Setting the Educational Standard in the Massage and Spa Industries
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Texas Center for Massage Therapy, Inc. is owned by FCNH, Inc., which is owned by Steiner Education Group, Inc. (SEG), a wholly-owned subsidiary of Steiner Leisure Limited. Catalog volume 1.

Dallas Campus
1055 S. Sherman Street, Suite 100
Richardson, Texas 75081
888-713-9697
972-231-4590
972-231-4875 fax
www.TexasMassageTherapy.com

Houston Campus
13163 Northwest Freeway, Suite A
Houston, Texas 77040
855-425-1585
713-425-1585
713-690-1727 fax
www.TexasMassageTherapy.com

Arlington Campus
808 West I-20
Arlington, Texas 76017
682-999-3150
682-999-3132 fax
www.TexasMassageTherapy.com
Mission
The mission of the Steiner Education Group (SEG) is to provide high-quality, comprehensive training programs that prepare graduates for successful careers in massage therapy, skin care, and related health and wellness fields.

Philosophy
SEG is committed to the success of its students and graduates.
SEG offers practical and effective vocational training programs that are designed to produce successful practitioners and support the learning and personal growth of students.
SEG is committed to fostering a caring community and creating a safe and challenging classroom environment. Experienced and dedicated faculty provide hands-on training that focuses on the individual needs of each student.
SEG believes that students should graduate as experienced practitioners, ready to work. Our programs are both practical and innovative and draw upon the rich history of knowledge and experience of our member schools, as well as current industry trends.
The Steiner Education Group is committed to the growth and evolution of massage therapy, skin care, and related fields. Our curriculum is therefore designed not only to enable our students to master established methods, but also to approach their work creatively so that they may contribute to the development of the techniques of the future.

Ownership
Texas Center for Massage Therapy (TCMT) Dallas and Houston Campuses are branch campuses of the Utah College of Massage Therapy, which is owned by FCNH, Inc., a wholly owned subsidiary of Steiner Education Group. The Arlington Campus is a branch campus of the Cortiva Institute – Pinellas Park, which is owned by SEG CORT LLC, which is a wholly owned subsidiary of Steiner Education Group. Steiner Education Group is owned by Steiner Leisure Limited. The Directors of FCNH, Inc. and SEG CORT LLC are Leonard Fluxman and Stephen Lazarus. The Campus Directors at the Texas Center for Massage Therapy are Ashlyn Russell at the Dallas Campus, Greg Fears at the Houston Campus, and Rogelio Medina at the Arlington Campus.
Licensure and Accreditations

Texas Center for Massage Therapy is approved/accredited by the following agencies:

Texas Department of State Health Services
P.O. Box 149347 MC 1982 • Austin, TX 78714-9347
512-834-6616
DSHS #MS1055

Texas Center for Massage Therapy, Dallas and Houston campuses are accredited by ACCET as branch campuses of the Utah College of Massage Therapy Salt Lake City main campus, located at 25 South 300 East, Salt Lake City, Utah 84111.

Accrediting Council for Continuing Education & Training (ACCET)
1722 N Street NW • Washington, DC 20036
202-955-1113

Texas Center for Massage Therapy, Arlington campus is accredited by ACCSC as a branch campus of the Cortiva Institute Pinellas Park main campus, located at 4045 Park Boulevard, Pinellas Park, Florida 33781.

Accrediting Commission of Career Schools and Colleges (ACCSC)
2101 Wilson Boulevard, Suite 302
Arlington, Virginia 22201
703-247-4212

United States Department of Education to administer Title IV Federal Financial Aid Programs

These credentials are on display at the campus and are available for review by any student during business hours.
Steiner Education Group is comprised of the following institutions:

**Florida College of Natural Health (FCNH)** was founded in 1986 in Fort Lauderdale, Florida as Florida Institute of Massage Therapy to provide professional training in therapeutic massage for state licensure by the Florida Board of Massage Therapy. Florida Institute’s first branch campus was opened in 1993 in Miami, Florida. In 1995, a second branch campus, in Orlando, Florida, was created with the purchase of the Reese Institute. The third branch campus, in Sarasota, Florida, was created in 1998 with the purchase of the Sarasota School of the Natural Healing Arts. Florida Institute officially became Florida College of Natural Health in 1996.

**Baltimore School of Massage (BSOM)** was founded in 1981 in the Canton area of Baltimore, Maryland. In 1999, BSOM opened a branch campus in York, Pennsylvania.

**Virginia School of Massage (VASOM)** was founded in Charlottesville, Virginia in 1989.

**Utah College of Massage Therapy (UCMT)** was founded in 1986 in Salt Lake City, Utah. In 1997, UCMT opened a branch campus in Lindon, Utah. The Salt Lake Campus is accredited as the Main campus.

**Nevada School of Massage Therapy (NSMT)** was opened in 1999 in Las Vegas, Nevada as a branch campus of UCMT.

**Arizona School of Massage Therapy (ASMT)** was created when additional branch campuses of UCMT opened in Tempe and Phoenix, Arizona between 2000-2002.

**Denver School of Massage Therapy (DSMT)** was created when additional branch campuses of UCMT opened in Westminster and Aurora, Colorado between 2003-2004.

**Texas Center for Massage Therapy (TCMT)** opened its doors in August, 2011 in Richardson, Texas as a branch campus of UCMT. Houston Campus opened its doors in 2012 and the Arlington Campus opened its doors in late 2013.

**Connecticut Center for Massage Therapy (CCMT)** unofficially began in 1978 with small training workshops in the Hartford area. In March 1982, CCMT was authorized by the Connecticut Commissioner of Education (now Commissioner of Higher Education) to operate as a private occupational school. In September 1992, CCMT opened a branch school in Westport, CT. In May 2003, CCMT opened a branch school in Groton, CT.

**Cortiva Institute**, which has 12 campuses in Scottsdale and Tucson, Arizona; Tampa/St. Pete, Florida; Chicago, Crystal Lake, and Woodridge, Illinois; Boston, Massachusetts; Hoboken and Wall, New Jersey; King of Prussia, Pennsylvania; and Seattle and Federal Way, Washington was aquired by the Steiner Education Group in November 2012.

Steiner Education Group Corporate Offices are Located in Coral Gables, Florida; Pompano Beach, Florida; and Salt Lake City, Utah.
Management & Staff

Steiner Education Group

Corporate Executive Management
Stephen Lazarus  Chief Operating Officer
Jarrett Erasmous  Vice President
Dawnette Cabaluna  Vice President of Education
Melissa Wade  Vice President of Compliance
Jim Wharton  Director of Finance

National Directors
Alecia Collins  National Director of Education
Maria Frias  National Director of Financial Aid
Jamey Garbett  National Director of Programs
Elizabeth Hepler  National Director of Accreditation and Licensure
Bill Hickey  National Director of Marketing
Clai Higginson  National Director of Massage Programs
Taylor Lamont  National Director of Education
Michael Newman  National Director of Information Technology
Malayna Pedersen  National Director of Clinical Services
Terri Rodgers  National Director of Student Services
Matthew Rodgers  National Director of Career Services
Jeff Rozen  Controller
Catherine Stapels  National Director of Education
Marlene Throckmorton  National Director of Admissions Reporting
Jorge Villasante  National Director of Compliance
Samantha Williams  Regional Director of Education

Texas Center for Massage Therapy

Dallas Campus Staff
Ashlyn Russell  Campus Administrative Director, Lecture & Bodywork Instructor  (Inst License #M12704, Massage License #MT107391)
Robert Phillips IV  Associate Dean of Education, CPR/First Aid Instructor, Lecture & Bodywork Instructor  (Inst License #M12088, Massage License #MT105061)
Anastasia Franklin  Dean of Students, Lecture & Bodywork Instructor  (Inst License #M13135, Massage License #MT114065)
Tony Davis  Registrar
Elsie Christian  Career Services Manager, Lecture & Bodywork Instructor  (Inst License #M12497, Massage License #MT1018627)

Sonia Hoskins  Clinic Manager Lecture & Bodywork Instructor  (Inst License #M10768, Massage License #MT031057)
Joshua Voyles  Part-time Front Desk
Annette Clapp  Financial Aid Manager
Brandi Stanfill  Financial Aid Advisor
Carly Brainard  Bursar
Johnice Bell  Director of Admissions
Jarvis Hill  Admissions Representative
Bridget Bennett  Admissions Representative
Violet French  Admissions Representative
Philip Flores  Admissions Representative
Rebecca Curtain  FT Massage Instructor, Lecture & Bodywork Instructor  (Inst License #M13074, Massage License #MT120453)
Elizabeth Herrin-Pheps  FT Massage Instructor, CPR/First Aid Instructor, Lecture & Bodywork Instructor  (Inst License #M13099, Massage License #MT029269)
Katheryn Constant  FT Massage Instructor, Lecture & Bodywork Instructor  (Inst License #M12791, Massage License #MT107019)
Chang-Shia Hsieh  Lecture & Bodywork Instructor  (Inst License #M11782, Massage License #MT044468)
Michelle Reed  CPR/First Aid Instructor, Lecture & Bodywork Instructor  (Inst License #M12952, Massage License #MT101005)
Brenda Shepherd  CPR/First Aid Instructor, Lecture & Bodywork Instructor  (Inst License #M13101, Massage License #MT119851)
Cynthia Whiting  FT Esthetics Instructor (COS 992408)
Crysta McDonald  PT Esthetics Instructor (COS 1241454)
Ashley Bonds  PT Esthetics Instructor (COS 1597851)
Shauna Hood  PT Esthetics Instructor – Clinic (COS 1584320)
Matthew McCade  Clinic Teaching Assistant
Stephanie Del Toro  Clinic CSR/Cashier
Angelica Del Toro  Clinic CSR/Cashier
Akua Webb  Clinic CSR/Cashier
Mariah Jeffers  Clinic CSR/Cashier
Troy Dabney  Clinic CSR/Cashier

Dallas PAC Members
Anne-Marie Meeks  Massage Heights
Barbie Fischbeck  Hand & Stone
Mark McCullin  Hand & Stone
Cathleen Griffin  Massage Green Spa
Kim Buckworth  Massage Luxe
Mary Kay LaFuente  Massage Luxe
Robert Lyle  Massage Envy
Jacqueline Hungerford  Massage Envy

*Lecture and Bodywork classes include the following courses: Massage Theory and Techniques (including Swedish Massage), Anatomy, Physiology, Kinesiology, Pathology, Business & Professional Ethics, Hydrotherapy, Health & Hygiene, Clinical Internship (Public Clinic). The following subject matter is also taught in the program: acupressure, advanced massage therapy, cranial sacral therapy, spa preparation, injury massage, massage therapy basics, movement and assessment techniques, pathology, professional development, reflexology, Russian sports massage, shiatsu, sports massage, structural bodywork, and trigger point therapy.
# Houston Campus Staff

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Role</th>
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<tbody>
<tr>
<td>Greg Fears</td>
<td>Campus Director</td>
</tr>
<tr>
<td>Darren Peck</td>
<td>Dean of Education</td>
</tr>
<tr>
<td>Lisa Gondy</td>
<td>Registrar</td>
</tr>
<tr>
<td>Christopher Davis</td>
<td>Academic Advisor</td>
</tr>
<tr>
<td>Christina Caul</td>
<td>Career Services Manager</td>
</tr>
<tr>
<td>Cassie Sedillo</td>
<td>Career Services Advisor</td>
</tr>
<tr>
<td>Kellen Perkins</td>
<td>Director of Admissions</td>
</tr>
<tr>
<td>Stedmon Forman</td>
<td>Admissions Representative</td>
</tr>
<tr>
<td>LaTreyva Smith</td>
<td>Admissions Representative</td>
</tr>
<tr>
<td>Marvine Butler</td>
<td>Front Desk Administrator</td>
</tr>
<tr>
<td>Camille Rich</td>
<td>Financial Aid Supervisor</td>
</tr>
<tr>
<td>Henry Dominguez</td>
<td>Staff Instructor</td>
</tr>
<tr>
<td>caramel Singh</td>
<td>Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Magen Weisheit</td>
<td>Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Michelle Hutson</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Marcela Basile</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Travis Ochoa</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Kristhina Curley</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Montrell Jackson</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Darren Peck</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Yolanda Williams</td>
<td>Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>David Falknor</td>
<td>Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Archie Phillips</td>
<td>Lecture &amp; Bodywork/Clinical Internship</td>
</tr>
<tr>
<td>Dionne Rich</td>
<td>Clinical Internship Instructor/Manager</td>
</tr>
<tr>
<td>Bree Vige</td>
<td>Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Tanya Goldsby</td>
<td>Clinic CSR</td>
</tr>
<tr>
<td>Starr Arocha</td>
<td>Clinic CSR</td>
</tr>
<tr>
<td>Mercedez Maldonado</td>
<td>Clinic CSR</td>
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</tbody>
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# Arlington Campus Staff

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Role</th>
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<tbody>
<tr>
<td>Rogete Medina</td>
<td>Campus Director</td>
</tr>
<tr>
<td>Christie Miller</td>
<td>Registrar</td>
</tr>
<tr>
<td>Margie Bailey</td>
<td>Academic Advisor</td>
</tr>
<tr>
<td>Stephanie Rawlins</td>
<td>Front Desk Manager</td>
</tr>
<tr>
<td>Leigh Parker</td>
<td>Career Services Manager</td>
</tr>
<tr>
<td>Donna Smith</td>
<td>Financial Aid Advisor</td>
</tr>
<tr>
<td>Marjorie Whiffle</td>
<td>Staff Instructor</td>
</tr>
<tr>
<td>Rhody Parsh</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Tiffany Johnson</td>
<td>Admissions Representative</td>
</tr>
<tr>
<td>Gina Nosari</td>
<td>Education Manager</td>
</tr>
<tr>
<td>Aaron Tesoro</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Michael Crawford</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Robert Casey McKelvey</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Joan Le Cour</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Karla Dee Smith</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Bonnie B. Blair</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Paul Silverman</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Nicole Hejar</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Gabrielle Bass</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Carolyn Dixon</td>
<td>MT Lecture &amp; Bodywork Instructor</td>
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# Arlington PAC Members

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Role</th>
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<tbody>
<tr>
<td>Jacqueline Hungerford</td>
<td>LMT, MTI</td>
</tr>
<tr>
<td>Hope Adams</td>
<td>MTI Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>David Vaughn</td>
<td>MTI Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Kimberly Garcia</td>
<td>MTI Lecture &amp; Bodywork Instructor</td>
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<tr>
<td>Pat West</td>
<td>MTI Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Feda Adi</td>
<td>MTI Lecture &amp; Bodywork Instructor</td>
</tr>
<tr>
<td>Adrienne Grathwohl</td>
<td>MTI Lecture &amp; Bodywork Instructor</td>
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What’s So Special About SEG?

Career Services
Texas Center for Massage Therapy provides career placement assistance to all students and graduates. Career Services makes career planning fast, focused, and easy. Professional staff helps students and graduates develop a career search program that meets their individual needs and gets them on their way toward a successful career.

The Steiner Education Group, which is the parent company of Texas Center for Massage Therapy, is a subsidiary of Steiner Leisure Limited, a worldwide provider of spa services. Steiner Leisure Limited operates more than 175 spas and salons on cruise ships and at resorts worldwide. Steiner spas, both on land and at sea, recruit from SEG schools.

Graduates of SEG schools have been recruited by many of the top-rated employers in the massage and spa industries.

Flexibility and Convenience
The Texas Center for Massage Therapy offers both day and evening schedules.

Campus Facilities
The Texas Center for Massage Therapy Dallas, Houston, and Arlington locations are in newly built facilities. Equipment is comparable to equipment used in spas, health care facilities, and doctors’ offices. Professional products are used for massage therapy clinical training. The school is equipped with industry standard equipment that includes professional massage therapy tables, bolsters, massage chairs, wall charts, white boards, skeletons, and anatomy models. Overhead projectors, LCD projectors, video equipment, and audio equipment are also available for use in the classroom as needed. The school has parking, a student break room, a library with Internet & LIRN (online library) access, a public clinic, and administrative offices.

