Setting the Educational Standard in the Massage, Skin Care and Spa Industries
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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

The Steiner Education Group is committed to the success of its students and graduates.

The Steiner Education Group offers practical and effective vocational training programs that are designed to produce successful practitioners and support the learning and personal growth of students.

The Steiner Education Group 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.

The Steiner Education Group 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.
A History of Excellence

Steiner Education Group (SEG) schools have been training students for massage therapy and/or skin care careers for more than 30 years. Our campuses have diverse origins. Many of our massage schools were at the forefront of the development of modern massage therapy education and the Steiner companies (SEG is a division of Steiner Leisure Limited) have been in the skin care industry for more than 100 years. This collective history of experience and innovation is a large part of what makes the Steiner Education Group an industry leader in massage therapy and skin care education.

The Steiner Education Group Western Region is comprised of the following institutions:

**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 which moved to Orem, Utah in 2015. The Salt Lake Campus is accredited as the Main campus.

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

**Arizona School of Massage Therapy (ASMT)** opened in Tempe and Phoenix in 2000 and 2002 respectively as branch campuses of UCMT.

**Denver School of Massage Therapy (DSMT)** opened in Westminster and Aurora, Colorado in 2003 and 2004 respectively as branch campuses of UCMT.

**Texas Center for Massage Therapy (TCMT)** opened in Dallas and Houston, Texas in 2011 and 2012 respectively as branch campuses of UCMT. TCMT has a separate student catalog and handbook.

The Steiner Education Group Western Region campuses in Salt Lake City, Phoenix, Tempe, and Dallas also offer esthetics programs under the Steiner Institute of Esthetics brand. The Steiner Institute of Esthetics has a separate catalog.

The Steiner Education Group also includes the following institutions:

**Baltimore School of Massage** and **Baltimore School of Massage’s Steiner Institute of Esthetics** in Baltimore, Maryland.

**Baltimore School of Massage York Campus** in York, Pennsylvania.

**Connecticut Center for Massage Therapy**, which has three campuses – in Newington, Groton, and Westport, Connecticut.

**Cortiva Institute**, which has eleven campuses – in Scottsdale and Tucson, Arizona; Tampa/St. Pete, Florida; Chicago, Crystal Lake, and Joliet, Illinois; Hoboken and Wall, New Jersey; King of Prussia, Pennsylvania; and Seattle and Federal Way, Washington.

**Florida College of Natural Health**, which has three campuses – in Fort Lauderdale, Miami, and Orlando, Florida.

**Texas Center for Massage Therapy** in Arlington, Texas.

**Virginia School of Massage** and **Steiner Institute of Esthetics at VASOM** in Charlottesville, Virginia.

Steiner Education Group corporate offices are located in Coral Gables, Florida; Pompano Beach, Florida; and Salt Lake City, Utah.
Steiner Education Group Western Region Schools are approved/accredited by the following agencies:

All Steiner Education Group Western Region campuses are authorized by the United States Department of Education to participate in Student Financial Assistance (SFA) programs and offer various federal financial aid programs to eligible students.

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

Utah College of Massage Therapy, Salt Lake City campus is institutionally accredited as the main campus. Orem, Utah; Las Vegas, Nevada; Tempe and Phoenix, Arizona; Westminster and Aurora, Colorado; and Dallas and Houston, Texas campuses are accredited as branch campuses.

These credentials are on display at each campus and are available for review by any student during business hours.

Steiner Education Group Western Region Schools are licensed by the following agencies:

Arizona State Board for Private Postsecondary Education
1400 W. Washington Street Room 260
Phoenix, Arizona 85007
602-542-5709
602-542-1253 fax
www.ppse.az.gov

Colorado Division of Private Occupational Schools
1560 Broadway, Suite 1600
Denver, Colorado 80202
303-862-3001 phone
303-996-1329 fax
highered.colorado.gov/dpos

Nevada Commission on Postsecondary Education
8778 S. Maryland Pkwy, Suite 115
Las Vegas, Nevada 89183
702-486-7330
702-486-7340 fax
www.cpe.state.nv.us

Utah Department of Commerce
Division of Consumer Protection
160 East 300 South
Box 146704
Salt Lake City, Utah 84111
801-530-6601
801-530-6001 fax
www.consumerprotection.utah.gov
What’s So Special About Our Schools?

Reputation and Experience
Steiner Education Group schools have been training students for exciting and rewarding careers for more than 30 years, and we have built a reputation for providing high-quality education in massage therapy and esthetics. Dedicated exclusively to massage therapy and esthetics training, many of our schools are among the educational pioneers in their field.

The Steiner Education Group (SEG) offers massage therapy and skin care training at 30 campuses in 13 states. SEG schools have a combined operating history of more than 500 years.

The Steiner Advantage
The Steiner Education Group is a division of Steiner Leisure Limited, a global provider of spa services. Steiner Leisure Limited operates more than 200 spas and salons on cruise ships and at locations worldwide. Steiner's land-based spas include resort spas, urban hotel spas, and day spas operated under Steiner’s Elemis, Mandara, Chavana, Bliss, and Remede brands.*

Steiner’s cruise ship operations include spas on Carnival Cruise Lines, Crystal Cruises, Cunard Cruise Line, Holland America Line, Norwegian Cruise Line, Princess Cruises, Royal Caribbean Cruises, Seabourn Cruise Lines, and Windstar Cruises. Steiner’s land-based operations include spas for Caesars Entertainment, Hilton Hotels, Kerzner International, Loews Hotels, Marriott Hotels, Planet Hollywood, St. Regis Hotels and Resorts, W Hotels and Resorts, Westin Hotels and Resorts, and Wyndham Hotels and Resorts.*

Steiner spas recruit from the SEG schools.

Real-World Experience
Students at all of the Steiner Education Group schools graduate as experienced massage therapists and/or skin care professionals. All of our schools have student clinics that offer massages and, in many cases, skin care treatments to the public at discounted rates. Collectively, the SEG schools are among the largest providers of massage therapy and skin care services in the world. In 2015, SEG students performed more than 270,000 massage and skin care treatments in our student clinics!

Convenient Schedules
All of the SEG schools offer both day and evening classes. Our schedules are designed to fit the busy lives of our students.

Career Services
The Steiner Education Group 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, career success is ultimately up to the individual and SEG cannot guarantee employment or salary, but our career services team begins working with students when they start school and continues working with them long after they graduate. From a student’s first job to his or her last job in the industry, we’re here to help them succeed.

Steiner Education Group’s National Career Services Department has developed a worldwide network of thousands of employers, which generates an average of more than 5,000 new job opportunities nationwide for Steiner Education Group graduates each year.

Financial Aid
The Steiner Education Group Western Region 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.

Campus Facilities
All Steiner Education Group Western Region facilities are between 12,000 and 28,700 square feet. Professional products are used for all massage therapy clinical training.

All locations are equipped with industry standard equipment that includes professional massage therapy tables, massage chairs, wall charts, white boards, skeletons, and anatomy models. Overhead projectors, LCD projectors, video, and audio equipment are also available for use in the classrooms as needed.

Each school has a parking lot, a student breakroom, a library with Internet & LIRN access, a public clinic, and administrative offices.

*As of 5/15/2016
About Massage Therapy

A Growing Profession

Past Growth - According to the 2015 Massage Profession Research Report from the American Massage Therapy Association, the number of practicing massage therapists grew by approximately 32% over the last decade.**

Future Growth - The United States Department of Labor projects that employment opportunities for massage therapists will grow much faster than average from 2014 to 2024.*

Consumer Demand - Approximately 32.6 million Americans received a total of about 140 million massages in 2014.**

Consumer Awareness - 92% of Americans believe that massage can be effective in reducing pain and 91% believe that massage can be beneficial to health and wellness.”

A World of Opportunity

Massage therapists work in a broad range of positive and exciting work environments:

Private Practice - Many massage therapists start their own private practices and work on their own terms. 60% of all massage therapists in 2014 reported that they were sole practitioners.**

Spas & Resorts - Massage therapists have the opportunity to work at resort spas and destination spas in some of the most beautiful places in the world. And day spas offer many employment opportunities closer to home. The spa industry is flourishing, generating revenues of 14.7 billion dollars in 2013.”

Cruise Ships - Cruise ships operate world-class spas at sea and employ many massage therapists - giving them the opportunity to travel the world while they work.

Sports - Sports massage plays an important part in the life of any athlete. Massage therapists have a variety of opportunities to work with amateur and professional athletes - in health clubs, fitness centers, sports clinics, and even directly for athletic teams.

Clinical Setting - Massage therapists are becoming an increasingly important part of the health care industry. Therapists can work in hospitals, rehab facilities, doctor’s offices, and more. In 2014, 54% of massage consumers received massages for medical reasons and 52% of massage therapists reported receiving referrals from a hospital or medical office.”

