



567 S. Valley View Dr. STE 4 St. George, UT 84770, 435.261.4203, www.zmc.edu

DISCLOSURE STATEMENT

Qualification Agreements

Utah Qualification Agreement:

To practice massage therapy in the state of Utah applicants must meet the Utah Laws & Rules requirements and must meet the following qualifications as stated by the Utah Division of Occupational & Professional Licensing.

Professional Licensing:

1. If an applicant is convicted of an offense that would constitute a felony or misdemeanor, either in the state of Utah or in any other state or country, the student may be refused licensure even though they have graduated from an approved massage therapy program. If the student has been convicted as herein defined, the applicant must present their case to the Utah Division of Occupational & Professional Licensing for their determination, and may or may not be placed on license probation.
2. An applicant must testify that they are of good and moral character.

G.I Bill® Qualification Agreement:

Per requirement CFR 21.4254 (c) (11) ZMC shall not exceed enrollment limitations as set forth by the State Approving Agency. For further details, please refer to CFR 21.420 (c) as referenced below:

Restrictions on enrollment; percentage of students receiving financial support.

(a) *General.* Except as otherwise provided in this section the Department of Veterans Affairs shall not approve an enrollment in any course for an eligible veteran, not already enrolled, for any period during which more than 85 percent of the students enrolled in the course are having all or part of their tuition, fees or other charges paid for them by the educational institution or by the VA under title 38, U.S.C., or under title 10, U.S.C

Campus Location and Facilities

Zion Massage College is located in the beautiful Green Valley area of St. George, Utah. Students enjoy a peaceful, ideal learning environment surrounded by Southern Utah's Red Rock cliffs and desert. The picturesque Snow Canyon State Park is within a 15-minute drive from the campus and Zion National Park is just 1 hour away.

The college offers ample parking and consists of 4 spacious classrooms, reception areas, student and faculty break areas, an office and restroom facilities. The college offers wireless internet, Ashiatsu Bars which are used in several massage modalities, private curtained massage areas and a variety of state-of-the-art massage tables and supplies. To effectively teach complex hands-on technique, class size is limited to a student/teacher ratio of one teacher for every 20 students.

The student break area is equipped with a water station, a microwave, coffee maker, tea pots and shelving to store student supplies and personal items.

Zion Massage College gives students a competitive advantage with small class sizes, experienced faculty, and a commitment to teaching our students a blend of the most effective massage modalities from around the world.

Utah State Licensing Requirements

Licensing Requirements

Zion Massage College prepares students to practice in the state in which training is offered and does not guarantee that the credentials earned in the program will transfer to other states. Although licensure laws vary by state, a license is required in most states to practice massage therapy. It is the student's responsibility to contact the state in which they may wish to practice as a licensed massage therapist to determine the specific requirements for licensure. In addition to passing ZMC's required courses, students are required to pass a state

or national exam. Currently, the MBLEx is the standard exam, which is used to determine professional competency by the majority of states. Each respective state board or agency determines its own application process and associated fees for licensure. Thus, state licensure processes and fees are subject to change. Information regarding specific state requirements for licensure can also be obtained by contacting ZMC's Admissions Department. It is important to note that criminal conviction may affect an applicant's ability to obtain licensure. Please contact the Admissions Director for further information.

Utah Licensure Regulations:

To practice massage therapy in the state of Utah the following must be completed and sent the following to Utah's Department of Professional licensing.

1. A Passing MBLEx Exam score
2. Two fingerprint cards
3. Copy of Driver's License
4. An application fee of \$90.00
5. A completed Utah application for licensure as a massage therapist.
6. A Criminal History Disclosure Statement
7. Official ZMC Transcript
8. A Verification of Completion of a Formal Massage Education Program.

For more information and to obtain an application for licensure, contact:

Utah Department of Professional Licensing

P.O. Box 146741

Salt Lake City, Utah 84114

www.dopl.utah.gov

1-801-530-6628

Licensing in other States

For a complete list of licensing requirements and regulatory agencies in all states, contact:

American Massage Therapy Association

500 Davis Street, Suite 900

Evanston, IL 60201

www.amtamassage.org

1-877-905-0577

I understand that local municipal ordinances may apply in the absence of state law. I understand that it is my responsibility to know the licensing requirements for the state/county/municipality that I desire to work in and that I must contact the state/county/municipality to verify licensing information.