Financial Aid
Texas Center for Massage Therapy schools offer federal financial aid (Pell Grants, Federal Direct Loans, Federal Direct PLUS Loans, SEOG, and Federal Work Study) for those who qualify, as well as personal installment plans. Private, non-federal loans are available to those who meet lender qualifications. We also offer an In-House Loan Program for students who qualify. In all cases, loans must be paid back; scholarships and grants do not necessarily have to be paid back. Our financial aid staff is available to meet with you to discuss all of your financing options.
Prospective students should arrange to meet with an Admissions Representative and complete an application in advance of the date they have chosen to enter school to guarantee availability of space in each class. Applications are accepted continuously throughout the year. All applicants are encouraged to visit the campus for an interview to learn about the different programs, to ask questions, and take a tour of the facility and inspect the equipment that is used in the classrooms.

All applications for admissions are reviewed by the Campus Director. Based upon entrance criteria, as well as any other circumstances which may be applicable, approval for admission is granted or denied at the discretion of the Campus Director.

Texas Center for Massage Therapy and Steiner Education Group do not discriminate on the basis of gender, race, color, national or ethnic origin, age, sexual orientation, religion, marital status, disability, political affiliation or belief, or any characteristic protected by law. The operation of our student aid program is free from discrimination as required by federal law.

Admissions Procedures

- Submit a completed application for admission. Applicants must be 18 years of age by date of enrollment.
- Submit evidence of one of the following: a copy of a standard high school diploma, GED equivalent, home-study certificate, or transcript from a home study program that is equivalent to high school level and is recognized by the student’s home state. Higher education credentials earned, such as an AS, AA, BA, BS, MBA, or PhD may be accepted. College transcripts that clearly identify the high school attended and the graduation date may be accepted as proof of high school graduation.
- A prospective student must display a genuine desire to become a part of a learning atmosphere with the ability and aptitude to succeed in the classroom.
- A student must be enrolled at least half-time as a regular student in an eligible program.
- Non-United States high school documents must be translated into English and certified to be at least equivalent to a U.S. High School diploma by a certified translator and submitted to the Admissions Department for evaluation and are subject to acceptance at the discretion of the Campus Director.
- A student who does not possess a high school diploma or GED equivalent may demonstrate the ability to benefit from the program. To be accepted in a particular program, applicants who do not have a high school diploma or GED must be at least 18 years of age by date of enrollment and must successfully pass the Wonderlic Scholastic Level Exam with a minimum score of 14. Students entering under the Ability to Benefit program are encouraged to pursue a GED. Anyone wishing to pursue a GED can inquire in the Administrative Offices for the nearest location. Students enrolling in the school under the ATB provision are not eligible to receive federal financial aid (Title IV) but may qualify for an In-House Loan program offered through SEG.

NOTE: TCMT does not and will not provide any commission, bonus, or other incentive payment based directly or indirectly on success in securing enrollment or financial aid to any persons or entities engaged in any student recruiting or admissions activities or in making decisions regarding the award of student financial assistance.
Accommodations for Students with Disabilities

Texas Center for Massage Therapy is adequately equipped to meet the needs of students with disabilities. Our facilities have designated parking spaces and ramps. Restrooms are fitted with accessible equipment.

In accordance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA), SEG affirms its commitment to ensure equal educational opportunities to students with disabilities. SEG will make its facilities and programs available in a non-arbitrary, beneficial manner to the extent that practicality and resources allow. Students with learning, physical, and/or psychological disabilities seeking accommodations must contact and provide documentation to the ADA representative.

For additional information, please contact Elizabeth Hepler, MS, Director of Accreditation and ADA Coordinator:

170 Red Rock Road, York, Pennsylvania 17406
ElizabethH@SteinerEd.com

Students with disabilities who are requesting accommodations at TCMT must put their request in writing and provide the appropriate documentation. To ensure that the proper documentation is complete and the necessary accommodations are implemented, please refer to the following guidelines.

Documentation Requirements for Students with Learning Disabilities

A psycho-educational evaluation by a licensed psychologist or a Comprehensive Evaluation Report (CER) by a certified school psychologist containing current information (usually not more than three years old) must be provided. A comprehensive assessment battery and the resulting diagnostic report should include a diagnostic interview, assessment of aptitude, academic achievement, information processing, and a diagnosis. This report should also include specific recommendations for accommodations as well as an explanation as to why each accommodation is being recommended.

Documentation Requirements for Students with Attention Deficit Disorders

An evaluation by a psychiatrist, neurologist, licensed psychologist, or a Comprehensive Evaluation Report (CER) by a certified school psychologist containing current information (usually not more than three years old) must be provided. The documentation should state the medical diagnosis and include recommendations for academic accommodations as well as an explanation as to why each accommodation is recommended.

Documentation Requirements for Students with Psychological, Neurological, Mobility, and Sensory Impairments

An evaluation by a medical doctor, licensed psychologist, or a Comprehensive Evaluation Report (CER) by a certified school psychologist must be provided that clearly diagnoses and describes the disability. The information should be current (usually not more than three years old) and should include the recommended accommodations appropriate for post-secondary students. Students with mobility and sensory impairments may be required to provide additional documentation, depending on the disability and accommodations requested.
Accommodations for Hearing Impaired Students
Steiner Education Group and Texas Center for Massage Therapy strive to provide equal access to all educational activities. Services provided to deaf or hearing impaired students may include ASL interpreters, text service providers, and other similar services based on student needs. When an ASL interpreter is provided, the school will utilize qualified individuals as service providers. Qualification of service providers is determined by the school. Students who utilize sign language interpreters are responsible for notifying the Education Manager as soon as possible when they will be absent from a class or meeting. If a student knows they will be absent from class, the student is required to notify the school at least 48 hours before class begins. If the student is sick or has an emergency, the student is required to call the school as soon as possible. If a student is absent for two class periods and/or meetings without notifying the Education Manager at least 48 hours in advance, the interpreting services will be suspended and may be discontinued. The student must meet with the Campus Director, Education Manager, and ADA Coordinator to appeal suspension or discontinuation of services. Qualified interpreters are available to hearing impaired students for selected course cycles. Please check with the Education Manager/ADA Coordinator at the campus you wish to attend.

Students must give the Education Manager advance written notice when they plan to attend teacher/administrative meetings, “brown bag” presentations, and similar school-sponsored events. If students do not give at least 48 hours advance notice, the school may be unable to secure an interpreter. Interpreting services will only be provided for school-sponsored activities for which meaningful participation would require an interpreter.

Submission of Documentation
It is the student’s responsibility to contact the Education Manager and request accommodations. Documentation must be provided in a timely manner to allow adequate time for accommodations to be arranged.

Auxiliary Aids/Academic Adjustments
A student who is in need of an academic adjustment that includes an auxiliary aid should work with the school to identify the most appropriate and effective aid. An auxiliary aid might include taped texts, interpreters or other effective methods of making orally delivered materials available to students with hearing impairment, readers for students with visual impairment, classroom equipment adapted for use by students with manual impairments, and other similar services. The request for the auxiliary aid should also be accompanied by supporting diagnostic test results and the school will work with each student to select the most appropriate aid for their situation. Adjustments may also be made to academic requirements as are necessary to ensure equal educational opportunity, but the school will not lower or waive essential requirements of the program.

If any questions or concerns arise, the student should contact the Campus Director or the SEG ADA Coordinator, Elizabeth Hepler, at 410-636-7929 or elizabethh@steinered.com so a mutually agreeable resolution can be quickly reached.
**Grievance Procedure/Conflict Resolution**

If a student wishes to file a complaint regarding any disability discrimination, the student should notify the ADA Coordinator within ten days. A hearing will be scheduled within five business days of the notification at which time the student has the right to present further evidence and bring witnesses, if desired, to support their position. If an amicable resolution is not able to be reached through the grievance/conflict resolution process, then the student should contact Melissa Wade, Steiner Education Group Vice President of Compliance at 954-969-9771 ext. 306, via e-mail at melissaw@steinered.com, or send a formal complaint to Steiner Education Group at 2001 W Sample Road #318, Pompano Beach, FL 33064.

If the problem cannot be resolved by Texas Center for Massage Therapy or Steiner Education Group, then a student has the right to contact the U.S. Office for Civil Rights, U.S. Department of Education, in the region where the school is located. The United States Office for Civil Rights (OCR) is the agency responsible for addressing complaints related to discrimination on the basis of disability. More information regarding the U.S. Office for Civil Rights and the procedure that should be followed in filing a complaint can be found at www.ed.gov.

Students may also file complaints with the Texas Department of State Health Services. Complaints should be directed to the Massage Therapy Licensing Program, Texas Department of State Health Services, PO Box 149347 MC 1982, Austin Texas 78714-9347.

**Drop/Add Policy**

A student withdrawing before the second Sunday of the student’s first term will not incur any tuition charges. The student will be considered a “cancel”, not a “withdrawal”. However, the student will be obligated for the cost of any books, manuals, supplies, and/or equipment received but not returned in satisfactory condition within 20 days following the first day of the cancelled term. No Title IV funds can or will be used to cover the above charges.

**Transfer of Credit**

TCMT accepts transfer credit for previously completed and passed courses that meet licensure requirements for Texas. All applications for transfer credit must be submitted during the admissions process and prior to the start of classes.

Students who have completed courses at TCMT or another Department-licensed Texas massage school may apply directly with TCMT for transfer credit. Credit will be granted for all courses that were completed, passed, and which meet licensure requirements for Texas. Requests for transfer credit in these circumstances must be submitted using the TCMT Transfer Credit Request Form.

Applications for transfer credit from all other institutions must be submitted to the Texas Department of State Health Services. The Department will evaluate the transfer credit and will send the student a form that states what transfer credit will be granted. The student must submit the form received from the Texas Department of State Health Services to the school to process transfer credit.

Students receiving transfer credit will receive tuition credit. Transfer credit may affect eligibility for Financial Aid.

Students cannot attend courses for which they received transfer credit. However, in some cases students may receive transfer credit hours for a portion of a course, but will still be required to attend the remaining hours of the course. When this occurs, the student may be allowed to audit the equivalent of the transfer credit hours in the course in order to get all the information needed to successfully pass the course. In these cases, the student will not be charged or receive any attendance credit for the audited hours.

If transfer credit is denied due to not meeting the requirements outlined above, the student will be required to attend the relevant courses in the program.

SEG does not guarantee the transferability of its credits to any other educational institution. Transferability is determined by the receiving institution.
Transfer Credit Evaluation Fees

The administrative processing fee for all transfer credit applications is $250.00.

Criteria for Former SEG Students

Students who have previously attended the Texas Center for Massage Therapy may apply for re-enrollment. Applications are reviewed by the Campus Director and Education Manager and are accepted on a case-by-case basis. Students applying for re-enrollment must show extenuating circumstances for not completing the program on the first attempt, and document the changes that have occurred in their situation that would allow them to complete the program on the next attempt. In addition, students’ previous enrollment records, including academic/attendance records and all documentation, are reviewed and considered with the application for re-enrollment. Texas Center for Massage Therapy considers re-enrollment a privilege that is only granted to applicants who show clear intent and capability of completing the program and pursuing a career in their chosen field.

Students are only allowed to re-enroll once at the Texas Center for Massage Therapy. In rare cases, exceptions can be made to allow a student to re-enroll more than once. Students who have been dismissed for violating the Code of Ethics, Standards of Practice, or Professional Decorum policies in the school catalog are not eligible for re-enrollment.

Transfer credit for all courses previously completed and passed, and which meet licensure requirements for Texas, will be granted. A student may apply directly with TCMT for transfer credit for any courses completed at TCMT or any other Department-licensed Texas massage school. Applications for transfer credit from all other schools must be submitted through the Texas Department of State Health Services.

When a student who was previously withdrawn for failing to meet satisfactory academic progress re-enrolls, he/she will be placed on academic probation for the first term of their re-enrollment. If he/she maintains satisfactory progress during that term, then he/she will be removed from academic probation at the first official assessment point. If satisfactory progress is not achieved for the first term, he/she will be withdrawn at the first official assessment point.

If application for re-enrollment is accepted, the student must meet with an Admissions Representative to complete an Enrollment Agreement; pay a $50.00 re-enrollment registration fee and meet with Financial Aid to determine how the tuition and fees will be paid.
Professional Massage Therapy Program

Program Description
This comprehensive 736-hour program prepares students to become successful practicing bodyworkers by giving them a broad knowledge of both Eastern and Western theories and techniques. Students learn an eclectic style of therapeutic massage that is based on Swedish theory and technique, which gives them a solid foundation for mastering many different bodywork modalities. They are taught an Eastern paradigm of bodywork therapy that includes shiatsu and acupressure, along with contemporary Western modalities such as structural bodywork, trigger point therapy, injury massage, sports massage, and cranial sacral therapy. The program includes courses in anatomy, physiology, and kinesiology, giving students a solid understanding of the body and enabling them to effectively communicate with other health care professionals and create comprehensive treatment programs for their clients. Business and career development classes, along with training in laws and regulations, are also offered. The program exceeds standards set by most state and municipal governments for licensing**.

*Please note that students are prohibited from receiving compensation for massage therapy services prior to licensure. Students may reference rules at TAC 140.338 (k-l) and 140.300 (6) for additional information on what constitutes compensation.

**Licensure requirements subject to change. Check your local requirements.

Program Objectives
- Develop the personal and professional potential of students so they enter the field as therapists who will offer a quality of service that will be sought after by both clients and employers.
- To train students in the theory and technique of a balanced blend of bodywork modalities and prepare them to seek gainful employment working as massage therapists or in related fields supported by the training received in school and recognized by the state including, but not limited to, the application of traditional Swedish style massage, reflexology, acupressure, shiatsu, cranial sacral therapy, clinical bodywork and other modalities taught in the program.
- To prepare students with sufficient training in the theory and technique of massage therapy and bodywork to sit for the Massage & Bodywork Licensing Exam (MBLEx) or other state recognized licensing exam.

Professional Massage Therapy Class Schedules

Regular Classes:
Daytime Schedule – Weeks 1-32, M,T,W, Th* 9:00am-5:30pm
Evening Schedule – Weeks 1-52, M,T,W, Th** 7:00pm-10:30pm

* Some weeks will be Monday – Wednesday due to class scheduling.
** Make-up classes may be held on Fridays.
A ten minute break is provided after each 50 minutes of instruction and students attending the day program have a scheduled lunch break from 12:30pm-2:00pm.
The office is open from 8:30am to 10:30pm Monday through Thursday and from 8:30am until 5pm on Friday.

Clinic
Students will complete their clinic hours during available client appointments throughout the week/weekend. These appointments occur outside of the regular class schedules above.

Start and Graduation Dates

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Gainful Employment Disclosures - Dallas and Houston: Graduates can get jobs as massage therapists – see summary report for massage therapists (SOC 31-9011) at http://www.onetonline.org/link/summary/31-9011.00. The job placement rate for graduates, as reported in the annual report submitted to ACCET in 2013, is 37%. The placement rate for licensed graduates is 90%. Tuition and fees for the program at the Dallas and Houston Campuses are $10,022.98. Tuition and fees for the program at the Arlington Campus are $10,020.68. Books and supplies are $920.99. On-campus room and board is not offered. The median debt for graduates is $8,577 for Federal Loans ($0 for Private Educational Loans and Institutional Financing Plans). 54% of graduates finished on time. All costs and statistics current as of January 1, 2014. Tuition and fees subject to change. For more information, visit our website at www.texasmassagetherapy.com/programs.html. Arlington is a new campus and no data is available at this time.
Day: 32 weeks* (7.5 months)  
Evening: 52 weeks* (12 months)

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Program Totals: 410.50 252.50 73.00 736.00 49.00

* Program lengths include possible holidays and breaks. Actual weeks of instruction for this program are as follows: Day - 30 weeks, Evening - 50 weeks
** The Arlington Campus does not offer Quarter Credits; it is a clock hour only program.
Course Descriptions

Professional Massage Therapy Program

All programs and courses at TCMT are taught and tested in English.