National Massage Clinic Chains - The number of massage clinics operated by national massage clinic chains has been growing for several years, increasing the demand for massage therapists all across the country. Many of these chains offer membership and subscription plans, building a large, steady, and loyal customer base … and lots of employment opportunities for massage therapists.

**2015 Massage Profession Research Report, American Massage Therapy Association
Admissions Requirements

Prospective students should arrange to meet with an Admissions Representative and complete an enrollment agreement in advance of the date they have chosen to enter school to guarantee availability of space in each class. Enrollment agreements 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 to take a tour of the facility. All enrollment agreements 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.

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 gender, race, color, religion, nationality, sexual orientation, gender identity, 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.

Admissions Requirements
Admissions requirements:
- Submit a completed enrollment agreement and applicable registration fee. Applicants must be 18 years of age by expected graduation date.
  Nevada Campus: Students must be 18 years of age to be eligible for enrollment.
- Submit evidence of one of the following: a copy of a standard high school diploma, official high school transcript that shows the date when the diploma was awarded, 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 equated to a US high school diploma by a certified translator and submitted to the Admissions Department for evaluation. Transcripts 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 expected graduation date (Nevada Campus: Students must be 18 years of age to be eligible for 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: SEG 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.
Colorado only

- Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:
  - Whether the postponement is for the convenience of the school or the student.
  - A deadline for the new start date, beyond which the start date will not be postponed.
- If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school’s refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

NOTE: Denver School of Massage Therapy Admissions Representatives are agents licensed by the Colorado Department of Higher Education, Private Occupational School Board.

Requests for Reasonable Accommodation

SEG schools are adequately equipped to meet the needs of handicapped students. Our facilities have designated parking spaces and ramps. Restrooms are ADA compliant.

In accordance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act, SEG affirms its commitment to insure 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.

Elizabeth Hepler
Director of Accreditation and Licensure/ADA Coordinator
170 Red Rock Road
York, Pennsylvania 17406
ElizabethH@SteinerEd.com
Voice: 717-268-1881
Fax: 717-268-1991

Disability Documentation Requirements

Students with disabilities who are requesting accommodations at a SEG school must provide the appropriate documentation. To ensure that the proper documentation is complete and the necessary accommodations are implemented, please refer to the following guidelines:

International Students M1

The Salt Lake, Las Vegas and Westminster Campuses are approved by the Department of Homeland Security to enroll non-immigrant alien students. A student who does not have a social security number may not be able to obtain state licensure. The school will not endorse optional practical training (OPT) requests. Please contact an admissions representative for more information.
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 or 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
SEG strives 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.

Students must give the Education Manager advance written notice of teacher/administrative meetings, “brown bag” events, and similar school-sponsored events. If students do not give at least 48 hours advance notices, the school may be unable to secure an interpreter. Interpreting services will only be provided for school-sponsored activities.

Deadline for 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 that 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. If a concern cannot be resolved at the campus level, the student should contact the SEG ADA Coordinator at 717-268-1881 or via email at ElizabethH@SteinerEd.com immediately 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. 7505, via e-mail at MelissaW@SteinerEd.com or send a formal complaint to Steiner Education Group - SEG at 2001 West Sample Road, Suite 318, Pompano Beach, FL 33064.

If the problem cannot be resolved by 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.
Minimum Cancellation and Settlement Policy

A student withdrawing before the second Sunday of the first term of attendance 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.

1. If an applicant is not accepted for enrollment by SEG, all monies paid will be refunded.

2. Applicants who cancel their application within three (3) business days after signing an Enrollment Agreement and prior to beginning classes will receive a refund of all monies paid to SEG, including the registration fee.

3. Applicants who cancel after three (3) business days of the signing date of the Enrollment Agreement but prior to beginning classes will be refunded all monies paid to SEG less the registration fee.

4. Applicants who have not visited the School may cancel their applications within three (3) business days after the regularly scheduled first day of class or their first visit to the school, whichever occurs first, and receive a refund of all monies paid to SEG, including the registration fee.

Arizona Only

5. Three-Day Cancellation: An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund.

Transfer of Credit

Prospective students and former SEG students who are re-enrolling may apply for transfer credit. Transfer credit applications must be submitted during the admissions process and prior to the start of classes. A minimum of 25% of a student’s coursework must be completed at the SEG school awarding the credentials.

All previous credit must meet the following criteria in order to be considered for transfer:

- A grade of “C” or better must have been achieved for the course(s).
- The courses completed must have been taken at an institution accredited by an agency recognized by the U.S. Department of Education.
- An official transcript and attended hours per course must be provided with the application for transfer credit. For transfer credit from a non-SEG institution, an institutional catalog with course descriptions must also be submitted.

- Exception—First Aid/CPR: a student may be granted transfer credit for First Aid/CPR if he/she is currently certified in both through a nationally recognized agency, and the certifications are valid through the student’s scheduled graduation date from SEG. Proof of certification must be provided for transfer credit to be considered.

- Course(s) must have been completed within two years prior to enrollment.

- All SEG graduate requests for transfer credit from SEG schools will be considered regardless of completion date, although due to program revisions, not all credit may be transferable. In some cases, graduates may be required to take and pass the current SEG written and/or hands on course exams in order to be granted transfer credit.
Prospective students must take and pass the SEG written and/or hands-on course exams in order to be granted transfer credit for non-SEG courses, with the exception of First Aid/CPR.

Courses that are deemed to be the academic equivalent to an SEG course, but have less attended clock hours, will be granted full academic credit and actual clock hour credit. Additional attendance will be required to meet the total clock hours of the program.

No transfer credit is accepted from non-SEG institutions for the courses offered in the final term of the Master Bodyworker program.

VA Beneficiary Students only:

VA beneficiaries are required by the VA to apply for any applicable transfer credit.

SEG will consider applicable military training, college coursework and/or vocational training for transfer credit, using ACE military guide as applicable.

The administrative processing fees for all non-SEG transfer credit are:

- $25 per course
- $150 per program (if submitting a full, graduated program for evaluation)

There is no fee for transfer credit received from SEG institutions.

Students receiving transfer credit will receive tuition credit, clock hour credit, and a grade of “T” for all courses that correspond to the transfer credit. Transfer credit may affect eligibility for Financial Aid. Transfer credit is used for satisfactory progress determinations only.

Students are not allowed to attend courses for which they received transfer credit, unless additional clock hour attendance in those subjects is required.

If transfer credit is denied, the student will be required to attend the courses in the SEG program. If a student wishes to appeal the denial of transfer credit, they must do so in writing to the Campus Director. The Campus Director will submit the appeal to the National Director of Education for review, and the appeal and original transfer credit request documents will be reviewed before a final decision is made. The student will be given written notification of the outcome of their appeal.

SEG does not guarantee the transferability of its credit to any other educational institution. Transferability is determined by the receiving institution. SEG assists students (upon request) who apply to other institutions for transfer credit for their SEG education by providing guidance or advisement on the process, and by providing official transcripts, course outlines, and/or course syllabi (when available).
Diploma Program: Professional Massage Therapy Program

Offered at the Arizona campuses.

Day: 32 weeks* (7.5 months)
Evening: 52 weeks** (12 months)

815.5 clock hours 53 credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Clock Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anatomy &amp; Kinesiology: Inferior Limb</td>
<td>21.00</td>
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<tr>
<td>Anatomy &amp; Kinesiology: Superior Limb</td>
<td>24.50</td>
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<tr>
<td>Anatomy &amp; Physiology: Back &amp; Body Wall</td>
<td>28.00</td>
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<tr>
<td>Anatomy &amp; Physiology: Basics</td>
<td>17.50</td>
</tr>
<tr>
<td>Anatomy &amp; Physiology: Control Systems</td>
<td>24.50</td>
</tr>
<tr>
<td>Anatomy &amp; Physiology: Exchange Systems</td>
<td>21.00</td>
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<tr>
<td>Applications of Acupressure</td>
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<tr>
<td>Clinical Internship I</td>
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<tr>
<td>Clinical Internship II</td>
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<tr>
<td>Clinical Internship III</td>
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<td>Clinical Internship IV</td>
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<td>Complementary Therapies</td>
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<td>Cranial Sacral Therapy</td>
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<td>First Aid &amp; CPR</td>
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<tr>
<td>Hydrotherapy &amp; Spa Preparation</td>
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<td>Injury Massage</td>
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<tr>
<td>Introduction to Acupressure &amp; Eastern Theories</td>
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<td>Massage Therapy Core I</td>
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<td>Massage Therapy Variations I</td>
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<td>Massage Therapy Variations II</td>
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<td>Massage Transitions</td>
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<td>Movement &amp; Structural Bodywork: Applications</td>
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<tr>
<td>Movement &amp; Structural Bodywork: Tools</td>
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<tr>
<td>Pathology I</td>
<td>17.50</td>
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<td>Pathology II</td>
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<td>Pathology III</td>
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<td>Professional Development I: A Strong Foundation</td>
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<td>Professional Development II: Vision</td>
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<td>Professional Development III: Professional Ethics &amp; Communication</td>
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<td>Professional Development IV: Introduction to Critical Thinking &amp; Research</td>
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<td>Professional Development V: Laws &amp; Rules</td>
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<td>Professional Development VI: Business &amp; Marketing</td>
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<td>Shiatsu Variations</td>
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Total 438 262 115.5 815.5 53

See page 15 for course descriptions.

