DISCLOSURE STATEMENT

ZION MASSAGE COLLEGE
567 S. Valley View Drive, Suite 4, St. George, Utah 84770
(435) 261-4203 | https://zmc.edu

OFFICIAL STUDENT DISCLOSURE — 2026–2027
Updated November 3, 2026 Oct 1, 2026

At Zion Massage College, we want you to have clear information as you plan your education. These disclosures explain your program, tuition and payment options, school policies, and student rights. We provide them so you can understand what to expect and make informed decisions about your education. Please take a few minutes to review them, and let us know if you have any questions. We provide these disclosures by email. If you would like a paper copy, please let us know.

What to review before enrolling

Please review this disclosure before you sign an enrollment agreement, register, or make a payment or other financial commitment. You are entitled to receive a copy. Please read it together with the current 600-hour catalog, enrollment agreement, financial-aid notices, and any signed addendum. The signed enrollment agreement sets your individual charges, schedule, payment terms, and any approved discount. If these documents contain different information, ZMC will follow applicable law and the current requirements of the agencies that oversee the school.

Accreditation and authorization

Zion Massage College is institutionally accredited by the Commission on Massage Therapy Accreditation (COMTA), an accrediting agency recognized by the U.S. Department of Education. ZMC is registered under applicable Utah postsecondary proprietary-school requirements. Accreditation, state permission to operate, federal financial aid eligibility, and approval by the Department of Veterans Affairs (VA) and State Approving Agency (SAA) are separate approvals. ZMC will identify a program as eligible for a funding source only when the current approval covers that program, the certificate it awards, the way it is offered, and its location.

COMTA: 900 Commonwealth Place, Suite 200-331, Virginia Beach, VA 23464 | (202) 888-6790 | info@comta.org | https://comta.org/contact/
Utah Division of Consumer Protection complaint portal: (801) 530-6601 | consumerprotection@utah.gov | https://services.commerce.utah.gov/dcp-complaint/
Utah Division of Professional Licensing complaint portal: (801) 530-6628 | https://commerce.utah.gov/dopl/file-a-complaint/

PROGRAM DISCLOSURE: 600-HOUR MASSAGE THERAPY CERTIFICATE PROGRAM

Program Objectives

ZMC's 600-Hour Massage Therapy Certificate Program prepares students for entry-level massage practice, the MBLEx, and the additional licensing steps required in Utah. Students study anatomy, physiology, kinesiology, pathology, professional ethics, business, safe massage techniques, sanitation, first aid/CPR, and supervised clinical practice. The 600-hour curriculum meets Utah's minimum educational requirement. Completion does not itself grant a license or guarantee exam success or employment. Eligibility for a separate NCBTMB credential depends on that organization's current requirements.

Overview Comparison of Utah State Requirements and ZMC Requirements

Hours below compare Utah's minimum education categories with this program's published curriculum. Exam preparation and self-care may also be integrated into other courses.

Education category	Utah minimum	ZMC hours
Anatomy, physiology, kinesiology	125	125
Pathology	40	40
Massage theory	285	285
Business and professional ethics	35	35
Sanitation, first aid and CPR	15	15
Student clinic / internship	100	100
Separate exam preparation	—	0
Separate self-care	—	0
TOTAL CLOCK HOURS	600	600

Program Schedule and Length

The program includes 600 clock hours over approximately 7 months (about 30 weeks), depending on the cohort calendar and holidays. The current curriculum comprises 21 required courses.

The published 2026–2027 cohorts are: FA-13 full-day, beginning November 9, 2026, Mondays and Tuesdays 9 a.m.–1 p.m. and 5–9 p.m., with approximate completion in June 2027; FD-14 morning, beginning April 5, 2027, Monday–Thursday 9 a.m.–1 p.m., with approximate completion in November 2027; and FE-15 evening, beginning June 7, 2027, Monday–Thursday 5–9 p.m., with approximate completion in January 2028. For each cohort, the 100-hour student clinic is scheduled for 5 hours per week beginning after the sixth week. Cohort calendars may include holidays, approved make-up sessions, and additional training dates. Current calendars and course descriptions are available from the office and at https://zmc.edu.