Utah Qualification and Licensure Regulations

Utah Qualification Agreement:

I understand that criminal conviction may affect an applicant's ability to obtain licensure. It is the applicant's responsibility to contact the Utah Department of Professional Licensing to determine eligibility for licensure. In addition, please contact the Admissions Department for further information.

I testify that I am of good and moral character.

I understand that the licensing requirements may differ in other states and, within some states, local municipal ordinances may apply in the absence of state law.

I understand that local municipal ordinances may apply in the absence of state law. I understand that it is my responsibility to know the licensing requirements for the state/county/municipality that I desire to work in and that I must contact the state/county/municipality to verify licensing information.

Program Tuition & Fees:

Below are the tuition and fees for attendance in Zion Massage College's 900-hour professional massage therapy program*:

Tuition and Fees	Amount
Tuition	\$ 12,600
Total Cost	\$ 12,600

Other Costs	Amount
Book & Table Package	\$ 800.85
Supplies	\$ 261.25
Total Estimated Additional Cost	\$ 1062.10

Total Program Cost Breakdown:

Tuition: \$12,600

Book & Table Pkg: \$800.85

Supplies: \$261.25

*A Book and Table package can be purchased through ZMC for \$800.25 or, students may choose to purchase these items on their own.

Paying For Your Education At Zion Massage College:

- Tuition is divided into two equal terms of 450 hours each for a total of 900 hours, over an 11 month period.
- **Federal Student Aid (FAFSA):** To fill out a Free Application for Student Aid, visit <https://studentaid.ed.gov/sa/fafsa>. You can also contact ZMC's Financial Aid Administrator at 435-359-9828 with any questions on the Federal Student Aid process.
- **Payment Plan Option:** ZMC has a no-interest/no-fee payment plan, which requires \$2,000 down. We recommend making payments as you progress through the program. However, the remaining tuition balance is simply due before graduation. There are no fees or interest charged to students that participate in the ZMC payment plan option. We are committed to helping you obtain a debt free education and a viable career!
- **Vocational Rehabilitation Funding Option:** ZMC is approved for funding through the Department of Vocational Rehabilitation for students that qualify for this service.
- **GI Bill® Option:** Students that qualify for the G.I. Bill® can apply for educational funding through the Veterans Administration. The G.I. Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).

Admission Requirements and Procedures:

Zion Massage College is an open admission vocational school, which is registered under the Utah Postsecondary Proprietary School Act. To be considered for admission, an applicant must complete the following admission steps and submit proof of the required items, which are listed below:

Steps for Admission:

1. Submit a completed Admission Application (This can be done online or at the ZMC Campus). Applicants must turn 18 before the first day of the program. Or, on a case by case situation by petition, the student must turn 18 before the start of their clinical internship.
2. Pay \$10 non-refundable Application Fee.

3. Submit a copy of your high school diploma or equivalent (GED, Foreign Education, Homeschooling, College Transcript, etcetera).
 - Official transcripts or Diploma must be presented and verified.
 - This can be submitted at the ZMC Campus or by emailing the Admissions Advisor, Shalyn Padayao at shalyn@zmc.edu.
 - A copy will be scanned into the student file.
 - For all applicants whose name differs from their education record and their current legal name, name change documentation must also be submitted (i.e. Marriage Certificate, Divorce Decree, Official Name Change, etcetera).
 - If the applicant is applying for FSA, verification will also be made during the FAFSA process.
4. A representative will contact you within 48 hours to confirm or deny your acceptance into the program.
5. Schedule your complimentary massage in the student massage therapy clinic. (Please call the ZMC Front Office at 435-261-4203 to schedule your appointment.)
6. Please contact the ZMC front office at 435-261-4203 with any questions about enrollment.

It is important to note that criminal conviction may affect an applicant's ability to obtain licensure. It is the applicant's responsibility to contact the Utah Department of Professional Licensing to determine eligibility for licensure. In addition, please contact the Admissions Department for further information.