*Program lengths include possible holidays and breaks. Actual weeks of instruction for this program are as follows: Day - 30 weeks, Evening - 50 weeks

Program Description

This comprehensive 815.5-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 & rehabilitation 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.

Program Objectives

- To 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.

Gainful Employment Disclosures: Program 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 program graduates, as reported in the annual report submitted to ACCET in 2016, is 89%. Tuition and fees are $12,142.01 at the Tempe campus and $12,143.86 at the Phoenix campus. Books and supplies are $926.00.

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

**All statistics current as of June 15, 2016. Tuition and fees subject to change. Program subject to change. For more information, visit our website at www.steinered.com.
### Program Description

This comprehensive 750-hour program prepares students to become successful practicing massage therapists 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 & rehabilitation 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.

### Program Objectives

- To 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 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.

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

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### Diploma Program: Professional Massage Therapy Program

Offered at the Utah, Nevada, and Colorado campuses.

<table>
<thead>
<tr>
<th>Day: 32 weeks* (7.5 months)</th>
<th>Evening: 52 weeks* (12 months)</th>
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<tbody>
<tr>
<td><strong>Course</strong></td>
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<td><strong>Breakdown</strong></td>
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<td>Massage Therapy Care: Essentials</td>
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<tr>
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Total: 391 credits

47.5 credits

See page 15 for course descriptions.

*Program lengths include possible holidays and breaks. Actual weeks of instruction for this program are as follows: Day - 30 weeks, Evening - 50 weeks.
Diploma Program:
Master Bodyworker Program

Salt Lake campus program
42 weeks* (10 months)
or-
62 weeks* (14.5 months)

32 (day) or 52 (evening) weeks of the Professional Massage Therapy Program plus 10 weeks (day).

Course | Clock Hr. Breakdown | Clock Hr. Breakdown | Clock Hr. Breakdown |
<table>
<thead>
<tr>
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<tr>
<td>Lecture</td>
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<td>Internship</td>
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<td>Advanced Cranial Sacral Therapy</td>
<td>12.00</td>
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<tr>
<td>Functional Assessment</td>
<td>12.00</td>
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<td>Hydrostone Therapy</td>
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Las Vegas campus program
42 weeks* (10 months)
or-
62 weeks* (14.5 months)

32 (day) or 52 (evening) weeks of the Professional Massage Therapy Program plus 10 weeks (day).

Course | Clock Hr. Breakdown | Clock Hr. Breakdown | Clock Hr. Breakdown |
<table>
<thead>
<tr>
<th></th>
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<tr>
<td>Lecture</td>
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<td>Professional Massage Therapy Program</td>
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Tempe campus program
42 weeks* (10 months)
or-
62 weeks* (14.5 months)

32 (day) or 52 (evening) weeks of the Professional Massage Therapy Program plus 10 weeks (day).

Course | Clock Hr. Breakdown | Clock Hr. Breakdown | Clock Hr. Breakdown |
<table>
<thead>
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<tr>
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Program Description
The Master Bodyworker Program is an advanced multidisciplinary approach to bodywork that prepares students to holistically practice massage therapy in a variety of therapeutic environments within the industry.

Modality-specific assessments enhance students’ effectiveness with clinical analysis and application of advanced techniques in the following: myokinetic techniques, hydrotherapy spa treatments, sports injury management, and rehabilitative protocols.

Prerequisites: The Master Bodyworker Program includes all of the courses in the Professional Massage Therapy Program. Students are required to enroll in and graduate from the Professional Massage Therapy Program before starting the Master Bodyworker Program. Credit for the completed Professional Massage Therapy Program courses will be transferred to the Master Bodyworker Program. The Master Bodyworker Program can then be completed in one full-time, 10-week (day) quarter.***

Program Objectives
- To 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 advanced bodywork modalities and expand their possibilities for 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, advanced cranial sacral therapy, the eastern paradigm, hydrostone, myokinetics techniques 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.

** Licensure requirements subject to change. Check your local requirements. The Master Bodyworker Program is not available at all campuses.
Professional Massage Therapy Program
All programs and courses at SEG are taught and tested in English.

Introduction to Acupressure & Eastern Theories/Applications of Acupressure
Acupressure is part of the ancient system of traditional Chinese medicine. In these courses, students become familiar with the five-element theory and constitutional types, meridian energy pathways, and location and therapeutic uses of acupoints. Acupressure can be used to balance body energy, relieve pain and dysfunction, and promote general health.

Anatomy/Physiology and Anatomy/Kinesiology
This is a comprehensive series of courses 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 body systems with emphasis on the musculoskeletal system.

Clinic Orientation, and Clinic I-III; Clinical Internship I, II & III
These courses are designed to prepare students for the professional job market. Through these courses, 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.

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.

Course Descriptions

Cranial Sacral Therapy
Students are taught the theories and practical applications of cranial sacral therapy. Based on William Sutherland’s original work, this course teaches students to evaluate the cranial rhythm and address restrictions within the cranial sacral system.

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.

First Aid/CPR
This course provides certification in first aid and cardiopulmonary resuscitation (CPR). Preventative safety measures in a massage setting are also covered.

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 hot and cold applications, body wraps, paraffin wax dips and salt scrubs.

Injury Massage
This course surveys common injuries and their manifestations from the perspective of the massage therapist. Students are taught how to not only facilitate the movement and structure of the body as it compensates for the injury, but also an approach to the injury that supports recovery.

Massage Therapy Core I & II; Massage Therapy Core: Foundations and Essentials
These courses are based on basic massage techniques adopting a client-centered approach developing the art of bodywork. Students are taught the fundamental theories and techniques of massage therapy. Students develop an understanding and respect for therapeutic touch and serving others in a humanistic way.
Massage Therapy Variations I & II; Massage Variations and Massage Adaptations
These courses expose students to more advanced bodywork techniques and focus on the power of therapeutic touch. Emphasizing body mechanics, students will learn how to work various parts of the client's body using different tools such as elbows, knuckles, fists and forearms.

Massage Transitions
This course prepares students for licensing exams, placement and the transition from student to a working professional. Special emphasis is placed on preparing students for verbal and hands-on interviews that focus on client centered massage.

Movement & Structural Bodywork: Applications & Tools
Students learn the art and science of assessing human movement and structure. Specially designed movement techniques and exercises are taught to facilitate healthy body mechanics and movement patterns. Students learn how to apply hands-on techniques, with an emphasis on manipulating the connective tissues to support proper structure and function of the body. Students are also taught specific therapist maintenance techniques and concepts to ensure longevity in their professional careers.

Pathology;
Pathology I, II & III
These courses introduce students to an essentially Western medical model of disease. The focus is on the disease process and how it applies to the various body systems with an emphasis on common clinical manifestations of disease.

Professional Development;
Professional Development I, II, III, IV, V & VI
Students learn about the variety of employment opportunities available to them after graduation. Effective résumé writing, interviewing skills, customer service, and service-driven sales techniques are also covered as part of these courses along with seated massage techniques.

Reflexology
Students learn to positively address body systems through manipulation of reflex areas in the feet and hands. This course assists students in understanding how structure and function are interrelated and the basic roles of the body systems.

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.

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.

Shiatsu: Core & Variations
Students learn this Japanese form of bodywork that 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, stretching, and range of motion exercises.

Sports Massage
Sports Massage prepares students to work with athletes. Beyond the application of massage techniques on athletes, students are taught additional techniques that include range of motion exercises, static stretching and cramp management to enhance athletic performance, prevent injury, and decrease recovery time.

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.

Trigger Point Theory & Techniques
Students learn the theory and practice of trigger point therapy as it relates to various pain and health problems. The course also introduces students to various types of muscle dysfunction, their associated symptoms, and the massage techniques utilized to help manage the injuries.
Master Bodyworker Program

Advanced Cranial Sacral Therapy
In this course, students explore deeper aspects of perception and assessment of the cranial sacral system and learn advanced techniques to affect the cranial sacral system. Through this course, students can confidently demonstrate how to effectively work with clients suffering from migraine headaches, temporal mandibular joint dysfunction, low back issues, whiplash, sinus complaints, and cervical disorders. Students also learn the specifics of applying unwinding techniques, as well as how to create independent protocols.