**Massage Theory & Techniques - Introduction to Acupressure & Eastern Theories** – Acupressure is part of the ancient system on traditional Chinese Medicine. In this course the students are introduced to the five-element theory and constitutional types, meridian pathways and location and therapeutic uses of acupoints. Acupressure can be used to balance body energy, relieve pain and promote general health.

**Anatomy/Physiology and Anatomy/Kinesiology** – These comprehensive courses are designed specifically to support students in their vocational goals in the bodywork industry. Students learn the structure and function of the human body through study and discussion of all the major systems of the body, with emphasis on musculoskeletal systems and kinesiology.

**Clinic** – This course is designed to prepare students for the professional job market. Through this course, students learn customer service, promptness, efficient use of time, and perfecting a 50-minute session of bodywork. These skills help ensure graduate success in the bodywork industry. Students have the opportunity to practice acquired skills and gain valuable experience by working on clients from the general public in a clinical setting. Students will begin work with the public after completing at least 250 hours of instruction, with at least 100 of those hours in Massage Theory and Techniques.

**Massage Theory & Techniques – Cranial Sacral Therapy** – Students are taught the theories and practical applications of cranial sacral therapy. Based on William Sutherland’s original work, the course teaches students a step by step evaluation protocol that addresses restrictions in the cranial vault and sacrum.

**Health & Hygiene** – This course provides certification in first aid and cardiopulmonary resuscitation (CPR). Universal precautions, stress management, human relationships and preventative safety measures in a massage setting are among the other topics covered in this course.

**Hydrotherapy & Spa Preparation** – This course teaches students the benefits, methods, contraindications, and common practices of hydrotherapy. Students learn how to influence the body’s own healing properties through the application of hot and cold treatments. In addition, students learn the following treatments – aromatherapy body wraps, paraffin wax dips, and salt and sugar scrubs for use in the hospitality industry.

**Swedish Massage Techniques – Foundations and Essentials** – These courses are based on basic Swedish Massage techniques adopting a client centered approach to practicing the art of bodywork. Students are taught the fundamental theories and techniques of massage therapy including effleurage, petrissage, tapotement, compression, vibration, friction, nerve strokes, and Swedish gymnastics. Students develop an understanding and respect for therapeutic touch and serving others in a humanistic way.

**Swedish Massage Techniques – Variations and Adaptation** – These courses expose students to more advanced bodywork techniques. Students learn how to work various parts of the client’s body using different tools such as elbows, knuckles, fists, and forearms. Emphasis is placed on the use of proper body mechanics.

**Swedish Massage Techniques – Integration** – The course prepares students to successfully perform a 15-minute chair massage. Students will understand and be able to discuss the history of seated massage, the benefits for the client and the uses of seated massage. They will know logistics to be aware of in performing on-location massage and ways to use seated massage to build a successful bodywork practice.

**Swedish Massage Techniques – Tools & Applications** – The course helps design bodywork sessions according to client’s individual needs incorporating a variety of modalities with Swedish Massage techniques, incorporating excellent customer service skills. Integrity, professionalism and graciousness will be part of the student’s experience of evolving from a manual therapist to an artist serving the client’s needs with integrity and expertise.
Massage Theory & Techniques – Injury Massage – Students learn to identify various types of injuries, their manifestations, symptoms, and different massage techniques utilized in bodywork protocols.

Massage Theory & Techniques – Documentation & Assessment – Students learn to assess the human body while in movement and how to professionally document the findings. This course also instructs students in the core theories and concepts used in documenting bodywork sessions across multiple disciplines.

Massage Theory & Techniques – Structural Bodywork – Students learn how to apply hands on techniques that emphasize manipulating the connective tissues of the body to create structural and functional changes.

Massage Theory & Techniques – Complementary Therapies – The objective of Complementary Therapies is to broaden students’ perspectives through the introduction of significant trends and popular theories within the Massage industry that complement the education delivered within the core curriculum.

Pathology – This course introduces students to an essentially Western medical model of disease. The focus is on the disease pathways of various systems with an emphasis on common clinical manifestations of diseases.

Business & Ethics – Students learn about the variety of employment opportunities available to them after graduation. Texas State Massage Therapy Laws & Regulations are also covered. Effective résumé writing, interviewing skills, customer service, and service-driven sales techniques are also covered.

Massage Theory & Techniques – Reflexology – Students learn to positively affect common disorders of the body systems by manipulating reflex areas in the feet and hands which correspond to specific body parts and organs. This course assists students in understanding how structure and function are interrelated and how bodywork affects the entire organism.

Massage Theory & Techniques – Russian Sports Massage – Students receive instruction in therapeutic and sports performance massage techniques developed and refined in the former Soviet Union as part of an overall approach to sports training. Techniques taught are an integral part of conditioning and superior sports performance.

Massage Theory & Techniques – Shiatsu – Students are introduced to this Japanese form of bodywork which balances the energies of the body in order to promote healing and wellness for their clients. This modality incorporates soft tissue manipulation, palpation of the major meridians and stretching.

Massage Theory & Techniques – Sports Massage – Sports Massage prepares students to address basic needs of athletes. Techniques include pressure-point massage, friction massage, petrissage, compression, range of motion exercises, and stretches. Multiple techniques are taught to enhance athletic performance, prevent injury, and decrease recovery time.

Massage Theory & Techniques – Trigger Point Theory and Techniques – Students learn to locate and identify trigger points found throughout the body. These points are used to develop therapeutic procedures to address myofascial pain and dysfunction.

All of the above-mentioned courses are subject to change.
The Texas Center for Massage Therapy has compiled the following information, policies, and procedures in order to provide you with answers to questions you may have during the course of your study. Each student is responsible for knowing and adhering to all policies and procedures.

Education Policies

Professional Decorum
The following policies support SEG’s commitment to train students to be successful and professional. Students are expected to contribute to a classroom and campus environment that is compassionate and healing. It is important for students to conduct themselves in a professional manner as they promote a positive image of their profession at all times.

Professional Conduct
Students are expected to present themselves professionally at all times.

- Swearing, sexual innuendoes, and other unprofessional behaviors are not permitted in the schools.
- Students can expect to be treated in a professional manner by fellow students, faculty, and staff. Students are also expected to treat fellow students, faculty, and staff in the same professional manner.
- Running and horseplay are not permitted in the buildings.
- Only hands-on techniques presented in the curriculum may be practiced in class or clinic.
- Student-clients must exercise care and consideration while preparing to receive treatments so as not to expose themselves to others.
- Nudity or exposing genitals or women’s breasts at any time during a session is strictly prohibited.
- Student-therapists must be fully dressed while practicing techniques.

Classroom as Community
Texas Center for Massage Therapy provides students with a safe and nurturing educational environment in which the knowledge and skills that students learn and the personal growth they experience have the potential to change lives.

Each class at Texas Center for Massage Therapy is a community of learners that will become a community of professionals. Students should expect educational support and professional demeanor from their classmates and faculty and should be prepared to offer the same. Disruptive behaviors that interfere with learning such as cell phone activity, sleeping, disruptive talking, and refusal to participate will not be tolerated. Arguing, threats of violence to others or self, and acts of violence will not be tolerated. Weapons of any kind are not allowed on school property.

Academic Freedom
Texas Center for Massage Therapy values the right to free speech as demonstrated in the instruction provided by its faculty members. Texas Center for Massage Therapy assures academic freedom in the classroom, within the stated mission of the school and in compliance with the established academic policies and procedures. In the classroom, faculty members may express their professional points of view and conclusions supported by relevant evidence. Faculty members have the professional obligation to present the learning objectives in a manner that supports diverse learning styles in the classroom.
Class Participation
Professional skills are acquired through repetition and demonstrated in their practical application. Students must participate in class. Students unwilling or unable to participate will not receive credit for that session.

Communicable Diseases
Students who have or are suspected of having a disease that is communicable by direct or indirect contact or by close proximity, will not be permitted to attend school until they can provide a doctor’s note clearing them of the disease and releasing them to return to school.

Compensation
School policy prohibits all students from accepting compensation for services performed at the school, and prohibits unlicensed students from accepting compensation for any bodywork. Students may reference the rules at TAC 140.338 (k-l) and 140.300 (6) for additional information about what constitutes compensation.

Misrepresentation
It is illegal for unlicensed students to represent themselves as licensed practitioners. Students are required to accurately represent their skill level, education, training, and experience to the client by using a title such as “Student Practitioner.”

Treatment of Disease
Students are not to diagnose or treat disease.

Guests and Children
Guests are not permitted in the classroom without prior permission from the Education Manager or Campus Director. Guests are only allowed to attend lecture classes or hands-on classes in which students remain fully clothed. Children are not permitted in the classroom and shall not be left unattended in the school at any time.

Non-Fraternization Policy
Due to the possibility of favoritism and the unequal status that exists between faculty and students, personal friendships, dating and/or sexual relationships between faculty and active students are strictly prohibited. In addition, relationships between students and administrative staff are also strictly prohibited. Faculty and staff members are prohibited from working on students outside of regularly scheduled class.

Electronic Devices
Use of cellular phones, cameras, and video recorders in the classroom is prohibited. Laptops and tablets may be used during lecture only.

Personal Property
Students should keep their valuables with them at all times. Check classrooms before leaving to make sure that no jewelry or watches have been left behind. Texas Center for Massage Therapy is not responsible for any lost or stolen property.
**Eating and Drinking Guidelines**

In order to provide a clean, comfortable, and sanitary learning environment, food and drink are limited to the student break room at each campus. Chewing gum is not permitted in the classroom under any circumstances. Water is allowed in the classroom in clear, closable containers only.

**Name Tags**

In order to assist instructors in communicating with students, it is required that students wear name tags while in class. The cost of these name tags is included in the tuition and supply fees. Replacement name tags may be purchased for the cost of $2.00.

**Office Areas**

Student records and files are confidential; therefore students are not allowed in areas where student records are stored without a staff member present. Students must receive permission from staff before walking into office areas.

**School Phones, Computers and Other Electronic Equipment**

Student use of school phones, computers and other electronic equipment is restricted to only those specifically identified and marked for student use.

**Smoke-Free Environment**

All SEG campuses are smoke-free. Smoking is permitted only in the designated areas provided at each campus.

**Hazing Policy**

Texas Center for Massage Therapy prohibits any and all forms of mental or physical hazing of potential and current students.

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**Professional Dress Standard**

Students are required to adhere to the following professional dress and grooming standards when attending classes, clinic, and all school sponsored events.

**Dress Standards**

- **Standard issue uniform school shirt:**
  - Shirts must be clean and in good repair, and may not be altered.
- **Solid black professional style pants or shorts:**
  - Pants or shorts must allow for non-restrictive movement.
  - Shorts must be at least mid-thigh in length while sitting.
  - No denim, scrubs, or sweats may be worn.
- **Solid black closed-toed, closed heel professional shoes:**
  - Shoes and socks and/or nylons must be worn at all times.
  - Shoes should offer support to the feet and be appropriate for the technique being practiced.

**Other Attire:**

- **Hats are not permitted – head covers are permitted if they are required for religious reasons.**
- **Sweatbands are acceptable while practicing bodywork in the classroom or in the clinic only.**
- **During cold weather, logo-free long-sleeve shirts and sweaters are acceptable in addition to the uniform shirt.**
**Grooming Standards**

- It is expected that students will be clean and practice good hygiene.
- Clothing must be clean, in good condition, and odor free.
- Skin must be clean and free of offensive odors.
- Hair must be clean and styled so that it does not come in contact with the client while working.
- Facial hair must be neatly trimmed.
- Fingernails must be clean and trimmed to working length.
- Hands must be washed prior to every session.
- Perfumes, colognes, heavily scented lotions, and body sprays should be avoided.
- Breath should be odor free.
- Students who smoke prior to a session must take extra precautions to remove the odor prior to giving or receiving bodywork or treatments.
- Jewelry must be removed for all hands-on classes. Students may be asked to remove body or facial piercings during certain treatments.

**Code of Ethics**

In an effort to establish ethical standards for students, the following Code of Ethics has been adopted.

**Competency**

Students must accurately represent their competence, education, training, and experience to clients. Students must honestly evaluate the factors that bring a client to them and then decide whether it is in the client’s best interest to perform massage or refer.

**Professional Representation**

Students are responsible for the possible impact of their public behavior upon the credibility and image of their colleagues and their profession. Public statements, advertisements, and media exposure must be accurate, professional, and ethical.

**Informed Consent**

Students must present all of the information that is reasonably necessary for a client to make an intelligent decision concerning a massage therapy session.

**Confidentiality**

All information that is obtained from a client is confidential, including names, addresses, and phone numbers. Client information may only be given out with the consent of the client.

NOTE: Failure to comply with the above policies may result in the student being denied admission to class or clinic, thereby losing attendance and academic credit.
Dual Relationships
It is recommended that students do not enter into dual relationships with clients. If a dual relationship exists between a student and a client, the relationship should be acknowledged and boundaries clearly defined by both parties, separating the personal from the professional relationship.

Professional Responsibilities
Students are responsible for knowing municipal and state laws regarding the practice of their vocation. Students should keep up-to-date on the latest research and information about the techniques used in their practice, and should establish a referral network of competent health care practitioners.

Standards of Practice
The following guidelines are in place in order to maintain a safe learning environment.

Draping
Draping is required during all therapy sessions. Draping is communication to the client that his/her modesty and privacy are respected. It is a process that creates a non-threatening environment and space of trust for the client. It should be done with intention, care, and awareness, allowing the client to feel safe, secure, and well cared for.

Boundaries
TCMT is committed to creating a space of healing, trust, and support. Therefore, it is required that client boundaries be respected at all times. It is the responsibility of the practitioner to be aware of and not offend another person’s boundaries. It is also the responsibility of the client to communicate their personal boundaries to the practitioner.

Ethical Standard and Responsibility
Touching of genitals or women’s breasts is strictly prohibited. Genitals or women’s breasts should not be exposed at any time. Sexual touching and/or sexual innuendo in school, clinic, or during hands-on class is forbidden. Students must monitor their speaking, physical presentation, actions, and attitudes in order to eliminate any association between sex and touch in the perception of the public.

Practitioners must acknowledge the vulnerability of clients while receiving a service and the high degree of trust clients place in their hands. A student is responsible for what occurs during a session and must be very clear that the only intention and purpose of the session is professional, healing, and caring.
Consented Touch
When a person consents to therapeutic touch, it is implied that he/she is consenting to professional and appropriate bodywork as taught in the program as defined in Title 25, Texas Administrative Code.

Student Liability
Students practice skills and techniques on one another during hands-on classes and are responsible for the comfort and safety of their partner during exchanges.

• Student-clients have a responsibility to communicate their experiences throughout the session.
• Student-therapists have a responsibility to listen and respond to the client’s needs/requests.
• It is important for students to provide honest yet compassionate feedback to each other regarding depth and comfort of touch, as students are liable for injuries they may inflict.

SEG has an excellent safety record, and students have no reason to be concerned that they will be hurt during their training. However, in the unlikely event that a student is hurt while receiving hands-on work:

• The student-client should immediately inform his/her student-therapist (the student giving the hands-on work) of the injury.
• The students must also inform the Instructor, who will file an incident report and notify the Education Manager or Campus Director.

Satisfactory Progress
TCMT, its accrediting agencies, and the U.S. Department of Education require that students maintain satisfactory academic and attendance progress toward graduation. The following policies govern satisfactory academic and attendance progress.

Satisfactory Academic Progress
Students must maintain a cumulative grade point average (GPA) of 2.0 or better (a “C” average) while matriculating through the program.

Satisfactory Attendance Progress
Students must attend 100% of the total clock hours of the program to graduate, and are not allowed to miss more than 15% of the total program clock hours. Make up hours do not nullify absences for the 15% limit. Once a student has missed more than 15% of the total program hours, regardless if any have been made up, he/she will be withdrawn from the program.