Your cohort calendar helps you plan for course dates, holidays, approved make-up sessions, and additional training dates. Current schedules and course descriptions are available from the office and at https://zmc.edu. Please review your cohort calendar at your convenience before signing your enrollment agreement.

Student Massage Therapy Clinic Schedule

Students must complete 100 supervised clinic clock hours and 100 hour-long student-clinic massages. Clinic builds practical experience with clients. Students typically begin clinic as early as week five after completing the Foundations of Massage course and demonstrating readiness to complete about five to six massages per week. A supervising instructor is onsite for all clinic sessions performed by ZMC students and has at least two years of professional experience as a Licensed Massage Therapist.

Monday–Thursday student massage clinic appointment times are: 1:20 p.m., 2:30 p.m., and 3:40 p.m. Friday and Saturday: 9:50 a.m., 11 a.m., 12:10 p.m., 1:20 p.m., 2:30 p.m., and 3:40 p.m. Please arrange your shifts with clinic staff and follow the clinic contract, readiness requirements, and calendar.

Program Tuition and Fees

Tuition: $12,500
Application fee: $10 (administrative fee; separate from tuition and program fees)
Registration fee: $0
Deposit: $0
Other fees charged by ZMC: $0
Total tuition and program fees: $12,500
Tuition includes required textbooks, handouts/manuals, a massage table with bolster and carrying case, Gua Sha tool, two uniform T-shirts, student liability insurance, reflexology chart, and Exam Coach MBLEx preparation. No additional mandatory school fees are charged for these included items. The total institutional program charge is $12,500, plus the separately listed $10 application fee.

Additional Supplies

You will purchase these personal supplies independently, as ZMC does not sell them. The current school estimate is $176.50 plus applicable tax. Prices may change, and equivalent items may be purchased from a vendor of your choice.

General supplies: two three-inch, three-ring binders ($12.60); highlighters ($3.99); colored pencils ($4.99); and a three-subject notebook ($8.00).

Massage supplies: five sets of twin sheets ($39.75); one gallon of nut-free massage oil ($44.96); nine containers of cleaning wipes ($20.24); an oil bottle and massage holster ($21.98); a blanket ($13.99); and a dry brush ($6.00).

Estimated tuition, application fee, and these personal supplies total $12,686.50 before supply taxes. Housing, meals, transportation, other personal expenses, examination charges, fingerprinting, and licensing fees are additional costs paid outside ZMC. These are estimates, rather than additional mandatory school fees.

Paying for Your Education at Zion Massage College

Standard tuition is $12,500, divided into two $6,250 terms. Your payment schedule is determined by your written payment agreement or funding source. Payment options include self-pay, a school payment plan, private funding, Vocational Rehabilitation funding, Department of Workforce Services funding, and GI Bill®/VA education benefits.

School payment plan: ZMC offers a no-interest, no-fee institutional payment arrangement under a written agreement. Before you sign or pay, the plan must identify the amount financed, payment amounts and dates, total

owed, any required initial payment, and what happens if payments are late or sent to collections. Your current written payment plan and the fees listed above determine any required down payment.

Agency funding: Vocational Rehabilitation, Department of Workforce Services, and GI Bill®/VA funding depend on the applicable agency's eligibility requirements and approval. Please confirm your eligibility with the funding agency and ZMC before relying on this assistance. VA certification requires current program, location, and enrollment approval. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs.

Federal Financial Aid

These requirements apply only if you receive federal financial aid. For a standard enrollment in the full 600-hour program, there are two 300-clock-hour federal financial aid payment periods.

Before ZMC can release federal aid for your second payment period, you must successfully complete the first 300 clock hours, complete the required weeks of instruction for the first payment period, and continue to meet federal aid eligibility requirements, including satisfactory academic progress (SAP). Successfully completing the hours means attending the required hours and passing the coursework associated with those hours.

For example, if your class schedule has reached 300 hours but you have successfully completed only 280 hours, you must complete the remaining 20 hours before you meet the hours requirement. Completing exactly 300 hours meets the hours requirement; you do not need to exceed 300 hours. The required weeks and continued eligibility requirements must also be met. If you complete the hours before the required weeks are finished, your second federal aid disbursement must wait until the weeks requirement is also met.