Advanced Eastern Paradigm
Students gain an advanced understanding of acupressure and Eastern philosophy with emphasis placed on accurate Chinese assessment to determine therapeutic protocols. Students are able to treat responses to energetic imbalances according to the Eight Principles, Qi and Blood, internal climatic factors, and the Five Elements.

Kinesiology,
Advanced Kinesiology
Students learn the basic concepts of biomechanics that are necessary to understand the complex interactions of muscles. Students learn how muscles work together during any given movement by considering concentric, eccentric, and isometric muscle function.

Functional Assessment
Students learn and practice advanced methods utilized to assess a client’s health status through critical analysis of specific patterns in walking, running, postural viewing, and range of motion testing. Students also learn how to document these findings and how to re-assess the treatment goals based upon previous treatment responses.

Hydrostone Therapy
This course is designed to prepare students to blend hot and cold stone therapy into a Swedish massage. Several protocols are taught as well as the detoxification and physiological effects of the hot and cold treatments. Students learn how to use the stones to enhance deep tissue, trigger point, and sports injury sessions. This deeply detoxifying and relaxing modality gives students a new medium to work with that enhances their skills and aids in facilitating the healing of their clients.

Myokinetic Techniques
Students learn advanced active and passive movement techniques while applying specific strokes to release bound muscle and fascial tissue. Neuromuscular re-education and advanced re-patterning techniques are taught and practiced. Students are able to integrate the myokinetic techniques with any modality according to each client’s specific needs and wellness goals.
Introduction
The Steiner Education Group 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 and 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 at SEG may be practiced in class or clinic.
- Student-clients must exercise care and consideration while preparing to receive bodywork or 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 Community
SEG 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 SEG 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
SEG values the right to free speech as demonstrated in the instruction provided by its faculty members. SEG 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 allowing 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 services.

Misrepresentation
It is illegal for unlicensed students to represent themselves as a licensed practitioner. 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 or Children in Classrooms
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 or to 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.
Audio recording of classes is permitted with the permission of the Instructor. These audio recordings are for personal and private use only and may not be distributed or made available to others, and may not be duplicated by any means.
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. SEG 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 breakroom 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.

Nametags
In order to assist instructors in communicating with students, it is required that students wear a nametag while in class.

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. This policy also applies to the use of chewing tobacco, electronic cigarettes and vaping devices.

Anti-Hazing Policy
SEG prohibits any and all forms of mental and physical hazing of potential and current students.

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 SEG 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, sweatpants, leggings, or yoga pants 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 SEG 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.
• Fingernail polish is not allowed.
• Acrylic or gel nails are not permitted.
• 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.
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.

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 treat 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 proposed treatment.

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.

Dual Relationships
It is recommended that students do not enter into dual relationships with clients or classmates. If a dual relationship exists between a student and a client or classmate, 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
SEG 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 innuendos 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.

The Crime of Battery
The crime of battery is “un-consented touching of another”. When a person consents to intentional touch, it is implied that he/she is consenting only to what is required by the service. If a practitioner touches a client in any other manner, it is battery and therefore unlawful.

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

Federal Regulations (34 CFR 668.34) require Steiner Education Group (SEG) to establish a Satisfactory Academic Progress (SAP) policy for determining that eligible students are making satisfactory academic progress in their chosen program and are maintaining their eligibility to receive Title IV and/or VA funds.

SEG will apply the 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, a student must, at the end of each evaluation period, which is at the end of each payment period, meet the following requirements:

- Maintain at least a “C” average or 2.0 GPA;
- Successfully complete at least 67% of attempted credit hours or clock hours; and
- Be on track to complete his/her 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.

A student will be placed on Financial Aid Warning if at the first evaluation point he/she:

- Has an overall GPA that is less than 2.0; and/or
- Has not successfully completed (passed) 67% of all attempted credit or clock hours.

A student on Financial Aid Warning will be one payment period away from losing his/her financial aid eligibility.

A student will have his/her financial aid eligibility suspended if at the second evaluation period he/she:

- Is still not meeting the SAP standard of a 2.0 GPA; and/or
- Has not completed 67% of attempted credit or clock hours.

SAP Appeal/Financial Aid Probation

A student can appeal his/her suspension by completing a Financial Aid Appeal Form and submitting it, with documentation, to his/her campus Financial Aid Department. The student must also meet with an Education Department staff member (who must sign off on the appeal form) to devise a program plan that will ensure his/her successful completion of the program. If the appeal is granted, the student will be placed on Financial Aid Probation and the student will be permitted to maintain financial aid eligibility and will be assessed at the next evaluation period.

If a student does not successfully appeal his/her financial aid suspension he/she will:

- Lose his/her financial aid eligibility;
- Be placed on a cash payment plan for the remainder of his/her educational costs; and
- May be dropped from the program.

If the student is dropped from the program the school’s refund calculations will apply.
**Academic Monitoring Policy**

SEG is committed to supporting students in completion of their program. In order to graduate, students must have a passing grade in every course, complete all required clinic hours, and meet the minimum term and cumulative attendance requirements for the program in which they are enrolled. Therefore, students are expected to maintain a cumulative grade point average (GPA) of 2.0 or better while matriculating.

**Reporting Academic Standing to Students**

Students’ GPA is monitored during the second and seventh weeks of each 10-week term. Students receive a copy of their Academic & Attendance Progress Report during each of these weeks so that they are aware of their academic standing while in school. New students receive this report for the first time during the seventh week of their first 10-week term. Education staff will have regular follow up with these students to review progress toward program completion. Students with a GPA of 2.0 or above at the next assessment point will be removed from academic monitoring status.

**Honor Roll**

Honor Roll is assessed and published every ten weeks and coincides with the official cumulative attendance assessment. Honor roll is posted at the campus by Friday of that week. Students who have a 3.7 GPA or higher and a 95% or higher cumulative attendance percentage for the previous 10 week period of the program will be placed on the Honor Roll at their campus. Honor Roll students will also receive a certificate 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.

Students who do not complete the program by their scheduled graduation date will receive a letter from the Student Services office informing them that they have entered maximum time frame, identifying what their outstanding program requirements are, and notifying them of their revised expected graduation date. Students entering maximum time frame must meet with Student Services to complete a comprehensive make up schedule for completion of their outstanding program requirements.

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:

1. Repeated course(s) will not only be considered in the GPA but will also be considered against the student’s maximum time frame.
2. The hours attempted in the course from which a student withdraws will also be considered against the student’s maximum time frame.
Prerequisites For Program Enrollment

Students are required to enroll in and graduate from a prerequisite program(s) before starting one of the programs listed below. Transfer credit will be granted for the completed prerequisites. Students may enroll into these programs prior to graduating with the prerequisites, but will be considered a cancel if they have not graduated from the prerequisite program before the start date listed on the longer program’s enrollment agreement.

Prospective students who have transfer credit that is equivalent in content and length to a prerequisite program will be considered to have met the prerequisite requirement, pursuant to the SEG Transfer Credit policy.

Programs with Prerequisites

NSMT Las Vegas, and ASMT Tempe Campuses
Program: 
Prerequisite:
Master Bodyworker  Professional Massage Therapy program

UCMT Salt Lake City Campus
Program: 
Prerequisite:
Master Bodyworker  Professional Massage Therapy program

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>T</td>
<td>Transfer Credit</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>

Transfer grades are not used in the computation of grade point average but are used in the determination of graduation requirements for hours earned toward graduation. Credits earned may not necessarily be transferred to another private career school or to a collegiate institution.

In some courses, student may be required to pass the written and/or hands-on finals in order to receive a passing grade. See individual course syllabi for specifics.
Course Credits
The Steiner Education Group Western Region schools measure their 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
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.

Class Maximums/Student-to-Teacher Ratios
During the hands-on potion of massage classes, Steiner Education Group Western Region schools maintain a 15:1 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 and Teaching Assistants in the classroom. Lecture-only classes maintain a 65:1 student-to-faculty ratio. The massage clinics maintain a maximum student-to-instructor/teaching assistant ratio of 36:1. The maximum number of students in a classroom is 70.

Attendance Requirements & Credit
Attendance Requirements
Attendance is essential to student success in the programs offered at SEG. SEG has the following attendance requirements to support students in obtaining the necessary knowledge to be successful in their chosen field.

Specific attendance requirements by program are as follows:
• Students must maintain at least 90% cumulative attendance to have satisfactory attendance.
• Each course of Clinic requires 100% attendance. Students with attendance below 100% in a clinic course will receive an Incomplete grade and will be required to make up to 100% attendance.
• Students are required to have at least 90% cumulative attendance in the program to graduate.