In addition, students who are absent for more than 10 consecutive school days, or 14 consecutive calendar days, whichever occurs first, will be withdrawn. Holidays and term breaks are not counted in the consecutive absences accrual. The withdrawal process will begin on the 11th school day or 15th calendar day of absence, and the drop will be completed within five business days.

In addition to maintaining satisfactory progress, students must also complete all graduation requirements for their program, as outlined in the Attendance Requirements and Conditions for Graduation policies, in order to graduate and receive a diploma.
Determination of Academic Satisfactory Progress
Satisfactory academic progress is evaluated every five weeks for full-time students (day schedule), and every ten weeks for part-time students (evening schedule). Students are assessed at the first established, full assessment period following the start of their program. Assessments will continue every five weeks for full-time students and ten weeks for part-time students throughout the remainder of their program. Students receive a Satisfactory Academic Progress Report (SAP) at each assessment point.

Academic Probation
Students who do not have satisfactory academic progress (2.0 GPA or higher) at the official assessment point are placed on academic probation for one term. Students placed on probation are notified in writing of their status, and documentation is placed in the students’ file.

Full-time students placed on academic probation have five weeks to achieve satisfactory academic progress; part-time students have ten weeks. If a cumulative GPA of 2.0+ is achieved at the next assessment point, the student is taken off of probation.

If a student still has a cumulative GPA below 2.0 at the next assessment point, and the student has achieved a GPA below a 2.0 for the subsequent grading period during which he/she was on probation, the student is withdrawn from school for failing to maintain satisfactory progress.

If a probation student has achieved a 2.0+ GPA or better for the subsequent grading period, but has not yet achieved a cumulative program GPA of 2.0+, the student may be placed on probation for one additional assessment period (5 weeks for full-time students, 10 weeks for part-time students). If a student is on probation for two consecutive assessment periods, he/she will be withdrawn from the program.

Improving academic progress is done by completing incomplete work or courses, retaking any failed courses, and completing currently scheduled courses. Students who achieve satisfactory academic progress by the next official assessment are removed from probation status.

Determination of Attendance Satisfactory Progress
Students are notified of their cumulative program attendance and absence rate every five weeks. Students with 15% or less absences of the total program hours, not including make up hours, are considered to be maintaining satisfactory attendance progress. Students with more than 15% absences of the total program hours are withdrawn. Students receive a Satisfactory Attendance Progress Report (SAR) at each five-week assessment point.

Honor Roll
Honor Roll is assessed and published the same week as the official satisfactory progress assessment each term. The Honor Roll is posted at the campus by the Friday of the assessment week.

Students who have a 3.7 GPA or higher and a 95% or higher cumulative attendance percentage in their program at an official satisfactory progress assessment point will be placed on the Honor Roll at their campus for that period.

Honor Roll students will also receive a letter recognizing their achievement.
Maximum Time Frame
SEG students are expected to complete the program by their scheduled graduation date. However, occasionally extenuating circumstances may arise that prevent a student from graduating on time. In those situations, students may enter maximum time frame in order to complete their program.

The maximum time frame allowed for the student to complete the program is 150% of the total program length listed in the catalog. This time length cannot be exceeded. If a student does not complete the program within the maximum time frame, he/she will be withdrawn from the program with no option for appeal.

Dallas & Houston Campuses Only
Students entering maximum time frame must meet with the Student Services department to receive a complete make up schedule outlining when all outstanding program requirements will be completed. After the make up schedule is created, a new expected graduation date is set, and the student signs a Maximum Time Frame/Transfer Request status change form. Should further revisions to their expected graduation date occur due to make up schedule changes during maximum time frame, a new Maximum Time Frame/Transfer Request status change form must be completed that reflects the new date.

Arlington Campus Only
Students entering maximum time frame must meet with the Student Services department to receive a complete make up schedule outlining when all outstanding program requirements will be completed.

NOTE: Scheduled graduation date is subject to change due to leave of absences, class availability, and class schedule changes.

The following scenarios will affect the maximum time frame allowed to complete a program:
- Repeated course(s) will not only be considered in the GPA but they will also be considered against the student’s maximum time frame.
- The hours attempted in the course from which a student withdraws will also be considered against the student’s maximum time frame.

Grading
Course grading is based on the following scale:

<table>
<thead>
<tr>
<th>Grade</th>
<th>G.P.A. Equivalent</th>
<th>Class Grading Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>4.0</td>
<td>90% to 100%</td>
</tr>
<tr>
<td>B</td>
<td>3.0</td>
<td>80% to 89%</td>
</tr>
<tr>
<td>C</td>
<td>2.0</td>
<td>70% to 79%</td>
</tr>
<tr>
<td>F</td>
<td>0.0</td>
<td>69% and below</td>
</tr>
<tr>
<td>P</td>
<td>Pass</td>
<td>Not calculated</td>
</tr>
<tr>
<td>W</td>
<td>Withdrawal</td>
<td>Not calculated</td>
</tr>
<tr>
<td>I</td>
<td>Incomplete</td>
<td>Not calculated</td>
</tr>
<tr>
<td>R</td>
<td>Repeated</td>
<td>Not calculated</td>
</tr>
</tbody>
</table>

Students must pass written and/or hands-on finals in practical/hands-on courses in order to receive a passing grade. See individual course syllabi for specifics.

Definition of Clock/Credit Hours
One clock hour is defined as fifty (50) minutes of instruction per hour. For the purposes of determining financial aid eligibility, clock hours are used for Title IV awarding and disbursing.

Dallas and Houston campus only
The Texas Center for Massage Therapy measures its courses in quarter credits for academic purposes only and the credits are not necessarily transferable to other institutions. The conversion formula from clock hours to academic credits is:
10 clock hours of lecture = 1 credit
20 clock hours of laboratory = 1 credit
30 clock hours of internship = 1 credit
Class Maximums/Student-to-Teacher Ratios
During the hands-on portion of classes, TCMT maintains a 12:1 student-to-faculty ratio. The hands-on student-to-faculty ratio is calculated by dividing the number of students doing hands-on work by the number of Instructors in the classroom. This means that there will be 1 Instructor per every 12 tables to ensure appropriate supervision and oversight. Lecture classes maintain a 36:1 student-to-faculty ratio.
The maximum number of students in a classroom or laboratory is 64 students.

Attendance Requirements & Credit
SEG schools record and track attendance daily. Detailed attendance records are maintained for each student.
Students must attend 100% of the total clock hours of the program in order to graduate. All hours of absence must be made up, and must be attended in the subject that was missed.
Students are not allowed to miss more than 15% of the total program clock hours. Make up hours do not nullify absences for the 15% maximum absences limit. Once a student has missed more than 15% of the total program hours, regardless if any have been made up, he/she will be withdrawn from the program.
Each Internship course requires 100% attendance to pass. Students with attendance below 100% in a clinic course will receive an Incomplete grade and will be required to attend additional clinic hours in order to reach 100%, provided the maximum percentage of hours absent for the program, as referenced above, have not been exceeded.
In addition, students must attend the minimum hours required in each of the categories needed for licensure in the state of Texas. The hours required in each category, and the TCMT courses pertaining to each, are as follows:

Swedish Massage Techniques: minimum 125 hours required
- Swedish Massage Techniques: Foundations
- Swedish Massage Techniques: Essentials
- Swedish Massage Techniques: Variations
- Swedish Massage Techniques: Adaptations
- Swedish Massage Techniques: Integration
- Swedish Massage Techniques: Tools & Applications

Massage Theory & Techniques: minimum 75 hours required
- Massage Theory & Techniques: Complementary Therapies
- Massage Theory & Techniques: Cranial Sacral Therapy
- Massage Theory & Techniques: Documentation & Assessment
- Massage Theory & Techniques: Injury Massage
- Massage Theory & Techniques: Introduction to Acupressure & Eastern Theories
- Massage Theory & Techniques: Reflexology
- Massage Theory & Techniques: Russian Sports Massage
- Massage Theory & Techniques: Shiatsu
- Massage Theory & Techniques: Sports Massage
- Massage Theory & Techniques: Structural Bodywork
- Massage Theory & Techniques: Trigger Point Theory & Techniques

Hydrotherapy: minimum 20 hours required
- Hydrotherapy & Spa Preparation

Anatomy: minimum 50 hours required,
Physiology: minimum 25 hours required
- Anatomy & Physiology: Nomenclature, Cells & Tissues
- Anatomy & Physiology: Back & Body Wall
- Anatomy & Physiology: Control Systems
- Anatomy & Physiology: Exchange Systems

Kinesiology: minimum 50 hours required
- Anatomy & Kinesiology: Superior Limb
- Anatomy & Kinesiology: Inferior Limb
Business & Ethics: minimum 45 hours required
- Business & Ethics – A Strong Foundation
- Business & Ethics: Vision
- Business & Ethics: Laws & Rules
- Business & Ethics: Transitions
- Business & Ethics: Professional Ethics & Communication
- Business & Ethics – Business & Marketing

Pathology: minimum 40 hours required
- Pathology: Understanding the Disease Process
- Pathology: Movement & Control
- Pathology: Exchange Systems

Health & Hygiene: minimum 20 hours required
- Health & Hygiene

Students who are absent for more than 10 consecutive school days, or 14 consecutive calendar days, whichever occurs first, will be withdrawn. Holidays and term breaks are not counted in the consecutive absences accrual. The withdrawal process will begin on the 11th school day or 15th calendar day of absence, and the drop will be completed within five business days.

Attendance Credit
Students will be docked attendance credit for actual time absent, rounded-up to the nearest five-minute increment. For example, a student who arrives 18 minutes late to class will be docked 20 minutes of class time.

Students must attend all scheduled courses with their assigned class, with the exception of make-up sessions and failed course repeats.

NOTE: For students receiving Veterans Benefits, the Department of Veterans Affairs will be notified whenever students are terminated for failure to meet attendance requirements or satisfactory academic progress standards. The Department of Veterans Affairs will also be notified if a student re-enrolls following such termination.

Internship Attendance
Students must attend 100% of the internship hours offered in the program. Missed internship shifts are rescheduled with the Clinic Manager. Students receive attendance credit for all time spent in session with a client.

Attendance Make-Up
TCMT students with absences must attend make up hours. Make up hours do not nullify absences in the calculation of the maximum 15% absences of the total program hours.

Attendance make up should be coordinated with the Student Services staff. Students are encouraged to attend the session that was missed with another class in order to obtain the complete information offered in the session. If the session needed is not available for make up, or scheduling constraints exist, a student may attend make up hours as directed by the Education Manager to obtain the missed information and needed hours. In order to make up attendance, see the following guidelines:

Attending a Class Session for Attendance Make-up
- Coordinate with the Student Services Staff to determine the best opportunity for make up. The Student Services Staff will fill out the Attendance Make up form with dates and times for the make up needed, and gives the form to the Instructor on the day of the make-up.
- When possible, the class session that was missed is the class session that should be attended for make up.
- Students should arrive on time to the session being made up. Students making up a portion of a session should arrive at the beginning of the session or during a break to limit disruption to the educational process taking place in the classroom.
- Make up students are admitted to course sessions upon space availability. Attendance space is given to regularly scheduled students first. If a class reaches capacity or the student-to-faculty ratio, additional make up students will not be able to attend the session and will have to reschedule the make up.
• Full participation is required in all courses; therefore, if a make up student is unable to fully participate, he/she is not allowed to make up the session until full participation is possible.

• A student who is making up is responsible for informing the Instructor that he/she is making up the session and needs to be added to the rollsheet to receive attendance credit. If a student is making up a partial session, the student is also responsible for informing the Instructor when he/she is leaving the session. If a student fails to check out with the Instructor prior to leaving a make up session early, he/she receives no credit for the make up attendance.

• Students planning to leave class early should only do so during a break, so as not to disrupt the learning environment in the classroom. If a student fails to check out with the Instructor prior to leaving a make up session early, he/she receives no credit for the make up attendance.

• The Instructor fills out and signs the bottom half of the Attendance Make Up Form, and then turns the completed form into the Student Services office.

Attending Make-up Hours with the Instructor

• If the make up session needed is unavailable, or a scheduling conflict exists, a student may attend make up hours with an Instructor directly.

• When the best opportunity for make up is determined, the Student Services staff will fill out the Attendance Make Up form with dates and times for make up needed, and gives the form to the Instructor on the day of the make-up.

• The Instructor fills out and signs the bottom half of the Attendance Make Up Form, and then turns the completed form into the Student Services office.

Attending Make Up for Massage Internship

• Clinical Internship attendance make up should be coordinated with the Clinical Internship Instructor.

• When the best opportunity for make up is determined, the Student Services staff will fill out the Attendance Make up form with dates and times for make up needed, and gives the form to the Instructor on the day of the make-up.

• All attendance make up for Internship must be completed by attending clinic shifts. In order to make up attendance, see the following guidelines:
  • Arrive early
  • Check in with the Clinical Teaching Assistant to be placed on the stand-by list until a booth is available. Due to limited space, make up students are not guaranteed a clinic booth.
  • Complete clinical internship shift as normal.

• The make up hours must be attended at the campus. Multiple students may be scheduled for the same make up hours with an Instructor. During the make up hours, the Instructor covers the curricular information that the student missed, and may conduct or oversee hands-on exercises during the hours to ensure student comprehension and retention of the course material. Once the scheduled make up hours are completed, the Instructor fills out a Make up Attendance Hours rollsheet, and turns it into the Student Services office for data entry into the attendance records.

• The Instructor fills out and signs the bottom half of the Attendance Make Up Form, and then turns the completed form into the Student Services office.
Missed or Failed Assignments
Quizzes & Exams

All coursework is due on the date listed on the course syllabi. In order to receive full points, coursework must be submitted on time.

Homework that is submitted and deemed to be below a passing grade will be turned back to the student to redo until the work is considered acceptable. Passed homework cannot be repeated for a better score.

Students who have missing homework or have been instructed to resubmit work for a passing grade may complete it by the end of the course for a 10% point deduction.

Students who have received a failing grade in a course are allowed to complete any outstanding homework late. Students have until the end of the subsequent term in which the course was held to complete the late work. All late work completed after the end of the course will receive a 20% point deduction.

Missed and/or failed quizzes and exams must be made up/retaken within 10 business days after the end of the course. Passed quizzes and exams cannot be repeated for a better score. Failed quizzes and exams may be repeated only once. Alternate exams are administered for all repeat attempts. Quizzes and exams that are made up or retaken are pass/fail only; 70% must be achieved for a passing score. In the calculation of the final grade for the course, a passed exam will be scored at 70% whether or not a higher score was achieved.

NOTE: First Aid/CPR exams that are made up or retaken are pass/fail only; 80% must be achieved for a passing score. Repeat exams for First Aid/CPR are failed if the score is below 80%, resulting in a final grade of "F" for the course.

How To Make Up Missed Homework
Students can turn in missing homework to their Instructor, the Registrar, or the Academic Advisor.

How To Make Up Missed Quizzes
Students schedule make up of missed quizzes with their Instructor.

How To Make Up Missed/Failed Exams
Students schedule make up of missed or repeat exams with their Instructor.

Retaking a Failed Course

If a student receives an “F”, he/she must repeat the course in its entirety. A student may repeat a course only once, and must receive a final grade of “C” or above. The requirements outlined in the Grading and Attendance Credit policies apply to the repeated course. If a student fails the course on the second attempt, the student will be withdrawn from the school.

Only the grade of the repeated course is considered in the computation of grade point average.

Tuition is charged for repeated courses. The tuition cost for repeated courses is half of the student’s original per-hour tuition cost. The tuition charge is calculated based on the student’s original tuition charge, divided by the program clock hours and then multiplied by the clock hours in the repeated course, then divided by two. This is added to the total tuition charges for the student. In addition, the student is responsible for purchasing any new books or manuals required for the repeated course. New books or manuals must be paid for at the time of purchase. If new books or manuals are needed, the student can order them through the Education Manager at his/her campus.
If a student does not attend the scheduled repeat course, it is considered a course cancel and no tuition charges are accrued for the course. The cancelled course is not considered an attempted course.