*The Enrollment and Financing Agreement will be provided to students upon acceptance into ZMC's 900 hour Professional Massage Therapy Program.

Advanced Placement and Graduating with Honors

All students enrolled in ZMC's professional massage therapy program are required to complete the same set of classes. Thus, there are no advanced placement classes or Honor Roll offered at ZMC.

Refund Policy:

In addition to the Return to Title IV Policy, ZMC will apply the Utah Postsecondary Proprietary School Act Rules R152-34-8(f) calculation and provides, "a pay as you learn payment schedule that limits a student's perspective contractual obligation at any one time to the institution for tuition and fees to four months of training plus registration or startup costs not to exceed \$200."

ZMC uses these calculations to determine the refund due to the student and 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 Program Director.

Students who wish to withdraw should fill out a withdrawal form with the Campus Program Director. Students are also encouraged to attend an exit counseling session with a Financial Aid Department staff member. Students who do not remain current with payments due to the school may be sent to collections.

After the first week through seventy-five percent (75%/approx 36 weeks) of the 48-week program and financial obligation, the charges retained will not exceed a pro-rata portion of the tuition for the training period completed. After seventy-five percent (75%/approx 36 weeks) of the 48 week period of training and financial obligation, ZMC will retain the full amount of 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. The school applies its institutional refund policy to all students. Withdrawal or dismissal before the start of the second week of the Professional Massage Therapy Program results in no tuition charges.

Please note that textbook and table purchases may only be returned in new, unused condition within 20 days of purchase. Students that withdraw from the program before the end of the first week of classes will be considered a "cancel" instead of a "withdrawal." No Title IV funds can or will be used to cover the above charges.

For Veterans using the G.I Bill®, ZMC accepts the refund policy outlined in policy 38 CFR 21. 4255. 1

Tuition Refund Timeline:

The school will make refunds within 30 calendar days of the date the student officially withdraws, or the date the school determines that the student has unofficially withdrawn. Refunds will be calculated based on the student's last day of attendance. Students that withdraw before or within the first week of class attendance will incur no tuition charges. Other purchases such as textbooks, supplies or additional items will be charged to the student.

Returns on Materials:

Students are responsible for purchasing their own books and materials. Students should refer to the return policies of the merchant where the books and materials were purchased.

Cancellation Policy:

1. 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 tuition paid to ZMC.
2. 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 tuition paid to ZMC.
3. Applicants who have not visited ZMC 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 ZMC.
4. Please note that we are required to list the three cancellation practices above; however, the cancellation policy extends beyond the three items listed above. A student has until the last day of the first week of class to drop from the program without penalty. If a student drops from the program anytime during the first week no tuition will be charged, and any tuition paid will be fully refunded.

R2T4 Policy (Return of Title IV Financial Aid)

If a recipient of Title IV funds withdraws during their period of enrollment, unearned Title IV funds must be returned to the Title IV programs. The US Department of Education requires institutions to apply the R2T4 (Return to Title IV Funds) policy for students withdrawing from a school who receive Title IV financial aid. Title IV programs include: Federal Pell Grants, Unsubsidized Direct Loans, Subsidized Direct Loans, and other applicable government grants and loans. This policy is separate from ZMC's institutional refund policy.

If a student receives financial aid and then completely withdraws from classes prior to completion of 60% of the program, they will be assessed a percentage of unearned financial aid. It is important to understand that you earn aid as you progress through the program, in a pro-rata manner. For example, if a student completes 40% of the program, they will earn 40% of their aid awarded for the program.

The amount of Title IV funds to be returned is calculated by subtracting the amount earned from the amount disbursed. The amount earned is calculated by multiplying the % of the payment period(s) completed by the Title IV funds that were disbursed and could have been disbursed. The difference between the earned amount and the funds disbursed is the amount to be returned to the Title IV program.

Students must repay the institutional portion of assessed refunds. Failure to repay will result in a hold on academic records and will disqualify the student from future registration at Zion Massage College. Any federal portion due will be reported to the U.S. Department of Education. Failure to make satisfactory repayment arrangements or failure to make scheduled payments may result in ineligibility to receive further Federal Student Aid.