Excused Absences
Absences that fall within a maximum of 10% of the program hours are considered excused absences and students are not required to make up the hours. No documentation for these absences is required for them to be considered excused. Excused absences do not apply to courses or programs requiring 100% attendance.

Students who are absent for more than 14 consecutive calendar days will be withdrawn. The withdrawal process will begin on the 15th day of absence, and the drop will be completed within five business days. Breaks between terms are not included in the 14 consecutive calendar days calculation.

Determination of Satisfactory Attendance
Students must maintain at least 90% cumulative attendance to have satisfactory attendance. Satisfactory attendance will be evaluated as follows:
Satisfactory attendance is evaluated unofficially during the seventh week and officially during the second week of each 10-week term. Students are officially assessed for the first time during the second week of their second 10-week term. Students receive a Academic & Attendance Progress Report during both the second and seventh weeks of each 10-week term.
Attendance Monitoring
Students with 80-89% cumulative attendance at an assessment point are placed on attendance monitoring status. Students are notified of their attendance monitoring status via the Academic and Attendance Progress reports that are distributed to students at the Determination of Satisfactory Attendance assessment points. A copy of this report is placed in the student files. Students placed on attendance monitoring should meet with the Education staff to review what courses need to be made up. Education staff will have regular follow up with these students to review progress toward program completion. Once a student has achieved 90% or above cumulative attendance, he/she will be removed from attendance monitoring status at the next assessment point.

Attendance Probation
Students at 79% or below cumulative attendance at an official assessment point are placed on attendance probation. Students are notified of their attendance probation status via the Academic and Attendance Progress reports that are distributed to students at the Determination of Satisfactory Attendance assessment points. A copy of this report is placed in the student files. Students placed on attendance probation have ten weeks to achieve at least 80% cumulative attendance. Education staff will have regular follow up with these students to review progress toward program completion. Students can improve their cumulative attendance percentage by attending needed make-up and/or repeat courses, and attending currently scheduled courses. Students who achieve a minimum 80% cumulative attendance by the next official assessment are removed from attendance probation status. Students who have 79% or below cumulative attendance for two consecutive official attendance assessments are withdrawn from school.

Attendance Tracking
SEG schools record and track attendance daily by class session. Detailed attendance records are maintained for each student.

Time Absent
Students will be docked attendance credit for any 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 will lose attendance credit for being absent or tardy, leaving early, or returning to class late from break.

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 Credit
SEG requires 100% attendance in all Internship courses in all programs.

Students must be checked in and ready to start serving clients by the start of their assigned shift. If a student is absent, arrives late, or leaves early, credit for the class will be as follows:

Absent ........................................ no credit (0% of clock hours)
Late (up to 15 min.)* ................ 3/4 credit (75% of clock hours)
Extra Late (15 min. – 1 hour)** ........ 1/2 credit (50% of clock hours)
Leave early (at any point in the shift) .. no credit (0% of clock hours)

Students arriving to their Clinical Internship shift later than one hour will not be admitted and the shift will be counted as an absence.

Internship shift schedules and requirements are as follows:

Massage Internship Courses
Massage Clinical Internship shifts start at 8:00am and 1:00pm on Saturday or Sunday. At the UCMT Orem Branch Campus, the Clinical Internship shifts start at 8:00am and 1:30pm on Saturday only. Shifts are opened based on student populations and not all shifts or days may be available at all times.
Attendance Make-Up

Although SEG expects students to attend all sessions in all courses, we recognize that extenuating circumstances may occur that cause a student to miss class. To ensure that students are receiving the course information and supervised practical experience necessary to become competent practitioners, we offer make-up options for students to meet the attendance requirements.

Attendance make-up should be coordinated with the Student Services department. 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, at the discretion of the Education Manager, attend make-up hours with an Instructor to obtain the missed information and needed hours.

Attending a Class Session for Attendance Make-up

• Students should coordinate with the Student Services department to determine the best opportunities for completing make-up attendance.

• 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.

• Active participation is required in all courses; therefore, if a make-up student is unable to fully participate, he/she will not be able to make-up the session until active participation is possible.

• If a make-up student begins working with another student in a practical portion of a session, the make-up student must stay for the entire practical portion, so as not to impede the educational process of the student he/she is paired with in class.

• 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.

• 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.

Attending Make-up Hours with the Instructor

• If the make-up session needed is unavailable, or a scheduling conflict exists, a student may contact the Education Manager to obtain approval to make-up the necessary hours with the Instructor directly.

• The Education Manager approves or denies the request, based on session and schedule availability. The Education Manager will make every reasonable effort to accommodate students’ make-up needs.
When the request is approved, the Instructor schedules the requested make-up hours with the student. All 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 department for data entry into the attendance records.

**Attending Make-Up for Massage Clinical Internship**

A student can make-up a missed shift on the opposite day of their assigned shift (except for students attending the UCMT Orem campus), or on a scheduled day off. Make-up students must arrive early and ensure their name is on the wait list. Booth space is granted on a first come, first serve basis. If a booth is available at the time the shift starts, students may complete the shift. Late arrivals will not be considered.

- Makeup can be completed in full shift, ½ shift and ¼ shift increments.
- All partial shift makeup is conducted in full massage session increments only, even when only partial session credit is needed to reach the 25% or 50% mark.
- Students attending a make-up session cannot arrive late.
- Students may not complete more than one internship shift per day (except for students attending the UCMT Orem campus).
- The Clinic Manager may limit the number of make-up students allowed on a shift to ensure that scheduled students can successfully complete the required number of massages.

**Missed Or Failed Coursework**

Students have the opportunity to submit missing coursework. Work submitted after the original due date listed on the course syllabi will receive a 10% point deduction if turned in before the end of the course. Passed coursework cannot be resubmitted for a better score. Students can also resubmit corrected coursework if the original work was failed. Retakes and resubmissions will be accepted for a period of time after a course completes. For courses that complete within the first five weeks of the term, coursework must be turned in by the end of week seven. Retakes and resubmissions for courses that complete in weeks 6-10 of a term must be turned in by the end of week two of the subsequent term. All retakes and resubmissions are graded as pass/fail only. For failed retake attempts, the higher score of the two attempts will be used in the final grade calculation for the course.

Students must achieve a minimum grade of “C” (70%) on the written and hands-on finals in practical courses in order to pass. See individual course syllabi for specifics.

NOTE: First Aid/CPR exams that are made-up or retaken are pass/fail only; 80% must be achieved for a passing score.

Students can turn in missing homework to the Instructor or to the Student Services department. Students should schedule make up of missed quizzes and exams with their Instructor or through the Student Services department.
Retaking a Failed Course

If a student fails a course, 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 the Attendance Requirements & 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.
- 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, maintaining the required attendance percentage to pass the 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 roll sheet 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.
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 potential for 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.

1. Submit a written account of the incident to the campus Title VI, Title IX, Age Discrimination Act (ADA) and 504 Coordinator. Following is a list of the Coordinators at each campus location:

   **Salt Lake City Campus**
   Education Manager
   25 South 300 East • Salt Lake City, Utah 84111
   801-521-3330

   **Orem Campus**
   Education Manager
   143 North State Street • Orem, Utah 84057
   801-796-0300

   **Las Vegas Campus**
   Education Manager
   2381 East Windmill Lane, Suite 14 • Las Vegas, Nevada 89123
   702-456-4525

   **Tempe Campus**
   Education Manager
   1409 West Southern Avenue, Suite 6 • Tempe, Arizona 85282
   480-983-2222

   **Phoenix Campus**
   Education Manager
   10000 N. 31st Avenue, Suite D-100 • Phoenix, Arizona 85051
   602-331-4325

   **Westminster Campus**
   Education Manager
   8991 Harlan Street, Suite B • Westminster, Colorado 80031
   303-426-5621

   **Aurora Campus**
   Education Manager
   14107 East Exposition Avenue • Aurora, Colorado 80012
   303-366-4325

2. 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 10 business days.

3. 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 any SEG campus 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

Retaliation against individuals for submitting complaints of discrimination, including sexual harassment, is explicitly prohibited. The reporting of sexual harassment allegations to the appropriate personnel at a campus does not preclude a student from reporting the incident to law enforcement. Regardless of the investigation and action being taken by the campus, a student always has the right to contact law enforcement.
Discipline

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 be subject to the following consequences:

• Receive 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 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, but is not limited to, 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.

Disciplinary Notice

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.

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 may notify the school in writing 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.

• 14-Days Absent – A student enrolled at least half-time who fails to attend school for 14 consecutive calendar days, during which time school is scheduled, will be withdrawn from the program. Holiday breaks that occur between scheduled terms are not included in the 14-day withdrawal calculation. The 14th day of absence is the date of determination for the withdrawal.