**Procedure**

Retaking a course must be coordinated with the Financial Aid Department and the Registrar. In order to repeat a failed course, see the following guidelines:

- Set an appointment to meet with the Registrar or Academic Advisor. At the appointment, fill out necessary information on the Repeat Course Approval Form and determine the dates and times of the course being repeated.
- Set an appointment with the Financial Aid Department and have the Financial Aid Department fill out the rest of the Repeat Course Approval Form. Tuition charges and payment schedule will be determined at this appointment.
- Turn the Repeat Course Approval Form in to the Registrar for final approval to repeat the course. No credit will be given for a course without a Repeat Course Approval Form for that course on file.
- Attend the course as one would a regularly scheduled course. Repeat students are admitted to courses upon space availability. If the class is at capacity, repeat students will have to reschedule the course with the Registrar immediately.
- The student who is making up the course is responsible for informing the Instructor that he/she is repeating the course and needs to be added to the rollsheet and grade card to receive attendance and coursework credit.

- If the course is not offered again before the student graduates, the student may be allowed to attend an equivalent number of individual make-up sessions with a qualified Instructor. With the permission and oversight of the Education Manager, the student may meet with the Instructor to develop a Course Repeat Plan that can include, but is not limited to: attending individual make-up sessions for lecture content; clinic assignments; written assignments; and attendance in other courses where the student can practice under the supervision of a qualified Instructor during hands-on time. The make-up student must bring a partner from the student body to the hands-on make-up session.

NOTE: Attendance in repeat courses does not remove any absences used in the calculation of the maximum 15% allowable absences of the total program hours.

**Nondiscrimination Policy**

SEG is committed to the education, healing and care of all human beings. SEG, in accordance with applicable federal and state laws, prohibits discrimination, including harassment, on the basis of sex, race, color, religion, nationality, sexual orientation, ethnic origin, physical/mental disability, or age in employment, educational programs and activities, and admissions. The operation of SEG’s student aid program is free from discrimination as required by law. The staff and faculty welcome diversity in the student body as the work we do transcends any type of discrimination.
**Sexual Harassment Prevention Policy**

SEG reaffirms the principle that its students, faculty, and staff have a right to be free from sexual discrimination in the form of sexual harassment by any member of the academic community. Sexual harassment is a form of employee or student misconduct which undermines employment and instructional or peer relationships, debilitates morale, and interferes with the productivity and well-being of its victims. Sexual harassment is banned by Title VII of the 1964 Civil Rights Act (concerning employees) and Title IX of the Education Amendments of 1972. In addition, various other statutes, constitutional provisions, and common law causes of action prohibit sexually harassing conduct. SEG enforces these laws among its employees and students.

**Definitions** - Sexual harassment is a form of sexual discrimination. It is defined as an attempt to coerce an unwilling person into a sexual relationship, to subject a person to unwanted sexual attention, to punish a refusal to comply, or to create a sexually intimidating, hostile or offensive working or educational environment. Sexual harassment is understood to include a wide range of behaviors from the actual coercing of sexual relations to unequal, demeaning treatment of students or employees based on gender.

Some examples that may constitute sexual harassment are (this list is not intended to be all-inclusive):

- subtle pressure for sexual activity
- demands for sexual favors accompanied by threats
- requests for sexual favors accompanied by promises
- unnecessary brushes or touches
- offensive sexual graffiti
- disparaging remarks about gender
- physical aggression such as pinching and patting
- sexual innuendoes
- verbal sexual abuse disguised as humor
- whistling
- obscene gestures
- leering at or ogling a person’s body
- questions about a person’s personal sexual activity
- sexual remarks about a person’s body or clothing
- spreading stories about a person’s sexual conduct
- sexual stereotyping

Sexual harassment in any situation is reprehensible. It is particularly damaging when it exploits the educational dependence and trust between students and faculty. When the authority and power inherent in faculty relationships to students, whether overtly, implicitly, or through misinterpretation, is abused in this way, there is potentially great damage to individual students, to the person complained of, and to the educational climate of the institution. While a particular interaction must be offensive and unconsented-to, in order to be defined as harassment, faculty and other individuals in positions of authority should be sensitive to questions about mutuality of consent and to conflicts of interest that are inherent in personal relationships where professional and educational relationships are also involved.

**Discrimination and Sexual Harassment Complaint Procedure**

Individuals who believe they have been discriminated against or sexually harassed may obtain redress through the following established procedures of the school. Submit a written account of the incident to the Education Manager/Title VI, Title IX, Age Discrimination Act (ADA) and 504 Coordinator.

The Education Manager will review the complaint and proceed to conduct an impartial investigation of the complaint. The investigation will include speaking with the individual submitting the complaint, the individual the complaint has been submitted against, and any other individuals related to the incident. Additionally, any persons involved in the complaint will have the opportunity to present witnesses and any relevant evidence to support their claim. The Education Manager will investigate and respond to the complaint within ten business days.
In the event that the allegations are found to be true, immediate disciplinary action will be taken appropriate to the severity of the offense, up to and including dismissal/termination.

If an employee, student, or third party at the Texas Center for Massage Therapy has a complaint or grievance against a Manager/Director or wishes to appeal the Education Manager’s decision, he/she may do so by contacting:

**SEG Corporate Offices**  
Vice President of Compliance  
2001 W. Sample Road, Suite 318, Pompano Beach, Florida 33064  
954-969-9771

Students may also file a complaint with the Texas Massage Licensing Program, Department of State Health Services, 512-834-6616. Retaliation against individuals for submitting complaints of discrimination, including sexual harassment, is explicitly prohibited.

**Disciplinary Notices**

Students are to follow all policies and procedures as outlined in this Student Catalog and Handbook. A student found by a faculty member, the Education Manager, or the Campus Director to be in violation of policy and procedure may suffer the following consequences:

- A disciplinary notice with a copy placed in the student’s file.
- Dismissal from class and/or suspension from school for repeated violations of policy (suspensions longer than 14 calendar days / 10 consecutive school days are considered to be forced leave of absences, and cannot be longer than the maximum allowable Leave of Absence).
- Withdrawal from school for the accumulation of three dismissals from class and/or suspensions.

The Education Manager and/or Campus Director may immediately and permanently dismiss a student from school without any prior disciplinary notice being issued for violations of the Code of Ethics, Standards of Practice, or Professional Decorum policies. This includes cheating, vandalizing, or threatening physical harm to students, faculty, and/or staff.

A student may also be suspended or permanently dismissed if charged with violent or sexual misconduct, even if the alleged conduct occurs outside of school. In such cases, the student will not be allowed to attend an SEG school until the charges are cleared. If the charges are not cleared, the student may be dismissed.

The following steps will be taken if a student is in violation of a policy or procedure outlined in this Student Catalog and Handbook. The student in violation of a policy or procedure outlined in this Student Catalog and Handbook may be given a verbal warning with an accompanying disciplinary notice. Actions taken may include:

- Informing the student of the policy violated.
- Providing a rationale for adhering to the policy.
- Requiring the student to acknowledge understanding of and intention to comply with the policy in the future.
- Placing documentation of the violation and subsequent conversation in the student’s file, with a copy to the student.

**Suspension from Class**

A student may be dismissed from class and suspended for egregious and/or repeated violations of policy and procedure outlined in this Student Catalog and Handbook.

Upon suspension from school, the student must set an appointment to meet with the Education Manager or Campus Director prior to returning to school at the completion of the suspension.

When the student meets with the Education Manager or Campus Director, a written warning documenting the violation will be issued to the student with a copy placed in the student’s file.
This process is repeated for each dismissal/suspension. At the third suspension meeting, the student will be permanently withdrawn from school.

NOTE: A dismissal from class is to be considered a suspension from school and no attendance or academic credit will be awarded during the time of suspension.

Withdrawal – Dismissal

SEG reserves the right to withdraw or dismiss a student for any of the reasons outlined below.

Withdrawal

A student’s enrollment status record is changed to withdrawal when a student chooses to drop from the program, or is automatically dropped from the school for attendance, academic-related, or financial reasons.

Withdrawal Reasons

• Self-Withdrawal – A student who wishes to withdraw from a program should submit a written, signed, and dated letter informing the school of his/her intentions. This can be done by meeting with the Registrar and completing a Status Change Form or by submitting a letter via mail, e-mail or fax. The date the school receives the withdrawal request is the date of determination for the withdrawal.

• 10 Consecutive School Days or 14 Calendar Days Absent – A student enrolled at least half-time who fails to attend school for 10 consecutive school days or 14 consecutive calendar days, during which time school is scheduled, will be withdrawn from the program. Holidays and term breaks are not counted in the consecutive absences accrual. The 10th school day absent or 14th calendar day absent is the date of determination for the withdrawal.

NOTE: Students attending school less-than-half time will not be dropped when absent for 14 calendar days if they are not scheduled to be in attendance during that period of time.

• Absences for Less-Than-Half-Time Students – A student enrolled less-than-half-time who fails to adhere to his/her class schedule will be withdrawn. Students may be less-than-half-time for three reasons:

1. Student enrolled with enough transfer credit that their schedule of remaining classes is less-than-half-time.
2. Student took a leave of absence (LOA), has returned and is completing only incomplete courses from their time on LOA.
3. Student has attempted all credits in the program and only has make-up work remaining to complete during their maximum time frame in order to graduate.

If a less-than-half-time student is absent for more than two scheduled classes without communication with the school and rescheduling of the classes, the student will be withdrawn. The day of the second absence from the class schedule is the date of determination for the withdrawal.

NOTE: This only applies to less-than-half-time students who are not scheduled to be in class for periods of time that exceed 14 calendar days.

• Non-Return from Leave of Absence – A student who fails to return from an approved leave of absence on the scheduled return date will be withdrawn. The day of the scheduled return date is the date of determination for the withdrawal. (See Leave of Absence Policy & Procedure)
• **Failed Course Twice** – A student who fails any course in the program twice during one enrollment period will be withdrawn. The day the student is determined to have failed the course a second time is the date of the determination (this is after the retake test has been failed, if applicable). (See Retaking a Failed Course Policy & Procedure)

• **Unsatisfactory Progress** – A student who fails to maintain satisfactory academic and/or attendance progress in accordance with the Satisfactory Progress Policy will be withdrawn. The day after the final satisfactory progress reports for the probation assessment period are printed is the date of determination for the withdrawal. (See Satisfactory Academic Progress Policy)

• **Maximum Time Frame End** – A student who fails to complete the program by the maximum time frame end date will be withdrawn. The day the maximum time frame ends is the date of determination for the withdrawal. (See Maximum Time Frame Policy)

• **Financial Obligations** – A student who fails to fulfill financial agreements with SEG will be withdrawn. The date that the Registrar receives drop notification from Accounting or Financial Aid is the date of determination for the withdrawal.

• **Appeal Committee Terms for Reinstatement** – A student who fails to abide by terms set by the Appeals Committee upon reinstatement into the program, without communication with and approval by the Education Manager or Campus Director, will be withdrawn. The day the student is determined to have deviated from the terms of the reinstatement, without approval, is the day of determination for the withdrawal.

• **Failing Massage Core Two Times** — A student who fails any two Massage Core courses and is unable to successfully repeat the course within six weeks of failing the second Massage Core course, will be withdrawn from the program. The last day of the sixth week after the second course was failed is the date of determination for the withdrawal.

• **Unable to Work on the General Public by Third Clinic Course** — A student that is deemed not ready to work on the general public for his/her third clinic course will be withdrawn from the program. The date the student is deemed not ready to work on the public for the third clinic course is the date of determination for the withdrawal.

**Dismissal**

A student’s enrollment status record is changed to dismissal when a student is dropped from the program for any of the following:

• Violation of the Code of Ethics, Standards of Practice, or Professional Decorum policies.
• Cheating, stealing or vandalizing.
• Threatening physical harm to students, faculty and/or staff.
• Unprofessional conduct at school or at a school sponsored activity.
• Being charged with violent and/or sexual misconduct, even if the alleged conduct occurs outside of school.

Students who are dismissed from an SEG school will not be allowed to re-enroll at any SEG campus. Students who are dismissed for alleged violent and/or sexual misconduct will not be allowed to re-enroll unless cleared of the charges brought against them.

The day the student is notified of his/her dismissal is the date of determination for the drop.

**NOTE:** Any student who is withdrawn or dismissed will receive a tuition adjustment in accordance with the refund policy and return stated on his/her Enrollment Agreement.
Appealing A Withdrawal

A student who has been withdrawn from the program may appeal his/her withdrawal and be considered for reinstatement into the program. Withdrawn students are not allowed to attend school during the appeals process.

Withdrawal appeals are not accepted for students who are:

- Withdrawn for not completing the program within 150% of the program length
- Withdrawn for absences totaling more than 15% of total program hours
- Withdrawn for Academic probation
- Dismissed for violating the Code of Ethics, Standards of Practice, or Professional Decorum policies

Submitting an Appeal Letter

The student must submit a written appeal to the Registrar within five business days of receiving notification of the withdrawal. The written appeal must include the following:

- An explanation of the extenuating circumstances that led to the withdrawal, including any supporting documentation.
- A description of what has changed in the student’s circumstances that will allow him/her to attend school and successfully complete the program.
- A complete class schedule with specific dates for all make-up, repeat and currently scheduled course and clinic attendance. Specific due dates for make up assignments, quizzes or tests should be included. Students can request assistance in creating this schedule from the Student Services office.

The Appeal Review

The Appeals Committee, consisting of the Registrar, Education Manager, Campus Director and one Instructor, reviews the appeal letter, supporting documentation, class schedule, and relevant student records to determine if reinstatement is warranted.

The Appeals Committee sends a written response either granting or denying the appeal to the student within five business days of receipt of the appeal request.

NOTE: If one of the specified Appeal Committee members is unavailable, another education staff or faculty member may substitute on the committee.

Granted Appeals

When an appeal is granted, the student is reinstated and the student is returned to the student status he/she was on prior to the withdrawal. The reinstated student must adhere to the terms established in the Appeal Committee’s response letter. If the terms are not met, the student will be withdrawn again, with no further opportunity for appeal.

Denied Appeals

A student whose appeal is denied remains withdrawn and refund calculations are based on the student’s last date of attendance.
Conditions for Re-enrollment

Students who have previously attended an SEG school may apply for re-enrollment. Applications are reviewed by the Campus Director and Education Manager and are accepted on a case-by-case basis. Students applying for re-enrollment must show extenuating circumstances for not completing the program on the first attempt, and document the changes that have occurred in their situation that would allow them to complete the program on the next attempt. In addition, students’ previous enrollment records, including academic/attendance records and all documentation, are reviewed and considered with the application for re-enrollment. SEG considers re-enrollment a privilege that is only granted to applicants who show clear intent and capability of completing the program and pursuing a career in their chosen field.

Students are only allowed to re-enroll once at an SEG school. In rare cases, exceptions can be made to allow a student to re-enroll more than once. Students who have been dismissed for violating the Code of Ethics, Standards of Practice, or Professional Decorum policies in the school catalog are not eligible for re-enrollment.

Transfer credit for all courses previously completed and passed, and which meet licensure requirements for Texas, will be granted. A student may apply directly with TCMT for transfer credit for any courses completed at TCMT or any other Department-licensed Texas massage school. Applications for transfer credit from all other schools must be submitted through the Texas Department of State Health Services. The Texas Department of State Health Services will evaluate transfer credit and will inform the student what transfer credit will be granted.

Students who were originally withdrawn for failure to meet satisfactory academic progress are required to wait one grading period (i.e. one 10-week term), before re-enrolling. Upon re-enrollment, he/she will be placed on probation for the first term of his/her re-enrollment. If he/she maintains satisfactory progress during that term, then he/she will be removed from probation at the first official assessment point. If satisfactory progress is not achieved for the first term, he/she will be withdrawn at the first official assessment point.

Procedure

A student who seeks re-enrollment at an SEG school must meet with the Registrar to begin the application process, which includes submitting a letter of application, along with a completed Application to Re-Enroll. The letter of application must include the following:

- Why the student wants to re-enroll at an SEG school.
- What extenuating circumstances occurred during the student’s previous enrollment to prevent completion of the program.
- What has changed in the student’s circumstances to allow for successful completion of the program on the second attempt.
- What are the student’s career goals upon completion of the program.