To apply, please complete the FAFSA at https://studentaid.gov/h/apply-for-aid/fafsa. ZMC's federal school code is 042753. For assistance, please contact the Financial Aid Administrator at (435) 216-8512. Federal aid is available only when the exact program, credential, structure, and location are covered by current Department of Education approvals and the student meets all eligibility requirements, including SAP. Grants can require repayment when eligibility changes; federal loans have interest, fees, and repayment obligations.

Refund Policy and Return of Title IV Funds

Two separate calculations may apply when you leave school: ZMC's institutional refund determines the tuition the school may keep, and Return of Title IV Funds (R2T4) determines the federal financial aid you earned. Utah law, approved funding-agency requirements, and any more protective applicable requirement must also be followed. Please ask the Financial Aid Administrator for a written example and an explanation of your account.

Utah Consumer Protection — Cancellation (Cooling Off) Period

The cooling-off period ends at midnight on the third business day after the most recent of these events: signing the enrollment agreement; paying for educational services other than an application fee; first attending the school; or first receiving access to the school's educational services. This also protects an applicant who signed before visiting campus. To cancel, please send your notice to studentservices@zmc.edu or rebecca@zmc.edu or deliver it to the main office.

During this period, all amounts paid are refundable except a reasonable application fee and any enrollment deposit that does not exceed 10% of first-term tuition. ZMC's current application fee is $10 and enrollment deposit is $0.

Payment Schedule and Financial Obligation

ZMC's payment schedule limits the tuition and fees you can be contractually required to pay for upcoming training at any one time to four months of training plus permitted registration or startup charges not exceeding $200.

Listing total tuition does not require advance payment of the entire program. A payment plan may not remove the cooling-off right or accelerate unearned tuition merely because you withdraw.

Key Definitions

Clock hour: an instructional period meeting federal and Utah clock-hour rules, generally 50–60 minutes of supervised instruction in a 60-minute period. Required hours must be successfully completed or satisfied by approved prior credit.

Last date of attendance (LDA): the last documented date of academic attendance. Withdrawal date: for this attendance-taking school, the documented LDA used for the federal calculation. Date of determination: the date ZMC determines that you withdrew; several federal deadlines run from this date.

Payment period: the defined portion of the program used for federal aid, with required clock hours and instructional weeks. Institutional charges: tuition and other charges made by ZMC. Earned aid: federal aid you may keep under R2T4. Post-withdrawal disbursement: earned aid not yet paid when you withdrew.

Institutional Refund Policy

After the cooling-off period, before 60% of the program has been delivered, ZMC prorates tuition using scheduled program hours delivered through the documented LDA: hours delivered ÷ 600 × contracted program tuition. For the standard 600-hour program, 60% equals 360 scheduled hours. Once 360 scheduled hours have been delivered, full contracted tuition is earned and no program tuition refund is due. This differs from the federal rule, which requires MORE than 60% of the current payment period for 100% federal aid to be earned.

For example, after 120 scheduled hours, standard tuition earned is $2,500 (20% of $12,500). If accepted prior credit, a written discount, or another approved agreement changes the hours or tuition charged, ZMC documents the remaining-program charges and applicable calculation. It does not charge again for accepted credit.

Cancellation before attendance begins refunds tuition paid, less only lawful, disclosed application or deposit charges. An applicant not accepted receives the same applicable refund protection. Dismissed students receive the same calculation as students withdrawing on the same documented LDA. The current policy uses the 60% tuition threshold described above, rather than a 75% cutoff or an automatic first-week tuition waiver. Existing signed 2026 enrollment agreements retain their contracted protections.

If ZMC cancels a program before it starts, all tuition and fees paid for that program are refunded. If ZMC permanently discontinues a program after it starts, it follows applicable state, federal, accrediting, and funding-agency requirements for a teach-out or other approved remedy. VA-funded enrollments receive any additional refund protection required by their current approval.

Institutional Refund Timeline

ZMC makes institutional refunds within 30 calendar days after official withdrawal notification or, for unofficial withdrawal, the date the school determines that the student withdrew. Any refund required by Utah law is paid no later than 30 calendar days after ZMC receives a valid refund request. The calculation uses the documented LDA and scheduled hours delivered through that date. Refunds paid to funding sources and refunds paid to a student are identified separately on the account.