• 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 Attendance — A student who fails to maintain satisfactory cumulative attendance in accordance with the Attendance Requirements and Credit policy. The day Satisfactory Attendance Reports are distributed to classes for the official attendance assessment is the date of determination for the withdrawal. (see Satisfactory Academic Progress Policy)

• Program Change — A student who decides after the cancel period to transfer to an unrelated program (i.e. Massage to Skin Care) will be considered a drop from the original program.

• 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
- 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 Department.

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.
**Re-enrollment**

Students who have withdrawn from 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 changes that have occurred that will allow them to complete the program. The student's previous enrollment records 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.

Students accepted for re-enrollment will receive 100% tuition credit, as well as transfer academic and attendance credit for any courses successfully completed and passed during the first enrollment and which meet the following criteria:

- The credit was earned no more than two years from the last day of attendance of the first enrollment
- The credit is equivalent to the current programs offered at the SEG schools

No tuition or academic credit is given after two years from the last day of attendance of the first enrollment period. Please refer to the Transfer Credit policy in the catalog for more information.

**Procedure**

Students who wish to re-enroll must submit a letter of application and a completed Application to Re-Enroll to the Registrar. The letter of application must include the following:

- Why the student wants to re-enroll at a 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 file, and decide whether or not to re-admit the student. In some cases, the Campus Director and Education Manager may request an in-person interview with the applicant. The student is notified in writing of the acceptance or denial of his/her application within 15 business days of receipt of the application letter and necessary documents.
If the student is approved for re-enrollment, the Education and Financial Aid Departments must complete the procedure for transfer credit determination and create a class schedule for the student. Then 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.

Prior balances will be reviewed prior to re-enrolling. Prior balances must be paid via a payment plan or other approved arrangements. The student may be required to make a good faith payment prior to returning to school.

Students re-enrolling 180 days after their prior last date of attendance will be subject to any increases in tuition, books, fees, and supplies that have occurred since the student’s last enrollment period. Students re-enrolling within 180 days of their last enrollment will be held to the tuition rates of their prior enrollment. If any changes to the curriculum occurred since the student’s previous enrollment, the student is responsible for purchasing any new books, manuals, or supplies needed to complete the program.

**Graduation Requirements**

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

- Have a passing grade, (C) or better, in all courses.
- Complete all required clinic hours.
- Have 90% minimum cumulative attendance in the program.

A ceremony is held at the end of every term for each graduating class and family or friends they would like to invite (given limited space availability). Further details about graduation are provided throughout your final term at school.

Students who wish to participate in graduation ceremonies must meet all the criteria outlined above.

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

- Pay all tuition and fees.
- 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 upon 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 internship shift.

**100% Attendance Award** – This award is given to students who have 100% attendance in all courses and internship shifts by their scheduled program end date.

**Massage Clinic Achievement Award** – This award is given to Professional Massage Therapy Program students who have completed five massages during each shift in Clinical Internship I, II & III.
Leave of Absence
SEG students can apply for an approved Leave of Absence (LOA) from school in extenuating circumstances. All LOAs must be initiated by the student, and must be approved by the school before the LOA begins.

Student Leave of Absence Reasons
Students who have certain emergency situations are eligible to take an approved LOA for up to 90 calendar days, or half the program length, whichever is less. LOAs may be approved for the following reasons:

- Circumstances that are covered under the Family and Medical Leave Act of 1993, which are:
  A. Serious health condition of the student
  B. Care of an immediate family member with a serious health condition
  C. Birth/adoption of a child and care for that child
- Death of an immediate family member
- Jury duty
- Military service
- Schedule LOA - SEG programs are offered over 5 or 10 week blocks, and specific courses in the program are offered during each block. Students are assigned a specific block/course schedule for their program when they start school. In some cases, when a student takes a leave of absence or receives transfer credit for multiple courses, a gap in a student’s schedule can occur when a block is running in which the student has already received credit for all of the courses being offered. In these cases, a schedule leave of absence can be granted until the next available block/course starts that the student needs. If a leave of absence or transfer credit award creates a gap in a student’s schedule, he/she is informed of it and may request a schedule leave of absence for the period of time of the gap. Schedule leave of absences are included in the maximum days a student can take a leave of absence, and the total days on LOAs combined cannot exceed 180 days or half the program length, whichever is less.
- Extenuating Circumstances - If a student has extenuating circumstances arise that require an extended absence from school and are not covered by the reasons outlined above, the student can still request an LOA, as long as the other requirements listed in this policy for an LOA are met.

All leave of absences are measured in calendar days and include school breaks and holidays in the total days allowed. Only one leave of absence will be approved in any twelve-month period. If necessary, a student can request an extension or an additional LOA. LOA extensions and additional LOAs have the same documentation requirements as initial LOAs. The combined total number of days of all leave of absences for a student cannot exceed 180 calendar days or half the program length, whichever is less, including school breaks and holidays.

International Students
International students requesting a leave of absence are subject to the laws, limits, regulations, and restrictions of the various government agencies that regulate their status.

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 are still 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:
1. Complete a Leave of Absence Request Form with the Registrar or Academic Advisor prior to taking the leave of absence. This includes identifying a specific start and end date for the LOA. The LOA start date cannot be prior to the request date.
2. Provide appropriate documentation to support the LOA request (i.e. doctor’s note, military orders, etc.).
3. 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 & Requests for LOA Extensions
If a student receives a denial of a leave of absence he/she can submit a written appeal to the Campus Director. A letter of explanation and supporting documentation should be submitted. The student will receive notification of the appeal/extension approval or denial within five business days.

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. Students must return to the same program and campus from which they took the leave.

Often, due to the student’s class schedule needs, a student may need to change class groups upon return from a leave of absence. Classroom transfers for LOA students are coordinated with the Registrar, who determines which class and schedule best fits the LOA student’s remaining program requirements.

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. The refund policy will be applied if a student fails to return from a leave of absence. In order to return to school, the student would have to re-enroll. For more information, please refer to the Re-enrollment policy.

SEG Student Transfer
SEG students are allowed to transfer between program schedules (i.e. day to eve) and between campuses that are part of the same school group. 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. 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.

Students are not permitted to transfer between programs, or between classes with the identical schedule at a campus.

Procedure
Students wishing to transfer must complete a Transfer Request Form, available from the Student Services office. 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.

Students must be at least half-time status, have a 2.0+ GPA, and have at least 80% cumulative attendance to be eligible to transfer between campuses. Incomplete grades will not transfer. Education personnel from both campuses will determine how and when such transfers will be processed.
Students attending SEG Western Region campuses may only transfer to another campus within the SEG Western Region group.

- **SEG Western Region and Texas School Group**
  - Utah College of Massage Therapy – Salt Lake City and Orem 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
  - Texas Center for Massage Therapy – Dallas and Houston campuses

  NOTE: 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 inform the student what transfer credit will be granted.

**Veteran’s Attendance Policy**

Excused absences will be granted for extenuating circumstances only. Excused absences must be substantiated by entries in the student’s file. Early departures, absences, tardiness, etc., for any portion of a class period will be counted as one quarter (1/4) absence. Students exceeding three (3) days in a month of unexcused absences will be terminated from their VA benefits for unsatisfactory attendance. The student’s attendance record will be retained in the veteran’s file for USDVA and SAA audit purposes.

**Holiday Schedule 2016-2017**

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Martin Luther King Jr. Day</td>
<td>1/18/16</td>
</tr>
<tr>
<td>President’s Day</td>
<td>2/15/16</td>
</tr>
<tr>
<td>Spring Holidays</td>
<td>3/25/16 &amp; 3/27/16</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>5/30/16</td>
</tr>
<tr>
<td>Independence Day</td>
<td>7/4/16</td>
</tr>
<tr>
<td>Pioneer Day (Utah Only)</td>
<td>7/24/16</td>
</tr>
<tr>
<td>Labor Day</td>
<td>9/5/16</td>
</tr>
<tr>
<td>Columbus Day</td>
<td>10/10/16</td>
</tr>
<tr>
<td>Thanksgiving</td>
<td>11/24/16 – 11/25/16</td>
</tr>
<tr>
<td>Holiday Break (Includes Christmas &amp; New Years)</td>
<td>12/19/16 – 1/2/17</td>
</tr>
</tbody>
</table>

* Not all holiday breaks are applicable to all programs. Please refer to your program schedule.