The Registrar compiles the student’s previous enrollment records and submits the records, letter and application to the Campus Director. The Campus Director and Education Manager review the student’s letter, application form, and previous enrollment records, and decide to accept or deny the student’s request to re-enroll. In addition, the Campus Director and Education Manager may request an in-person interview with the applicant. The student is notified in writing of the decision within 15 business days of receipt of the application letter and necessary documents.

If application for re-enrollment is accepted, the student must meet with an Admissions Representative to complete an Enrollment Agreement; pay a $50.00 re-enrollment registration fee and meet with Financial Aid to determine how the tuition and fees will be paid.
Conditions for Graduation

In order to graduate and be awarded a diploma, a student must:

• Have a passing grade, (C) or better, in all classes.
• Complete all required clinic hours.
• Have 100% cumulative attendance in the program.
• Have met the minimum attendance requirements in each of the course categories required for licensure in the state of Texas. Please see the “Attendance Requirements & Credits” policy for the specific requirements.

Students who wish to participate in graduation ceremonies must meet all the criteria outlined above by the end of the normal program completion time.

Additionally, in order to receive graduate paperwork, students must:

• Pay all tuition.
• Complete all financial aid exit forms, if applicable.
• Attend a Career Services exit meeting.
• Return all library books and/or pay all library fines.
• Return parking permit, if applicable.

Graduating With Honors

The following awards are given upon graduation to students who qualify:

**Outstanding Academic Achievement Award** - This award is given to students who have successfully maintained a GPA of 4.0 in the first attempt of all courses in the program.

**Perfect Attendance Award** - This award is given to students who have never been absent, late, or left early from any class or clinic shift.

Leave of Absence

Students enrolled at least half-time who have specific emergency situations are eligible to take an approved leave of absence for up to 30 school days or 60 calendar days, whichever is less.

Circumstances that Qualify for a Leave of Absence

Leaves of Absences may be approved for the following reasons:

• Circumstances that are covered under the Family and Medical Leave Act of 1993, which are:
  • Serious health condition of the student
  • Care of an immediate family member with a serious health condition
  • Birth/adoption of a child and care for that child

• Death of an immediate family member
• Jury duty
• Military service

In rare cases, a student may be put on leave of absence by the institution due to program scheduling or disciplinary actions.

Only one leave of absence will be approved in any twelve-month period.

Costs & Funding Associated with a Leave of Absence

A student does not incur additional charges while on a leave of absence. Financial aid disbursements cannot be made to a student on a leave of absence.

If any changes to the curriculum occurred during the student’s leave, the student is responsible for purchasing any new books, manuals or supplies needed to complete the program.

Students on a monthly payment plan with the school will still be required to make their monthly payments while on leave of absence.
Applying for a Leave of Absence
To apply for a leave of absence a student must provide appropriate documentation of the situation (i.e., doctor’s note, etc.), and complete a Leave of Absence Request Form with the Registrar or Academic Advisor prior to taking the leave of absence.
A student must also meet with the Financial Aid Department prior to taking a leave of absence to discuss the effects that failure to return from a leave may have on a student’s loan repayment terms, including the use of some or all of the student’s grace period.

Appealing a Denial & Request for an LOA Extension
If a student receives a denial of a leave of absence or needs to request an additional leave of absence, he/she can submit a written appeal or request to the Campus Director. A notification explaining the emergency situation along with supporting documentation should be submitted. The student will be notified within five business days regarding the approval or denial of the extension.

Failure to Return from Leave of Absence
Students who do not return to school on their scheduled leave of absence return date will be withdrawn from school. In order to return to school, the student would have to re-enroll and pay all applicable fees and tuition increases.

Returning From A Leave of Absence
A student must return to school on their scheduled return date. Students should work with the Student Services office before returning to create a class schedule to complete their program.

Student Internal Transfer
Under specific circumstances, TCMT students are allowed to transfer between program schedules (i.e., full-time to part-time) and to other SEG campuses. All transfer requests must be submitted at least one week prior to the next term start. Transfers are allowed only at the beginning of a term and depend on space availability.
There are no additional fees for program schedule changes or campus to campus transfers. However, students must meet with the Financial Aid Department to discuss how a program schedule or campus transfer would affect their financial aid and/or repayment status.

Transfers Between Programs Schedules
Students can apply to transfer between full-time and part-time schedules in a program with the Registrar. The Registrar will approve or deny the request based on space and class schedule availability.

Transfers Between Campuses
Students can transfer between campuses of the same school group, TCMT belongs to the SEG Western Region group. Campus Directors from each campus must approve the transfer.
Students who want to transfer to the Texas Center for Massage Therapy need to apply for transfer credit through the Texas Department of State Health Services. The Department will evaluate the transfer credit and will inform the student what transfer credit will be granted.
Steiner Education Group Western Region
Utah College of Massage Therapy – Salt Lake City and Lindon campuses; Nevada School of Massage Therapy – Las Vegas campus; Arizona School of Massage Therapy – Tempe and Phoenix campuses; Denver School of Massage Therapy – Westminster and Aurora campuses; and Texas Center for Massage Therapy – Dallas, Houston, and Arlington campuses

Students must be attending at least half-time and must be maintaining satisfactory progress to be eligible to transfer between campuses.

Students can apply to transfer between campuses with the Registrar. The Registrar will coordinate with the Campus Directors of each school, and will approve or deny the request based on space and class schedule availability.

Procedure
Students wishing to transfer must complete a Transfer Request Form, available from the Student Services Department. Students wishing to transfer to a different campus must complete a Campus to Campus Transfer Request Form. The completed form must be submitted to the Registrar at the campus the student is currently attending at least one week before the beginning of the term of which the transfer is being requested.

Maximum Time Frame Graduation Date Transfer
(Dallas & Houston Campuses Only)
Students entering maximum time frame must meet with the Student Services department to receive a complete make up schedule outlining when all outstanding program requirements will be completed. After the make-up schedule is created, a new expected graduation date is set, and the student signs a Maximum Time Frame/Transfer Request status change form. Should further revisions to their expected graduation date occur due to make up schedule changes during maximum time frame, a new Maximum Time Frame/Transfer Request status change form must be completed that reflects the new date.

Holiday Schedule 2015-2016
Thanksgiving ........................................... 11/26/15 – 11/27/15
Holiday Break ........................................... 12/21/15 – 1/3/16
(Includes Christmas & New Years)
Martin Luther King Jr. Day ....................... 1/18/16
President’s Day ....................................... 2/15/16
Good Friday ............................................ 3/25/16
Easter Sunday ......................................... 3/27/16
Memorial Day .......................................... 5/30/16
Independence Day ................................... 7/4/16
Pioneer Day (Utah Only) ....................... 7/24/16
Labor Day .............................................. 9/5/16
Columbus Day ........................................ 10/10/16
Thanksgiving ........................................... 11/24/16 – 11/25/16
Holiday Break ........................................... 12/19/16 – 1/2/17
(Includes Christmas & New Years)
* All holiday breaks not applicable to all programs. Please refer to your program schedule.
** Classes not held on holidays will occasionally be held on Friday instead.
### Fees & Payment Policies/Tuition and Fees

#### Professional Massage Therapy Program
In addition to financial aid, TCMT accepts cash, checks, money orders, and credit cards as payment for tuition, books, and supplies.

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$9,957.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$50.00</td>
</tr>
<tr>
<td>Books &amp; Manuals*</td>
<td>$462.00</td>
</tr>
<tr>
<td>Massage Table*</td>
<td>$359.00</td>
</tr>
<tr>
<td>Student Supplies*</td>
<td>$160.00</td>
</tr>
<tr>
<td>Tax for Dallas and Houston (8.25%)</td>
<td>$80.93</td>
</tr>
<tr>
<td>Tax for Arlington (8.00%)</td>
<td>$78.48</td>
</tr>
</tbody>
</table>

**Total for Dallas and Houston (with tax)** $11,068.93

**Total for Arlington (with tax)** $11,066.48

* Taxable items

### Professional Massage Therapy Textbooks

- **Business Mastery**
- **Standard First Aid, CPR & AED**
- **Pathology for the Massage Therapist**
- **Structure and Function Anatomy Set**
  - 7th Edition Garbett/Nielson ©2011
- **Acupressure**
  - Steiner Education Group - FCNH ©2010
- **Cranial Sacral**
  - Steiner Education Group - FCNH ©2010
- **Hydrotherapy**
  - Modern Hydrotherapy for the Massage Therapist – Sinclair © 2008
- **Massage Core & Variations**
  - Steiner Education Group - FCNH ©2008
- **Movement & Structural Bodywork**
  - Steiner Education Group - FCNH ©2010
- **Professional Development**
  - Steiner Education Group - FCNH ©2010
- **Reflexology**
  - Steiner Education Group - FCNH ©2010
- **Russian Sports Massage**
  - Steiner Education Group - FCNH ©2010
- **Shiatsu**
  - Steiner Education Group - FCNH ©2008
- **Sports Massage**
  - Steiner Education Group - FCNH ©2010
- **Trigger Point Theory & Rehabilitation Techniques**
  - Steiner Education Group - FCNH ©2010
Supplies:
Included in student supply kits are “Texas Center for Massage Therapy” Uniform Shirts; a Bon Vital Lotion Kit; a bungee cord; and a Thumb Drive.
The massage table is an Earthlite Alumnus.
Students may purchase a massage table or books and supplies elsewhere and the fees will be appropriately adjusted.

Additional Items
Required Items For School
I understand that I am responsible for purchasing the following items, as they are not included in the total tuition amount and will not be provided by the school:
• A large pillow for Seated Massage (Approximately $10.00)
• A foam pad or large blanket (used in several classes) (Approximately $25.00)
• Two clean, twin-sized, flat sheets for each hands-on class (Approximately $10.00)
• Two clean hand towels (used in several classes) (Approximately $5.00)
• Two clean bath size towels (used in several classes) (Approximately $10.00)
• Nail-clippers to keep nails short (Approximately $2.00)
• Portable clock or watch for clinic (Approximately $10.00)
• Notebook/Journal (Approximately $3.00)
• Binder (Approximately $5.00)
• Access to computer
• Two piece bathing suit for women during movement & structural bodywork (Approximately $30.00)
• Black, closed-toe, clean, comfortable shoes (Approximately $30.00)

The approximate cost of these items is $165.

Suggested Items For School
• Anatomy Coloring Book for Anatomy class
Name tags are a required part of the school uniform and must be worn to all classes. If the name tag is lost or stolen, it will need to be replaced. The cost of a replacement name tag is $2.00.

Payment Options
In addition to financial aid, each school accepts cash, checks, money orders, and credit cards as payment for tuition, books, and supplies.

Miscellaneous Fees
Change of Start Date: Each start date change initiated by the student will be subject to a $50 fee. Said fee may be waived at the discretion of the Campus Director, based upon the reasons for the change, if the revised start date is within six months of the cancelled start date. Changing start dates is not recommended due to the limited number of spaces available in each class.

Re-enrollment: Students who have previously been officially or unofficially withdrawn from a program must submit a written request for re-enrollment to the Campus Director. Re-enrolling students will be required to sign a new enrollment agreement and will be subject to any increases in tuition, books, fees, and supplies that have occurred since the student’s last enrollment period. Re-enrolling students will also be subject to a re-enrollment fee of $50; in unusual circumstances the Campus Director may waive this fee.
Refund Policies
In addition to the Return to Title IV Policy the school will apply the appropriate institutional or state refund calculation to determine if there is an outstanding balance due to the school. Examples of Return to Title IV, institutional, and/or state refund calculations may be obtained from the Campus Director. Students who wish to withdraw are encouraged to do so in writing to a campus official. Students are also encouraged to attend an exit counseling session. TCMT will make all refunds within 30 calendar days of the date of the student’s official or unofficial withdrawal/dismissal date. All refunds will be returned according to the Refund Priority Method outlined in this Student Catalog and Handbook.

The Return to Title IV Policy
The Higher Education Amendments of 1998 changed the formula for calculating the amount of aid a student and the school can retain when a student withdraws from all classes. Students who officially withdraw or are unofficially withdrawn from all classes prior to completing more than 60% of a payment period will have their eligibility for aid recalculated based on the percent of the payment period completed.

Students are encouraged to review and have an understanding of this policy. All students who consider withdrawing should contact their campus Financial Aid Department to determine the effect that the withdrawal will have on their financial aid package.

This policy will apply to all students who withdraw, drop out, or are dismissed from TCMT and have received Title IV funds.

• “Title IV Funds” refers to the Federal Financial Aid Programs authorized by the Higher Education Act of 1965 (as amended) and includes the following programs:
  • Direct Subsidized Loans
  • Direct Unsubsidized Loans
  • Direct PLUS Loans (for parents)
  • Pell Grants
  • Supplemental Education Opportunity Grants (SEOG)
  • Federal Work Study

• A student’s withdrawal date is defined as:
  • The date the student began the institution’s withdrawal process or officially notified the institution of the intent to withdraw; or
  • The date the school determines to drop the student according to the policy under which the student is being dropped.

Refunds on all institutional charges, including tuition and fees, will be calculated using the TCMT Institutional Refund Policy published herein.

Minimum Cancellation and Settlement Policy
Maximum days for cancellation request:
3 business days - Texas Center for Massage Therapy
• All applicants not accepted by the school are entitled to a full refund of any monies paid.
• After signing an enrollment agreement, individuals requesting cancellation within the above stated days will receive a refund of any monies paid within 30 days.
• Students who have not visited the school facility prior to signing an enrollment agreement have the opportunity to withdraw without penalty in accordance with the above stated days, following either attendance at a scheduled orientation or a tour of the school facilities and inspection of the equipment.
• Cancellation requests should be made in writing, signed by the student, and mailed or delivered to the campus of enrollment.

The school will retain the $50 enrollment fee of students who do not request cancellation in accordance with the above stated days.

If the school closes or discontinues a course or program, the school will refund to each currently enrolled student monies paid by the student for tuition and fees.
Title IV aid is earned in a prorated manner up to and including the 60% point of the payment period. Title IV aid is considered earned after a student has completed 60% or more of the payment period.

- The percentage of Title IV aid earned shall be calculated as follows:

  \[
  \text{Number of days completed by student} \div \text{Total number of days in a payment period}
  \]

The percentage of the term completed shall be the percentage of Title IV aid earned by the student.

- The percentage of Title IV aid unearned (i.e., to be returned to the appropriate program) will be 100% minus the percentage earned.

- Unearned aid shall be returned by SEG schools from the student’s account to the following program(s) as follows:
  - Direct Unsubsidized Loans
  - Direct Subsidized Loans
  - Direct PLUS Loans (for parents)
  - Pell Grants
  - Supplemental Education Opportunity Grants (SEOG)
  - Federal Work Study

- When the total amount of unearned aid is greater than the amount returned by SEG schools from the student’s account, the student is responsible for returning unearned aid to the appropriate program(s) as follows:
  - Direct Unsubsidized Loans
  - Direct Subsidized Loans
  - Direct PLUS Loans (for parents)

- Pell Grants
- Supplemental Education Opportunity Grants (SEOG)
- Federal Work Study

*Loan amounts are returned with the terms of the promissory note. Amounts to be returned by the student to federal grant programs will receive a 50% discount.

**Refunds and adjusted ledger cards will be sent to the student’s home address on file with the institution following the student’s withdrawal. Students are responsible for any portion of their institutional charges that are left outstanding after Title IV funds are returned.

**Institutional and Student Responsibilities in Regard to the Return of Title IV Funds**

- SEG’s responsibilities in regard to the return of Title IV funds include:
  - Providing each student with the information given in this policy
  - Identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for those students
  - Returning any Title IV funds that are due to Title IV programs

- The student’s responsibilities in regard to the return of Title IV funds include:
  - Becoming familiar with the Return of Title IV policy and how complete withdrawal affects eligibility for Title IV aid
  - Returning to the Title IV programs any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV Funds calculation.