If a portion of aid received is from a Loan, the assessed repayment will be made according to the conditions indicated on the Loan Promissory Note. There are no Title IV refunds for students that have completed over 60% of the payment period.

Once the Title IV refund calculation is completed, the Utah Postsecondary Proprietary School Act Rules R152-34-8(f) calculations are performed. If either results in a refund greater than the Title IV refund calculation, then the larger of the two is refunded to the student.

Assessed repayments will be refunded to the financial aid programs from which they were paid in the following order:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Pell Grants
4. Other State Private and Institutional Aid

It is important to note that withdrawal requirements for Title IV funds are separate from ZMC (or any school's) refund policy. ZMC will charge the student for any Title IV Program funds that ZMC was required to return.

A student that withdraws prior to 60% of the program completion must return all unearned Title IV funds as determined by federal policy.

If you receive an overpayment of financial aid, even if it is a result of an institutional error, you will be required to repay the overpayment in order to maintain eligibility for financial aid. ZMC will charge the student for Title IV program funds that ZMC was required to return.

In compliance with the Return to Federal Funds Regulations, ZMC adheres to the following rules taken from Chapter 2 of the FSA Handbook:

1. A school must always return any unearned Title IV funds it is responsible for returning within 45 days of the date the school determined the student withdrew, and offer any Post-withdrawal disbursement of loan funds within 30 days of that date.
2. A school must disburse any Title IV grant funds a student is due as part of a Post-withdrawal* disbursement within 45 days of the date the school determined the student withdrew, and disburse any loan funds a student accepts within 180 days of that date. **Post withdrawal disbursement is defined as aid disbursements that a student was entitled to receive but that had not been disbursed to the student at the time of withdrawal.*
3. Unless a student subject to verification has provided all required verification documents in time for the school to meet the Return deadlines, the school includes as Aid Disbursed or Aid That Could Have Been Disbursed in the Return calculation only those Title IV funds not subject to verification.
4. If a student who failed to provide all required verification documents in time for the school to meet the Return deadline later provides those documents prior to the applicable verification deadline, the school must perform a new Return calculation on all of the aid the student qualified for based on the completed verification documents and make the appropriate adjustments.
5. If a student never attended class, all aid will be refunded.

Return to Title IV funds calculations are performed from the last day, which the student attended class. All returns are made within 30 days from the determination of the student's withdrawal. If after the R2T4 and institutional refund calculations are applied to the student's account and it results in credit balance, the credit balance will be disbursed as soon as possible but no later than 14 days after the date of the R2T4 calculation (i.e. the date the R2T4 calculation was performed).

When a student withdraws during a period, a Title IV credit balance created during the period is handled as follows:

1. ZMC will not release any portion of a Title IV credit balance to the student, and will not return any portion to the Title IV programs prior to performing the R2T4 calculation. The institution must hold these funds

even if, consistent with the 14-day credit balance payment requirement of 34 CFR 668.164(h), it would otherwise be required to release them.

2. Perform the R2T4 calculation and include as disbursed aid any existing Title IV credit balance funds for the period.
3. Apply any applicable refund policy (state, accrediting agency, institutional, etc.) to determine if doing so creates a new or larger Title IV credit balance.

Per 34 C.F.R §668.22 (a)(5) and (6); grants must be disbursed within 45 days and loans must be offered to the student or parent in the case of a PLUS loan within 30 days, allowing the student or parent at least 14 days to respond.

Post Withdrawal Disbursement:

- As noted in the Withdrawal policy, ZMC will withdraw a student after two weeks of missed attendance or upon notification from the student of their intent to withdraw. The date of the withdrawal will be backdated to the last date that the student attended class. Upon determination of the withdrawal, ZMC will perform a calculation to determine the amount, if any, post-withdrawal disbursement is due.

Please note, at the beginning of the program, the student gives permission for ZMC to credit their account for educationally related charges other than tuition, fees and contracted room and board. Any available Pell Grant funds must be used before available loan funds can be utilized. Within 45 days from the school's determination of the student's withdrawal, ZMC will send the remaining balance in Pell Grant funds to the student.

