report on the outcome as well as any preventative or other actions taken to ensure the safety and security of all staff, faculty, and students.

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San Francisco School of Massage & Bodywork

475 Valencia Street, San Francisco, CA 94103

www.sfsm.edu

STUDENT ACCIDENT/ INCIDENT REPORT FORM

Report Taken By (instructor/ admin name): _____

Student Name: _____

Phone Number: _____

Email: _____

Track: _____

Place of Accident/ Incident:

- Inside the school
- School Building, outside of school
- Student massage clinic
- To or from the school or clinic

DESCRIPTION OF ACCIDENT/ INCIDENT

List student activity at the time of the accident/ incident, any equipment that was involved and/ or any people that were involved. Describe in detail the events leading up to the accident/ incident and the accident/ incident itself.

TURN OVER

Any instructors or administrators present when the accident/ incident occurred:

Any medical treatment required On-site:

Y N

If yes, description:

Sent to urgent care/ hospital:

Y N

If yes, description:

Police contacted/ police report filed

Y N

If yes, description:

Last updated 1/15/2022