The fees, procedures, and policies listed above supersede those published previously and are subject to change at any time.

Any notification of a withdrawal should be in writing and addressed to the Campus Director.
Institutional Refund Policy

Dallas and Houston Campuses
Institutional Refund Policy is based upon the portion of the payment period taught by the date of withdrawal.

First week of the program and financial obligation:
• Tuition charge withheld will not exceed 10% of the stated tuition up to a maximum of $500.

After first week through 50% of the program and financial obligation:
• The charges retained will not exceed a pro rata portion of the tuition for the training period completed, plus 10% of the unearned tuition for the period of training that was not completed.
• After 50% of the period of training and financial obligation the school will retain the full amount of the tuition.

All refunds are calculated on the unused portion of tuition and fees. Attending on day of any given week will result in a charge for the entire week.

This calculation is applied to all forms of payment; cash, scholarships, and Title IV proceeds (grants and loans).

Arlington Campuses
After entering class, refunds of tuition, whether the student withdraws or is dismissed, are prorated based on duration of a student’s enrollment within the current payment period (as measured in the total hours offered within the payment period divided by the total hours in the payment period). Calculated through the last date of attendance, the school is entitled to retain tuition and fees in increments as follows:
• If a student’s enrollment is terminated within the first 10% of the program, the school retains 10% of the tuition cost for the payment period plus the registration fee and any accrued finance charges.
• If a student’s enrollment is terminated between 11% and 25% of the payment period, the school retains 25% of the tuition cost for the payment period plus the registration fee and any accrued finance charges.
• If a student’s enrollment is terminated between 26% and 50% of the payment period, the school retains 50% of the tuition cost for the payment period plus the registration fee and any accrued finance charges.
• If a student’s enrollment is terminated after 50% of the payment period, the school retains 100% of the tuition cost for the payment period plus the registration fee and any accrued finance charges.

Students are responsible for all fees incurred while enrolled in the program. Outstanding fees are due at the time of withdrawal from the program and will be withheld from any refund due to the student.

Texas State Policy
Under Texas State Law, a student who withdraws from Texas Center for Massage Therapy (TCMT) must have both a state and institutional refund calculation performed. Of the amount calculated, the one most favorable to the student is the refund issued. The Texas state policy is as follows.

The refund is based on the program time expressed in clock hours; refunds will be made within 30 days of the date of the drop or within 10 instructional days following the first day of the program if the student fails to begin classes. If a student begins the program and withdraws or is terminated, the minimum refund per Texas regulations is:
• During the 1st week or 1/10 of the program, whichever is less, 90% of remaining tuition.
• After the 1st week or 1/10 of the program, whichever is less, but within the first 3 weeks, 80% of remaining tuition.
• After the first 3 weeks of the program, but within the 1st quarter of the program, 75% of the remaining tuition.
• During the 2nd quarter of the program, 50% of the remaining tuition.
• During the 3rd quarter of the program, 10% of the remaining tuition.
• During the last quarter of the program, the student is obligated for the full tuition.

All refunds are based on tuition charges for the program.

In case of a student’s prolonged illness or accident, a death in the family, or other circumstances that make it impractical to complete the program, the school may make a settlement which is reasonable and fair to both the individual and the school, at the discretion of the Campus Director.

A student will be charged for the amount of training completed through his/her last day of recorded classroom attendance. Any refunds shall be based on this date and will be paid within 30 days. In the case of an official Leave of Absence, a refund due a student shall be based on the last day of attendance and paid within 30 days of the scheduled last day of the leave of absence.

Students receiving state financial aid are subject to the refund policy as required by the program providing the money.

If the school closes or discontinues a course or program, the school shall refund to each currently enrolled student monies for tuition for which the student would have been liable had the course or program continued.

Failure to pay the balance or make a scheduled payment will result in the account being turned over to a collection agency. Failure to pay the collection agency will result in the account being referred to a credit bureau after 45 days of non-payment.

**Returns on Materials**

Students are able to return items within 20 days of their withdrawal. The Texas Center for Massage Therapy does not repurchase equipment, books, or supplies from students who have completed in excess of 60% of the quarter.

• Books and manuals are returnable if they are in new condition and students will receive a 100% refund for the cost of each book or manual. There will be no refund on books or manuals that contain writing or have been obviously damaged.
• Clinic uniforms are returnable if never worn. The student will receive a 100% refund of the clinic uniform cost.
• If a massage table was ordered but not yet received by the student, a $50 restocking fee will be charged.
• If a massage table and/or bolster are returned new and un-used, the student will receive a 100% refund of the table cost. A $50.00 restocking fee will be charged. If the table and/or bolster have been used, no refund will be made.
• Massage lotion is returnable if never opened and the student will receive a 100% refund. If opened, no refund will be made.

All refunds will be made in a reasonable time frame but must still be consummated within 30 days of the date of termination or withdrawal.

**FA Satisfactory Academic Progress**

34 CFT 668.34 requires an institution to establish a reasonable Satisfactory Academic Progress (SAP) policy for determining that eligible students are making satisfactory academic progress in their chosen program and are eligible to receive Title IV funds.
Steiner Education Group (SEG) will apply this SAP policy to all its students equally, regardless of program or enrollment status e.g. degree or certificate, full-time or part-time. To maintain Title IV eligibility and be in good standing for financial aid a student must:

- maintain at least a “C” average or 2.0 GPA,
- successfully complete at least 67% of attempted clock hours and,
- be on track to complete their program within 150% of the standard timeframe required to complete their degree or certificate.

Each student will be assessed at the end of each payment period; transfer credits and successfully completed repeats will count as both attempted and completed hours and will positively count toward the overall pace. Incompletes count as attempted but not completed and has a negative impact on overall pace.

Students will be placed on Financial Aid Warning if at the end of the first payment period they:

- have an overall GPA that is less than 2.0, and, or;
- have not successfully completed (passed) at least 67% of all attempted clock hours

Students will lose Title IV eligibility if at the end of a second consecutive payment period they are still below the required GPA and pace requirements. Students can appeal this loss by submitting to the Financial Aid Department:

- a Financial Aid Appeal Form
- a description of the reason for the lack of progress, should be from one of the following
  - Death of family member or relative
  - Personal injury or illness
  - Other extenuating circumstances
- A written statement from the student explaining the issue(s)
- Other pertinent documentation that provides proof of the death, injury, or other extenuating circumstance

In addition to the above information the student must also meet with a member of the Education Department to devise a program plan that will ensure continued success and progress.

Students who appeal will be notified within one week of the appeal submission if the appeal is approved or denied. If approved the student will be permitted to maintain their financial aid eligibility and will be evaluated at the next evaluation period. If the appeal is denied, the student will be dropped from the program and the school’s refund calculations will apply.

Financial Aid Disbursements*

All students are considered to be making satisfactory progress when they begin a program. Students who are in a probationary period are also considered to be making satisfactory progress and, therefore, continue to receive financial aid disbursements. Satisfactory progress for students receiving financial aid is verified whenever federal funds are disbursed (usually once per payment period).

Renewal Applications*

Some students may be required to submit an additional FAFSA and verification documents if they cross from one award year to another and are eligible for funding out of the new award year. The Financial Aid Department will notify students in this situation that they are required to submit additional paperwork.

Students required to submit additional paperwork must do so in a timely manner or risk being required to make cash payments for the remainder of their program costs or being dismissed from school.
**Default Prevention**

Students are responsible to repay, in full, all loans used to pay for their education. Repayment of student loans helps ensure the availability of loan funds for the future. Borrowers are encouraged to take the responsibility of loan repayment seriously.

Students can avoid delinquency by following these steps:

- Submit a monthly payment each month even if you haven’t received a bill.
- Sign up to have your student loan payment automatically debited from your checking or savings account.
- Submit larger or additional payments to reduce the amount of interest you pay on your loan. Be sure to indicate to the lender what you want done with larger or extra payment – reduction of principal or applied to future payments.
- Remember that overpaying one month does not mean that you can skip or reduce the next month’s payment.
- Call your lender/servicer immediately if you are unable to make a payment on time or if you have a financial hardship. The lender/servicer may be able to assist you with an alternative plan, deferment, or forbearance.
- Be aware of your deferment/forbearance rights. After submitting deferment or forbearance forms to your lender/servicer follow-up to confirm that your loan(s) have been deferred or are in forbearance.
- Understand your rights and responsibilities as a student loan borrower. Keep all loan paperwork such as promissory notes, lender correspondence, cancelled checks/auto-debit records, etc.
- Always communicate with your lender/servicer. Never ignore correspondence or requests for payment.
- Frequently check the National Student Loan Data Service (NSLDS) to ensure that you are current on your loans.
- If you default on you loan(s) some of the following may occur along with other actions determined by your lender(s) and/or servicer(s):
  - Your defaulted status may be reported to national credit bureaus and may have a negative impact on your overall credit score.
  - You may lose the ability to defer current and new student loans.
  - Your lender may garnish your wages to obtain payment.
  - Your federal and state income tax refunds may be withheld to obtain payment.
  - You may become ineligible to receive any additional federal or state financial aid, including grants.

Students may obtain additional information about loan repayment and default prevention guidance from the campus Financial Aid Office.

**Selective Service Policy**

A male student must be registered with Selective Service in accordance with applicable law. A student who has applied for financial aid and has not registered with Selective Service will not be able to receive federal aid until the issue is resolved. During this time, the student will be required to make other payment arrangements with the school, or cease attending.
Student Services

Career Services
The Texas Center for Massage Therapy is dedicated not only to providing the highest quality education to its students, but also to helping those students find the jobs of their dreams.

Of course, your success ultimately depends on you. The Texas Center for Massage Therapy cannot guarantee employment or salary. But our career services assistance starts when you are a student and does not stop even after you graduate. From your first job to your last in the industry – whether you need help tomorrow or ten years from now – we’re here to help you succeed.

Steiner Education Group has developed a worldwide network of employers, which generates an average of more than 5,000 new job opportunities nationwide each year for SEG graduates!

Graduates of SEG schools have been recruited by many of the top-rated employers in the massage and spa industries.

Online Job Hunting, Support, & Resources
A comprehensive listing of current job opportunities is available online at www.segcareerservices.com. Through the use of a simple login and step-by-step menu, students can pinpoint specific locations or categories of opportunities such as full-time work, part-time work, or spa and chiropractic work. Students can post their résumés and apply directly for jobs online with 24-hour a day availability.

The job listings are published once a week and made available to all current students and graduates. These listings also include a private practice list, which contains space rentals, business opportunities, and independent contractor positions, as well as information regarding associations, research information, and various job-hunting sources.

Resources
Through www.segcareerservices.com students can find the resources and the information they need to succeed.

- Résumé and cover letter tips
- Tools to help build a private practice
- Marketing ideas
- Insurance information and where to get coverage
- Budgeting worksheets
- Sample business plans and contract agreements
- Links to useful websites

Licensing Requirements
A license is required in Texas and most states to practice massage. In the absence of state laws, local municipal ordinances may apply.

In most cases, in addition to completing the training program, students must pass a state and/or national exam and pay application fees to obtain a license. Information regarding various state licensure requirements may be obtained through the Admissions or Career Services Departments. Fees for licensure and/or state examinations are established by various state boards or state agencies and are subject to change.
In order to help our new graduates enter their profession, TCMT will pay for the first exam and licensing fees in the state of Texas for graduates of TCMT. Depending on individual state processes, this will be done either by paying the costs directly to the licensing or exam agencies, or through reimbursement to the graduate for submitted and approved exam and licensing costs.

In order to qualify for this benefit, the following criteria apply:

1. The state must require an exam and/or license in order to work as a massage therapist.
2. The application to take the exam or obtain licensure must be submitted within 30 days of the actual date of graduation.
3. The student or graduate must be in good financial standing with the school.

This is available to all graduates who enroll on or after March 15th, 2013. If you need additional information regarding state requirements, licensing details, and names and addresses of regulatory agencies, please visit our website at: www.segcareerservices.com/resources.asp.

Additional information regarding licensure in Texas is listed at the end of this policy.

The following table indicates which specific licensing costs are eligible to be paid by TCMT, for the state in which you are attending school.

<table>
<thead>
<tr>
<th>State</th>
<th>License required?</th>
<th>MBLEx Fees</th>
<th>State Exam Fee/ Jurisprudence</th>
<th>State Fingerprinting Fee</th>
<th>State Background Check Fee</th>
<th>State Application Fee</th>
<th>State License Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Licensure laws vary by state and Steiner Education Group does not guarantee that the credentials earned at Steiner Education Group schools will transfer outside the state in which training is offered. It is the student’s responsibility to contact other states in which he or she may wish to practice and determine if the credits are applicable to that state’s requirements.

Criminal conviction may affect a student’s ability to become licensed. Please contact the campus for additional information. Information regarding specific massage licensing requirements is available to students from the Associated Bodywork and Massage Professionals (ABMP) or at http://www.abmp.com.

Texas

Licensure is regulated under the Massage Therapy Act, Texas Occupations Code/Chapter 455. Information and a copy of this act can be obtained from the Texas Department of State Health Services-www.dshs.state.tx.us/massage. The Act stipulates that a person is ineligible for licensure (A) if the person has been convicted of, entered a plea of nolo contendere or guilty to, or received deferred adjudication for crimes or offenses involving prostitution or another sexual offense; (B) until the fifth anniversary of the date of a conviction for a misdemeanor involving moral turpitude or a felony, or (C) until the fifth anniversary of the date of the conviction of a violation of the Act.

Students who are concerned that their previous criminal history may preclude their being licensed as a massage therapist may send the Texas Department of State Health Services a Criminal History Evaluation form and pay a $50.00 fee. The Texas Department of State Health Services will run a criminal history report and evaluate if the student is eligible for licensure. The Texas Department of State Health Services will then provide a written evaluation to the student. Please see http://www.dshs.state.tx.us/plc_cheval.shtm for more information.

Additionally, graduates must successfully complete one of the exams offered through the National Certification Board for Therapeutic Massage & Bodywork or the Federation of State Massage Therapy and graduates must pass the Texas Jurisprudence Exam for Massage Therapy. There are separate fees for these examinations.

Additional information may be found at:
www.dshs.state.tx.us/massage/mt_exam.shtm
www.dshs.state.tx.us/massage/mt_jurisprudence.shtm

Student Advisement

Each school maintains a list of various community organizations and agencies to help meet students’ personal needs. Contact the Student Services Department for information.

Tutoring and Academic Advising

Students who are experiencing difficulty with a program are encouraged to seek support from the Education Department.

Students who are experiencing difficulty with a program are encouraged to request a meeting with the Instructor or Education Manager for support.

Each school maintains a list of agencies that may be able to provide counseling or support services. This list is not all-inclusive and the school makes no specific recommendations on the quality of services offered by these agencies. Any additional costs for services provided by outside agencies are the responsibility of the student.
Library

All SEG campuses maintain a student library. The libraries contain publications, videos, and DVDs on subjects related to the programs offered at SEG schools. Students also have access to the Library Information Resource Network (LIRN). This network enables students to search and retrieve full text research information from thousands of publications via the Internet.

The library is typically open Monday through Thursday from 9:00 AM to 10:00 PM, and Fridays from 9:00 AM to 4:00 PM. Only current SEG students, faculty, and staff may check out materials; however, the library resources are available for in-library use to all SEG graduates. Students, faculty, and staff must present ID before requesting to check out materials for the first time.

All library materials are available for in-library use; including books, magazines, journals, files, binders, databases, flashcards, videos, and CDs. Materials not available for check-out include materials labeled REF (reference) and all magazines, journals, files, and regalia.

Students, faculty, and staff may check out two items at a time. To facilitate collection integrity, all checked-out materials are to be returned to the library on the following Monday, regardless of what day the materials were originally checked out. Materials may then be checked out again for up to three consecutive renewals unless there has been a request submitted by other library users for the materials.

Overdue material notifications will be sent on Mondays. Beginning at 10:00 A.M. Tuesday morning, a late fee of twenty five cents per day will begin to accrue on overdue materials. Funds generated from late fee payments will be used for the purchase of new library materials.