Within 30 days from the determination of the date of withdrawal, ZMC will send notification to a student that is eligible for a post withdrawal disbursement, which states the following:

1. The student is due a post-withdrawal disbursement.
2. The amount of the post-withdrawal disbursement.
3. The student may accept all, a portion or none of the funds.
4. Any funds accepted by the student must be repaid.
5. The student must respond with their decision to receive all, part or none of the disbursement within 14 days of notification.
6. When a credit balance occurs on the student's account due to a post-withdrawal disbursement, ZMC will issue a check to the student.
7. ZMC has 180 days from the date the school determined that the student withdrew to make the disbursement and to issue the refund check to the student. (34 CFR 668.22(a)(6)(iii)(C)).

ZMC will document the notification and final determination of the student's decision in the student's financial aid file (34 CFR 668.22(a)(6)(iv)).

Withdrawal from the program falls into two categories:

1. Unofficial Withdrawal
2. Official Withdrawal

Students should familiarize themselves with the withdrawal policies, which can be found below:

Unofficial Withdrawals

Each day, attendance is taken by each course instructor. This attendance is submitted and reviewed on a daily basis by the school's Administrative Staff. If a student fails to officially withdraw but stops attending class, after two weeks of non-attendance, they will be Unofficially Withdrawn from the program. The student's withdrawal date will be counted as the last date of attendance by the student.

Failure to attend prior to the 60% mark of the program will result in the student being billed for any outstanding charges that are reflected as a result of the R2T4 (Return to Title IV) funds. Returns will be processed within 30 days of determination that the student was an Unofficial Withdrawal.

Official Withdrawals

A student that wishes to Officially Withdraw from the program must submit a written, signed and dated letter informing the school of their intentions. The student may meet with one of ZMC's Admissions or Program Directors and complete a Withdrawal form or submit a letter via mail or email.

Before deciding to withdraw, a student should familiarize themselves with the refund deadlines and financial liability for tuition and fees. To send a written, signed and dated letter of withdrawal, please email to admin@zmc.edu or address your hard-copy letter to:

Zion Massage College
Program Admissions
567 S. Valley View Dr. ste 4
St. George, Utah 84770

The Official Withdrawal date will be calculated from the last date of attendance by the student. Federal Student Aid Information can also be found on the web at www.studentaid.ed.gov or by calling 1-800-4-FEDAID.

Surety Bond

ZMC maintains a surety bond of 25% of the school's annual gross tuition from the previous year of operation. This bond is adjusted and renewed annually and is provided by the U.S. Treasury registered company, Worldwide Insurance Investments:

Worldwide Insurance Investments
One Newark Center,
Newark New Jersey 07102
1.973.624.7200

900 HOUR PROFESSIONAL MASSAGE THERAPY PROGRAM

Program Objectives:

Zion Massage College's Professional Massage Therapy program is designed to prepare students to pass the MBLEx and other exams, for which they qualify. ZMC's curriculum exceeds the requirements for a professional massage therapy program as established by the State of Utah and the National Certification Board of Therapeutic Massage and Bodywork (NCBTMB). Below is a chart which compares the requirements for licensure in the state of Utah with the requirements for graduation from Zion Massage College.

Overview Comparison of Utah State Requirements and ZMC Requirements:

Category	Utah State Requirement	ZMC Requirement
Anatomy, Physiology, Kinesiology	125	180
Pathology	40	52
Massage Theory	285	372
Business & Professional Ethics	35	56
Sanitation/First Aid/CPR	15	16
Student Clinic/Internship	100	180
Exam Prep	0	24
Self Care	0	20
Total	600 hours	900 hours

Program Schedule and Length:

Zion Massage College's Professional Massage Therapy program is 48 weeks in length and has two schedule options:

Day Classes: Monday – Thursday 9 a.m. – 1 p.m. with two 3-day weekend trainings in Thai Massage

Evening Classes: Monday – Thursday 5 p.m. – 9 p.m. with two 3-day weekend trainings in Thai Massage

Full-Day Classes: Monday – Tuesday 9 a.m. – 1 p.m. and 5 p.m. – 9 p.m. with two 3-day weekend trainings in Thai Massage

You can find the course schedules on the college's website: www.zmc.edu

As part of the 48 week, 900-hour program, students are required to complete 180 massages in the student massage therapy clinic. The clinical internship serves two purposes for the student: 1. It provides valuable practical experience to the new massage therapist. 2. It supplements students' tuition cost to keep the program costs affordable. As a result, ZMC is able to provide tuition scholarships and to offer all of our students one of the most comprehensive Massage Therapy Programs in the U.S.