** Classes not held on holidays will occasionally be held on Friday instead.
Payment and Refund Policies

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

Supplemental Assistance Programs
The following supplemental assistance programs may be available to SEG students, if qualified:
- Interest Free student payment plans
- In House Loan program
- Alternative loan programs (not available at all campuses, credit-based)
- State programs
- Veterans Benefits
- Scholarships

Interest Free Student Payment Plans
Interest free student payment plan options are available. Students choosing to make cash payments can spread the remaining balance over the length of the program to be paid in equal monthly installments. All balances must be paid in full prior to graduation.

In House Loan program (IHL)
The In House Loan program (IHL) is available to qualified students who have balances not covered by financial aid or other means. Please see the Financial Aid Representative at the campus for details.

Alternative Loans
Mountain America Credit Union offers an alternative loan to qualified students attending the Scottsdale and Tucson campus locations.

Miscellaneous Fees
Change of Start Date: Each start date change initiated by the student will be subject to a $50 fee. Start date changes initiated by the school will not be subject to the fee. Changing start dates is not recommended due to the limited number of spaces available in each class.

Re-enrollment: Re-enrolling students will be subject to a re-enrollment fee of $50. In unusual circumstances, the Campus Director may waive this fee.

Transfer Fee: The administrative, non-refundable processing fees for all non-SEG transfer credit are: $25 per course/$150 per program section. There is no fee for transfer credit received from SEG institutions.

Veterans’ Benefits
Veterans’ benefits are offered at all campus locations for qualified students.

In conjunction with VA rules and regulations, Steiner Education Group has adopted the following definitions to serve as guidelines when certifying VA Benefits for participating students.

Clock hours (theory predominates)
- 18 hours or more are full time
- 13-17 hours are ¾ time
- 9-12 hours are ½ time
- 5-8- hours are less than ½ time
- 1-4 hours are ¼-time or less
The VA determines the rate of pursuit for the Post-9/11 GI Bill®.
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. SEG will make all refunds within 30 calendar days of the date the student’s official or unofficial withdrawal/dismissal date, unless state or local policy states otherwise. All refunds will be returned according to the Refund Priority Method outlined in this Student Catalog and Handbook.

Students who do not remain current with payments due to the school may be sent to collections.

Institutional Refund Policy

Students withdrawing before the second Sunday in the first quarter of attendance 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 within 20 days following the student’s last day of attendance. No Title IV funds can or will be used to cover the above charges.

Utah and Arizona Policy:

First and second weeks of the program are the Add/Drop period. After the third 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, up to a maximum of $1,000.

• After 50% of the period of training and financial obligation the school will retain the full amount of the tuition.

All refunds are based on tuition charges for the program. Attending one day of any given week will result in a charge for the entire week.

Nevada Policy:

Under Nevada State Law and pursuant to NRS 394.449, students who: cancel, withdraw, or who are terminated from Nevada School of Massage Therapy (NSMT) will be subject to the following institutional refund policy.

• If the school has substantially failed to furnish the training agreed upon in the student Enrollment Agreement, the school will refund to a student all money they have paid to NSMT. If the payments have been made in the form of Title IV funds or agency money, the school will return all funds back to the respective agencies from which they came.

• If a student cancels his/her enrollment prior to the start of the program, the school will refund all money paid by the student, minus 10% of the stated tuition in the Enrollment Agreement or $100, whichever is less.

• If a student withdraws or is terminated after the start of the training program but prior to completing more than 60%, the school will retain a pro rata amount of the tuition that is stated in the student Enrollment Agreement, plus 10% of the tuition or $100, whichever is less.

• If a student is withdrawn or terminated after completing more than 60% of the program, the school will retain the full amount of the tuition agreed upon in the Enrollment Agreement.

If it is determined that a refund is due, the school will pay that refund to the student or agency within 15 calendar days after the:

• Date of enrollment cancellation by the student;

• Date of student’s withdrawal or termination by the school;
• Last day of attendance during an authorized leave of absence, if the student fails to return after the period of authorized leave; or
• Last day of attendance of a student, in any given situation.

Colorado Policy:
Under Colorado State Law, a student who withdraws from Denver School of Massage Therapy (DSMT) 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.
• Withdrawal within the first 10% of the program – 90% refund of: institutional charges (tuition) less administrative cost of $100.
• Withdrawal after 10% of the program but within the first 25% of the program – 75% refund of: institutional charges (tuition) less administrative cost of $100.
• Withdrawal after 25% of the program but within the first 50% of the program – 50% refund of: institutional charges (tuition) less administrative cost of $100.
• Withdrawal after 50% of the program but within the first 75% of the program – 25% refund of: institutional charges (tuition) less administrative cost of $100.
• Withdrawal after 75% of the program has been completed – no refund.

If the school discontinues education services, the student is entitled to a full refund.
The school maintains detailed attendance records. Students are given 14 calendar days before withdrawal proceedings begin.
All refunds will be processed within 30 days of the date of determination using the last date of attendance for the withdrawal calculation.

Credit given for prior training will not effect the withdrawal calculation.
Refund calculations are processed based on time attended.
Full refunds are given to any students that are affected by any class postponement.
Approved and regulated by the Colorado Department of Higher Education, Private Occupational School Board.

Returning Materials
Students are able to return items within 20 days of their withdrawal. SEG does not repurchase equipment, books, or supplies from students who have completed in excess of 60% of the term.
• 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.
• Uniforms are returnable if never washed or worn. The student will receive a 100% refund of the uniform cost.
• If a massage table and/or bolster is returned new and un-used, the student will receive a 100% refund of the cost. If the table and/or bolster have been used, no refund will be made.
• Massage cream is returnable if never opened and the student will receive a 100% refund. If opened, no refund will be made.
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 SEG schools, 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:
  - Federal Direct Unsubsidized Loan
  - Federal Direct Subsidized Loan
  - Federal Direct PLUS Loan (for parents)
  - Pell Grant
  - Federal Supplemental Education Opportunity Grant (FSEOG)

- 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 Institutional Refund Policies published herein.

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:

  \[
  \text{Percentage of Title IV aid earned} = \left( \frac{\text{Hours completed}}{\text{Total hours in the payment period}} \right) \times 100
  \]

- The percentage of Title IV aid that is unearned will be returned to the appropriate program.

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

- 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:
  - Federal Direct Unsubsidized Loan
  - Federal Direct Subsidized Loan
  - Federal Direct PLUS Loan (for parents)
  - Pell Grant
  - Federal Supplemental Education Opportunity Grant (FSEOG)

*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.
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; and
  • 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; and
  • 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.

Post Withdrawal Disbursements

If a student was eligible to receive Title IV funds but for some reason did not receive those funds prior to their official/unofficial withdrawal, this aid is considered aid that “could have been disbursed” and is considered a post withdrawal disbursement. The following criteria must be met in order to receive a post withdrawal disbursement from the following Title IV fund sources:

Pell Grant - the school must have received a valid ISIR (selected ISIRs must be verified).

Federal Direct Loan - the school must have a valid ISIR (selected ISIRs must be verified). First-time or first-year borrowers must have completed the first 30 days of attendance and the school must have certified the loan application prior to the student’s last day of attendance.

Federal DirectPLUS Loan - the school must certify the loan application prior to the student’s last day of attendance.

In the event of a post withdrawal disbursement, the school will provide written notification of an offer for the student/parent to receive any post withdrawal funds within 30 days of the student’s date of determination of withdrawal. The parent/student must respond within 14 days to request some or all of the funds, at which time the school must disburse the funds requested within 90 days of the student’s last day of attendance. If the school receives no response, a disbursement will not be made. If the response is received after the 14 days, the school may choose whether or not to make the disbursement. Borrowers will receive written notification if a disbursement is not made.

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.

Financial Aid Disbursements

Please refer to Satisfactory Academic Progress policy.

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) at www.nslds.ed.gov to ensure that you are current on your loans.
• If you default on your 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.

Selective Service Policy

A male student must be registered with Selective Service in accordance with federal 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
Steiner Education Group 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. Steiner Education Group 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.

- SEG has a worldwide network of thousands of employers.
- SEG graduates have been recruited by many of the top-rated employers in the industry.
- Career Services makes career planning fast, focused, and easy.

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, spa work, chiropractic work, etc. Students can also post resumes, apply directly for jobs, find information regarding associations, do research, and find various job hunting sources, all 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.

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 most states to practice massage therapy. 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, SEG will pay for the first exam and licensing fees in the state in which the student graduated. 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 or esthetician.
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.
4. The student or graduate must provide proof of passing three practice exams.
5. The student or graduate must provide proof of passing the MBLEx.

This is available to all Professional Massage Therapy graduates who enroll on or after February 22nd, 2013. Exam and licensure costs for students in the Master Bodyworker program are not covered. 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.

Additionally, a listing of each respective state agency and website is listed at the end of this policy.