Students will not be able to graduate or receive their student transcripts until all library balances have been paid in full. Borrowing privileges will be suspended until materials have been returned and fees have been paid.

If library materials are lost or severely damaged, the individual who checked out the materials is responsible for paying the replacement cost for the materials plus a $6.00 service charge or obtaining identical materials as replacement for the lost or damaged items. Either a replacement cost or item replacement must be agreed upon by the Campus Director and acted upon within 30 days. Failure to meet these responsibilities will result in the same restrictions as mentioned in the paragraph above.

Students, staff, and faculty are encouraged to recommend materials for the library via the Library Material Recommendation Form. The recommendations will be reviewed by the Librarian and considered for purchase as part of the overall collection development plan.

Individuals can reserve a currently checked-out item for use upon return. To do so, fill out the Reserved Book sign up sheet on the Reserved Book Request Page, found inside the library catalog binder. When the book becomes available, the school will contact the individual and let them know that the material is now available. The material will be held for three days.

Continuing Education

The Steiner Education Group Continuing Education Program offers innovative and exciting continuing education seminars. Continuing education courses are not recognized or approved by the school’s accrediting agencies. A schedule of Continuing Education courses can be found at http://www.SteinerCE.com.

Student Records

All student transcripts are permanently kept on file.

Student records/information will be maintained in accordance with the Family Educational Rights and Privacy Act (FERPA). A student (or the student’s parent or guardian if less than legal age) has the right to have access to the student’s official school files. Information about a student will only be released to that student, unless the student designates in writing that it is permissible to disclose to another person.
Public Notice Regarding Directory Information
The Family Education Rights and Privacy Act (FERPA), a Federal law, requires that Texas Center for Massage Therapy, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your education records. However, Texas Center for Massage Therapy may disclose appropriately designated “directory information” without consent, unless you have advised Texas Center for Massage Therapy to the contrary in accordance with the “Right to Refuse” section below.

Directory Information
Directory information, which is information that is generally not considered harmful or an invasion of privacy if released, can also be disclosed to outside organizations without your prior written consent.

Texas Center for Massage Therapy has designated the following information as directory information:
- Student’s name
- Address
- Telephone listing
- Electronic e-mail address
- Photograph
- Degrees, honors, and awards received
- Date and place of birth
- Major field of study
- Most recent educational agency or program of study
- Dates of attendance
- Institution attended

Right to Refuse
If you do not want Texas Center for Massage Therapy to disclose directory information from your education records without your prior written consent, you must notify Texas Center for Massage Therapy in writing within one month of your enrollment. This notification should reference “directory information” and must be delivered to:

SEG Corporate Offices
Vice President of Compliance
2001 West Sample Road, Suite #318
Pompano Beach, Florida 33064

The school maintains two types of student files: academic and financial. Upon request, students may examine either of these files during normal school hours. For academic records, the student should contact the Student Services Department, and for financial records, the Financial Aid Department should be contacted.

Grades and Attendance - In addition to receiving a Satisfactory Academic Progress Report and a Satisfactory Attendance Report at each satisfactory progress assessment point, students may access their attendance and grades any time by requesting that information from the Student Services Department.

Transcripts - Upon graduation, students receive an official student transcript, provided that all financial obligations have been met. Students can expect to receive their transcript 10 business days after the last official day of class. An additional transcript can be requested in writing for a $5.00 fee. Requests will be processed within ten business days.

Diplomas - Upon graduation, students receive a diploma signifying completion of the program, provided that all financial obligations have been met. Students can expect to receive their diploma 10 business days after the last official day of class. Lost diplomas will be replaced within ten business days of receiving a written request. A $5.00 service fee is required.

NOTE: Express mail, certified mail, etc., are available upon request. Any additional costs for these services will be charged to the student/graduate.
Student Complaint & Grievance Procedures

Students at SEG schools may submit a formal grievance in the event that other means of resolution are insufficient.

If a student has a complaint or concern they need to address the concern with the Education Manager or the Campus Director.

If the concern cannot be resolved by the campus, the student may contact Elizabeth Hepler, National Director of Accreditation and Licensure, at 410-636-7929 or elizabethh@steinered.com. All signed, legible, written complaints will receive a written response from the corporate office within ten business days. If the complaint is not resolved, the student may contact the following agencies:

Dallas and Houston Campuses
If a student feels that they have exhausted all avenues at the school then they can send a written complaint to ACCET:

Accrediting Council for Continuing Education and Training (ACCET)
1722 N Street NW
Washington, DC 20036
202-955-1113
www.accet.org

Arlington Campus
Accrediting Commission of Career Schools and Colleges (ACCSC)
Schools accredited by ACCSC must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission.

Please direct all inquiries to:

ACCSC
2101 Wilson Boulevard, Suite 302 • Arlington, VA 22201
703-247-4212
www.accsc.org

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting the Campus Director.

Texas Department of State Health Services
Massage Therapy Licensing Program
Texas Department of State Health Services
P.O. Box 149347 MC 1982
Austin, Texas 78714-9347
massage@dshs.state.tx.us
512-834-6616
512-834-6677 fax
http://www.dshs.state.tx.us/massage/
Inclement Weather Policy
To ensure the safety of students and staff, the school may close due to inclement weather. Students should check with their individual campus for updates regarding school closures during inclement weather. The cancelled classes may be rescheduled on Friday(s) following the school closure, or any other day/evening at the discretion of TCMT.

bodyworkmall.com
The bodyworkmall.com website contains products that will serve students and graduates, as well as other massage therapists and skin care professionals. Items include DVD’s, books and charts, music, massage and skincare tables, bolsters, skin care tools and machines, seated massage chairs, and professional lines of massage and skin care products and supplies. Graduates receive a 10% career discount.

Student Suggestions
Suggestion Forms are available at the front desk for students who wish to make comments about any aspect of the school. Students are not required to sign the Suggestion Form; however, it is necessary if a response is expected. Suggestions will be responded to in a timely manner.

Incident Reports
Incident Report Forms are available at the front desk for students who wish to document a situation and bring it to the attention of the school’s administration. Completed Incident Report Forms are forwarded to the Education Manager for review. Please note that Incident Report Forms are used for documentation purposes only; they are not used to file formal complaints.

Change of Address
Students who have a change of address while enrolled at an SEG school should complete a Change of Address Form with the front office staff.
Voter Registration Forms
SEG campuses have Voter Registration Forms available from the Registrar for students who wish to register to vote.

Drug-Free Schools Policy
The Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226, require that, as a condition of receiving funds or any form of financial assistance under any federal program, an institution of higher education must certify that it has adopted and implemented a program to prevent the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees. The following information outlines SEG regulations to help ensure that the schools are drug-free. All students and employees of SEG are required to comply with the following standards of conduct related to alcohol and controlled substances.

• Students and employees may not possess, use or distribute illegal drugs on any school property or as part of any school activity.
• The use of illegal drugs or abuse of legal drugs on school premises is expressly prohibited.
• Students and employees may not be on school property in a drunken or inebriated condition, or under the influence of controlled substances.
• Students and employees are encouraged to assist other students or employees in seeking treatment if a drug or alcohol-related problem is apparent.
• Students and employees are required to inform the Campus Director if they become aware of another student or employee distributing or selling illegal drugs on campus or at any school-sponsored activity.

Students or employees who are found to be selling or distributing illegal or prescription drugs on school property or at school-sponsored activities (including those held off campus) will be dismissed or terminated.

Any person who is believed to be selling or distributing illegal or prescription drugs or alcohol on any SEG campus will be immediately reported to the appropriate law enforcement agency.

Any student found to be under the influence of alcohol or illegal drugs during school hours will be suspended or permanently dismissed.

The following hotlines are available for drug or alcohol abuse counseling:
National Institute on Drug Abuse Hotline: 1-800-662-HELP
Alcohol Abuse 24-Hour Hotline: 1-800-276-6818

The local campus staff will also assist students in finding contact information for local drug and alcohol abuse organizations.
Campus Crime & Security Policy

Any emergencies or criminal actions should be immediately reported to the Campus Director and/or the local law enforcement authorities. The school staff must be notified in addition to the law enforcement agency. To ensure prompt and accurate record keeping, criminal activity should be documented in a timely manner by students and/or employees. If a crime occurs, the victim should obtain a Crime Report Form from the front office staff and fill it out. This report will be kept on file at the school by administrative personnel. The school is not liable for any crime that occurs on campus, but it is required to report criminal activity. In order to do this, it is necessary to obtain documentation for any incident.

Texas Center for Massage Therapy promotes safety and it recommends that students, staff, and faculty use precautionary measures. If you are concerned for the safety of your belongings, we recommend that you either do not bring them to school or that you obtain a renter’s insurance policy or homeowner’s insurance policy to cover your personal property while in school. The campus facilities will be open to students, faculty, and staff during operating hours.

In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, a copy of Annual Crime Statistics for each campus can be found posted in the breakroom of the school.

Copyright Material Policy

Texas Center for Massage Therapy and Steiner Education Group, in compliance with the United States Department of Education, prohibit the unauthorized distribution of copyrighted materials by users of the institution’s network. This includes the unauthorized distribution of copyrighted materials through illegal downloading or peer-to-peer distribution of intellectual property. Students who are found to be in violation of this policy will be subject to disciplinary action and may also be subject to civil and criminal penalties. If you are unclear about this policy or what constitutes copyrighted materials, please contact the administrative offices for further guidance.

Reservation of Rights

TCMT reserves the right to:

- Modify existing or new programs by addition, deletion, or variation.
- Reschedule or consolidate classes.
- Change faculty members by replacement or substitution.
- Relocate the facility, within a reasonable distance.

Any changes to the policies or the calendar will be published in an addendum to this catalog.

Catalog Content, Changes, and Course Cancellations

This Student Catalog and Handbook and its contents are subject to change without notice. Texas Center for Massage Therapy and Steiner Education Group retain the right to change requirements, regulations, and fees at any time. Please see the Admissions Department for any catalog addendums that might contain updates or changes. We will make every effort to offer all scheduled courses. In the event of a cancelled course, students will be notified. We will either suggest alternate courses or refund the whole amount paid for the cancelled courses. Provisions contained herein supersede all of those previously published and do not constitute an irrevocable contract between the student and the school. The photographs used in this publication are representative of one or more of our campuses and/or the industry, and represent the kinds and types of equipment typically found in the industry.
Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Section 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the website of the U.S. Copyright Office at http://www.copyright.gov, especially their FAQ’s at http://www.copyright.gov/help/faq.

Arbitration Agreement

The student (and any co-signer) (referred to in this Section as “I,” or “me.”), and Steiner Education Group (“SEG”) agree that any dispute or claim, no matter how pleaded or styled, between me and SEG (or any affiliate, parent, subsidiary, or successor of SEG or any of its or SEG’s owners, officers, directors, employees or agents) arising out of or relating to (i) this Enrollment Agreement, or my recruitment, enrollment, or attendance at SEG, (2) the education provided by SEG, (3) SEG’s billing, financial aid, financing options, disbursement of funds or career service assistance, or (4) any claim relating in any manner to any act or omission regarding my relationship with SEG or SEG’s employees or agents, whether such dispute arises before, during or after my attendance at SEG, and whether the dispute is based on contract, statute, tort or otherwise, shall be resolved through individual, binding arbitration pursuant to this Section (the “Arbitration Agreement”). The arbitrator shall have exclusive authority to resolve any disputes relating to the enforceability, existence, scope or validity of this Arbitration Agreement, or the arbitrability of any issue or claim. Notwithstanding this Arbitration Agreement, either party may bring a claim of less than $5,000 in a small claims court or other similar court with limited jurisdiction and expedited procedures. In addition, nothing in this Arbitration Agreement prohibits me from filing a complaint with the state regulatory agencies and accrediting agencies listed in the school’s catalog. Arbitration shall be conducted by the American Arbitration Association (“AAA”) before a single arbitrator in accordance with the Consumer Arbitration Rules of the AAA in effect at the time the arbitration is initiated. Information about the arbitration process can be obtained from AAA at www.adr.org, or (800) 778-7879. This Enrollment Agreement evidences a transaction involving interstate commerce, and the arbitrator shall apply federal law to the fullest extent possible, and the substantive and procedural provisions of the Federal Arbitration Act (9 U.S.C. §§1-16) (“FAA”) shall govern the applicability, interpretation, and enforcement of this Arbitration Agreement. All in-person hearings and conferences in the arbitration shall take place in a locale within 50 miles of the campus I attend or attended, unless SEG and I agree otherwise. If the county in which
I reside at the time I file my claim is more than 50 miles from the campus I attend or attended, then I may choose that the hearings and conferences take place in my county. If my claim is for $10,000 or less, I may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing or by an in-person hearing as established by the AAA Rules. If my claim exceeds $10,000, the right to a hearing will be determined by the AAA Rules. The arbitrator shall have the authority to award in favor of the individual party seeking relief all remedies permitted by the substantive law applicable to that party’s claim, including compensatory, statutory, and punitive damages (subject to any limitations that would apply in court), and attorney’s fees and costs. The arbitrator shall have the power to award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted in that party’s individual claim. Upon the timely request of either party, the arbitrator shall render a written decision setting forth his or her essential findings and the basis of his or her award. If the arbitrator determines that any claim or defense is frivolous or wrongfully intended to oppress the other party, the arbitrator may award sanctions in the form of attorneys’ fees and other costs reasonably incurred by the other party (including arbitration administration fees, arbitrator’s fees, and expert and witness fees), to the extent such fees and costs could be imposed under Rule 11 of the Federal Rules of Civil Procedure. Judgment upon the award rendered by the arbitrator may be entered and any other action authorized by the FAA may be taken, by any court having competent jurisdiction. There shall be no right or authority for any claims within the scope of this Arbitration Agreement to be arbitrated or litigated on a class basis, or for the claims of more than one student to be arbitrated or litigated jointly or consolidated with any other student’s claims. Each party shall bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. All fees and expenses of the arbitrator and administrative fees and expenses of the arbitration shall be paid by the parties as provided by the applicable AAA rules, by specific ruling of the arbitrator, or by agreement of the parties. If any part or parts of this Arbitration Agreement are found to be invalid or unenforceable by a decision of a tribunal of competent jurisdiction, then such specific part or parts shall be of no force and effect and shall be severed, but the remainder of this Arbitration Agreement shall continue in full force and effect. Any or all of the limitations set forth in this Arbitration Agreement may be specifically waived by the party against whom the claim is asserted. Such waiver shall not waive or affect any other portion of this Arbitration Agreement.

**IMPORTANT WAIVERS:** THIS ARBITRATION AGREEMENT LIMITS CERTAIN RIGHTS, INCLUDING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR JOINT CLAIM, AND THE RIGHT TO ENGAGE IN DISCOVERY (EXCEPT AS PROVIDED IN THE APPLICABLE ARBITRATION RULES). OTHER RIGHTS THAT I OR SEG WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING. RIGHT TO REJECT: I may reject this Arbitration Agreement by mailing a signed rejection notice to: Attention: Steiner Education Group Corporate Office, Compliance Department, 2001 W Sample Road, Ste. 318, Pompano Beach, FL 33064 within 30 days after the date I sign this Enrollment Agreement. Any rejection notice must include my name, address, telephone number.

**Confidential Information**

The following is part of each student’s Enrollment Agreement: I understand that, during my attendance at the school and thereafter, I will have access to Confidential Information belonging to the school including, but not limited to, course syllabi, tests, handouts, educational processes, and other proprietary instructional collateral. Except as required by law, I agree not to reproduce, distribute, or disclose any such Confidential Information to anybody outside the school during or after my attendance at the school. I agree that any violation by me of the agreement in this paragraph may cause the school irreparable harm and so the school shall be entitled to injunctive relief in addition to any other relief it might seek for such a violation.
Thank You!

On behalf of every faculty and staff member at the Texas Center for Massage Therapy, we welcome you to our unique community of learning, congratulate you on taking the first steps toward changing your life, and look forward to you becoming successful in your chosen profession.