Typically, students complete 5 massages per week to begin after the successful completion of Massage Therapy Core I. Students can choose from a selection of 2, 3, 4 and 5 hour shifts. The student massage clinic is supervised by an instructor with at least two years of professional experience working as a Licensed Massage Therapist. The student massage therapy clinic is held on the following days and times:

Tuesday - 1:20, 2:30, 3:40

Wednesday - 1:20, 2:30, 3:40

Thursday - 1:20, 2:30, 3:40

Friday - 9:50, 11:00, 12:10, 1:20, 2:30, 3:40

Saturday - 9:50, 11:00, 12:10, 1:20, 2:30, 3:40

Attendance, Tardiness, Satisfactory Academic Progress Policy (SAP):

- A student must maintain at least 90% attendance in each course to maintain satisfactory academic progress (SAP). Please see the minimum hours required to attend each course as defined in the Student Catalog.
- A student must maintain 100% attendance in the student massage clinic. (Refer to the student massage clinic contract for more information).
- If a student misses more than 10% of a course, they will be required to make-up the hours during the next session of the course or must attend another class session no later than two weeks from the date of the completion of the course unless a plan has been made.
- If a student fails to attend a minimum of 70% of an enrolled course, they will be required to retake the course. Please refer to the Catalog for Retake tuition chart.
- If a student knows, in advance, that they will be absent for a course, they can take another section of the course ahead of schedule without a penalty.

- All students at ZMC must maintain a minimum cumulative GPA of 80% (2.67) overall and a minimum GPA in each course of 72% (1.67).
- Each student is expected to maintain an average pace of 18.75 hours per week within each 24-week cycle.
- Each student should be at 451 hours at the end of Term 1 if they are on Pace of Progress.
- Each student is expected to complete the program within 150% of the program length (1.5x the number of hours in the program) in order to maintain SAP standards and graduate successfully.

Accreditation

Zion Massage College is Institutionally Accredited through the Commission on Massage Therapy Accreditation (COMTA). www.comta.org.

Graduation Requirements

To meet graduation and program requirements, students must complete the following:

1. Complete and pass all ZMC's Professional Massage Therapy Program's 24 required courses.
2. Pass each course's respective written and practical exams with a minimum of 72% accuracy.
3. Maintain an overall GPA of 2.67 (80%) or greater
4. Maintain 90% attendance in each respective course
5. Pay ZMC tuition in full or be on a set auto pay payment plan.
6. Be at least 18 years of age.

Upon graduation, students are issued a certificate for ZMC's 900-hour professional massage therapy program.

Overall Graduation and Placement Rates for Zion Massage College

2014 Overall Graduation and Placement Rates:

ZMC students experienced an overall 90% program completion graduation rate and an overall 94.4% placement/employment rate.

2015 Overall Graduation and Placement Rates:

ZMC students experienced an overall 95% program completion/graduation rate and an overall 94.7% placement/employment rate.

2016 Overall Graduation and Placement Rates:

ZMC students experienced an overall 75% program completion/graduation rate and an overall 83% placement/employment rate.

2017 Overall Graduation and Placement Rates:

ZMC students experienced an overall 83% program completion/graduation rate and an overall 88% placement/employment rate.

2018 Overall Graduation and Placement Rates:

ZMC students experienced an overall 88% program completion/graduation rate and an overall 92.5% placement rate.

2019 Overall Graduation and Placement Rates:

ZMC students experienced a 93% program completion/graduation rate and an overall 87.5% placement/employment rate.

2020 Overall Graduation and Placement Rates:

ZMC students experienced an 89% program completion/graduation rate and an overall 88% placement/employment rate.