### Nevada Only:

The cost of an initial (one) business license and one jurisdictional business license (up to $120.00) will be covered for graduates going into private practice or who are self-employed in massage therapy. To receive this benefit, students must have completed all required documentation by the institution and applied for state licensure, in addition to these licenses, within 30 days of the actual date of graduation. This is available to all Professional Massage Therapy graduates who enroll on or after April 29th, 2015.

The following table indicates which specific licensing costs are eligible to be paid by SEG, 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>Arizona</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes</td>
</tr>
<tr>
<td>Colorado</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
</tr>
<tr>
<td>Nevada</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Utah</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</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 to determine if the credits are applicable to that state’s requirements.

Criminal conviction may affect a student’s ability to become licensed. Students should contact the campus they wish to attend for additional information.

Information regarding specific esthetics (skin care) licensing requirements is available to students from the Associated Skin Care Professionals (ASCP) at www.ascpskincare.com.

Students should review the following websites for additional information:

**Utah**
- Utah Division of Occupational & Professional Licensing
  www.dopl.utah.gov/licensing/massage_therapy.html

**Nevada**
- Nevada State Board of Massage Therapists
  www.massagetherapy.nv.gov

**Arizona**
- Arizona State Board of Massage Therapy
  www.massageboard.az.gov

**Colorado**
- Office of Massage Therapist Registration
  dora.colorado.gov/dpos

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**Student Lounge**
An on-campus student lounge is available to students at each of our campuses. A refrigerator, microwave ovens, and vending machines are available for student use.

Food and drinks (other than water in containers with lids) are not allowed in the classrooms and may only be consumed in the student lounge.

**Student Resources**
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.

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

**Library**
The library contains a collection of books, professional trade journals, audiotapes, videotapes/DVDs, computers and audiovisual equipment for student use while on campus. For hours of operation, please check with the front desk or Education staff.

**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 www.SteinerCE.com.
Public Notice Regarding Directory Information

The Family Education Rights and Privacy Act (FERPA), a Federal law, requires that SEG, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your education records. However, SEG may disclose appropriately designated “directory information” without consent, unless you have advised SEG 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.

SEG 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 SEG to disclose directory information from your education records without your prior written consent, you must notify SEG 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

Student Rights Regarding Education Records

FERPA also affords students certain rights with respect to their education records. These rights include:

1. The student’s right to inspect and review his/her education records within 45 days of the day SEG receives a written request for access.
   - The student must submit the written request to the Registrar, Campus Director, or other appropriate campus official, and the written request must identify the record(s) the student wishes to inspect. SEG will arrange for access and notify the student of the time and place where the records may be inspected.

2. The student’s right to request an amendment of his/her education records that he/she believes to be inaccurate.
   - The student may request SEG to amend a record that he/she believes to be inaccurate. The student must request any amendments in writing to the Campus Director, must clearly identify the part of the record he/she wants changed, and specify why he/she believes it is inaccurate. If SEG decides not to amend the record, SEG will notify the student of the decision and advise the student of his/her rights to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when he/she is notified of the right to a hearing.
A. The right to request a record amendment does not include:
   1. Changes to grades or disciplinary decisions; and/or
   2. Opinions or reflections of a school official or other person that is reflected in
      the educational record.

3. The student’s right to consent to disclosures of personally
   identifiable information contained in his/her education records, except to the extent that FERPA authorizes disclosure without
   consent. These exceptions include:
   A. School officials with legitimate educational interest;
   B. Other schools to which the student may be transferring;
   C. Auditors, accrediting organizations, and appropriate parties in
      connection with the student’s financial aid;
   D. To comply with a judicial order or lawfully issued subpoena;
   E. Appropriate officials in cases of health and safety emergencies; and
   F. State and local authorities, within a juvenile justice system, pursuant to
      specific State law.

4. The student’s right to file a complaint with the U.S. Department of
   Education concerning alleged failures by SEG to comply with the
   requirements of FERPA. The name and address of the Office that
   administers FERPA is:

   Family Policy Compliance Office
   U.S. Department of Education
   400 Maryland Avenue, SW
   Washington, DC 20202-4605

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Transcripts and Diplomas

Transcripts – Upon graduation, students receive an official student
transcript, provided all financial obligations have been met. Students
expect to receive their transcript 15 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 all financial obligations have
been met. Students can expect to receive their diploma 15 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

SEG is committed to open, ongoing communication between
students, staff and faculty members. If a student has a concern
or complaint regarding the program, school, or a staff or faculty
member, SEG recommends that the student should follow the
procedure outlined below. However, student’s are not required to
go through the SEG internal complaint procedure before contacting
a accrediting and/or state agency. The Campus Director will log all
official complaints on the SEG Complaint & Grievance Log and file
the complaint documentation in the log binder, which is kept in the
Campus Director’s office.

The first step is to address the issue directly with the appropriate
staff or faculty member. If the student is unable to resolve the issue
directly with the staff or faculty member, he/she may discuss the
concern with the Education Manager.
If a satisfactory resolution is not obtained, the student may initiate a formal complaint by writing a letter to the Campus Director containing the following information:

- The nature of the complaint
- The approximate date(s) that the problem occurred
- The name(s) of the individual(s) involved in the problem and/or other students involved, if applicable
- Important factual information, such as dates of meetings with staff and/or faculty members, and outcome of meeting(s)

The Campus Director will review the complaint, investigate as needed, and in most cases will respond to the student within 10 business days. In cases where complaint resolution may take longer than 10 business days, the Campus Director will keep the student informed of the progress being made to address the complaint. The Campus Director will log the complaint on the SEG Complaint & Grievance Log and file the complaint documentation in the log binder, which is kept in the Campus Director's office.

If the concern cannot be resolved by the campus, the student may contact the SEG corporate office. All complaints should be submitted in writing to:

Steiner Education Group
Director of Accreditation and Licensure
170 Red Rock Road
York, Pennsylvania 17406
717-268-1881
ElizabethH@SteinerEd.com

All signed, legible, written complaints will receive a written response from the corporate office within 10 business days.
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. Cancelled classes may be rescheduled on Friday(s) following the school closure. SEG reserves the right to reschedule classes at its discretion.

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 DVDs, books and charts, music, massage and skin care 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. Signed 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 encourages all students to vote. SEG campuses have Voter Registration Forms available from the Registrar for students who wish to register to vote.

Selling Products or Services
No solicitation is allowed on school property.

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.

Please note that “illegal drugs” are those identified in federal law, regardless of local or state laws that may not prohibit them.

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 may occur on campus, but it is required to report criminal activity. In order to do this, it is necessary to obtain documentation for any incident.

SEG 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.

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 student lounge of the school.
Catalog Content, Changes, and Course Cancellations

This Student Catalog and Handbook and its contents are subject to change without notice. Steiner Education Group retains the right to change requirements, regulations, and fees at any time. Please see the Admissions Department for any catalog addenda that might contain updates or changes. SEG makes every effort to offer all scheduled courses. In the event of a cancelled course, every effort will be made to ensure students are notified. All cancelled courses will be rescheduled to ensure program requirements are offered in their entirety. 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.

Copyright Infringement

Steiner Education Group, in compliance with the United States Department of Education, prohibits 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.

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 www.copyright.gov, especially their FAQ’s at www.copyright.gov/help/faq.

Use of Technology Deterrents

All student web traffic is filtered through the use of 3rd party tools by which the SEG Information Technology department (IT) is able to specify which websites users are able to view as well as what type of content they are allowed to download. IT reviews web traffic on the student network to ensure that no loopholes have been found and exploited.

SEG’s computers do not offer any anti-piracy software, nor do they offer alternatives to legal downloading. Downloading of music and any type of media streaming is prohibited on any SEG computer.
Plagiarism

Plagiarism is the uncredited use (both intentional and unintentional) of somebody else’s words or ideas. All of the following are considered plagiarism:

- Turning in someone else’s work as your own
- Quoting someone and leaving out the quotation marks
- Copying someone else’s ideas and using them as your own.
- Failing to give credit for the use of someone’s work

Academic honesty is very important to SEG, therefore anyone suspected of plagiarizing in any form, may be subject to dismissal.

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, partner, 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 declaratory or injunctive relief only 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.

Criminal Background Check

SEG reserves the right to perform criminal history background checks. State licensing or employment sites may require a criminal background check for licensure or employment.

Reservation of Rights

SEG 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.
- Cancel advanced classes when sufficient enrollment is not obtained.

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

Transferability of Credits

If a student plans to transfer coursework completed at SEG to another postsecondary institution, it is the student’s responsibility to determine if that institution will accept the completed coursework. SEG does not imply, promise, or guarantee transferability of its coursework or hours to any other higher education institution.
Thank You!

On behalf of every faculty and staff member at the Steiner Education Group, 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.

Thank you for allowing us to make a difference in your life. We are honored that you chose the Steiner Education Group for your education.