Returns on Materials

Required textbooks and materials supplied by ZMC are included in tuition and are not returnable once issued. Any refund due is handled under ZMC’s cancellation and refund policy and applicable funding requirements. Supplies purchased from outside vendors are subject to that vendor’s return policy.

Return of Title IV Funds — Federal Financial Aid

R2T4 applies to an eligible Title IV recipient who begins attendance and then withdraws before completing the applicable payment period, unless a documented federal exemption applies. It is calculated for the current payment period, rather than automatically for the entire program. Withdrawal can create an amount owed to ZMC even when the school returns federal aid.

How Earned Title IV Aid Is Determined

For withdrawals under the federal rules effective Jul 1, 2026, ZMC calculates earned aid using the payment period in which the student withdraws. The percentage completed is the clock hours the student was scheduled to complete from the start of attendance in that payment period through the withdrawal date, divided by the total clock hours in that payment period. This calculation uses scheduled hours, not hours actually attended. ZMC uses attendance records to establish the payment-period start and the last date of academic attendance, which is the withdrawal date. Hours during an approved leave of absence and make-up hours outside the normal schedule are excluded.

For a standard full-program 600-hour enrollment, each payment period contains 300 clock hours and the required weeks of instructional time. The second federal aid payment period begins only after you successfully complete the first 300 clock hours by attending the required hours and passing the associated coursework, and complete the required weeks of instruction for that period. Reaching 300 scheduled hours on the calendar does not start your second payment period. The scheduled-hour calculation used for a withdrawal does not determine when you qualify for your next federal aid disbursement. If the scheduled-hour percentage is 60% or less, that percentage is the percentage of eligible aid earned. Once it exceeds 60%, the student earns 100% of eligible aid for that payment period. For example, 120 scheduled hours out of 300 is 40%, so the student earns 40% of eligible aid.

Earned aid equals the earned percentage multiplied by the combined total of eligible Title IV aid already disbursed and eligible aid that could have been disbursed for that payment period. Federal eligibility and late-disbursement requirements still apply. If aid disbursed exceeds earned aid, the difference is unearned aid to be returned under federal rules. ZMC's share is the smaller of that difference or applicable institutional charges for the payment period multiplied by the unearned percentage (100% minus the earned percentage). The student may also have a repayment obligation, as explained below. If earned aid exceeds aid disbursed, the difference is handled as a post-withdrawal disbursement, subject to federal eligibility, authorization, and timing requirements.

Student Responsibility and Balance Owed

After applying the tuition refund and required aid returns, ZMC provides an account statement showing lawful charges, aid retained or returned, payments, and any balance. The school's federal return responsibility is separate from your tuition obligation; a returned aid dollar is not automatically an additional fee. Unpaid lawful balances may be subject to the written payment agreement and collection terms.

A student's loan return obligation is normally repaid under the loan promissory note. Federal grant overpayments receive the required 50% grant protection. An initial grant overpayment of $50 or less per program does not require student repayment under R2T4; this exception does not apply to a larger overpayment reduced to $50 or less by repayments. A larger required grant repayment may affect future aid eligibility. ZMC sends the required grant-overpayment notice within 30 days after determining that you withdrew. The applicable 45-day period to repay or arrange repayment is measured from the earlier of when ZMC sends that notice or was required to send it.

ZMC does not withhold an official transcript for a balance caused by its own Title IV administration error, fraud, or misconduct. It provides an official transcript for completed hours in Title IV payment periods for which

institutional charges were paid or are covered by an agreed repayment arrangement, as required by federal rules. A lawful balance for another period does not cancel that protection.

Timeframes for Title IV Returns and Post-Withdrawal Disbursements

ZMC returns the federal funds for which it is responsible as soon as possible and no later than 45 days after the date of determination. These returns have a different deadline from the school's 30-day institutional refund.

Grant funds available as a post-withdrawal disbursement are used before loan funds. Eligible grant funds paid directly to the student must be disbursed within 45 days after determination; eligible grant funds credited to allowable current institutional charges must be disbursed within 180 days. Authorization is required for charges beyond those allowed without authorization.

Within 30 days after determination, ZMC sends a written offer of any eligible post-withdrawal LOAN disbursement to the student or parent borrower. The notice states the amount, whether it will pay allowable school charges or be paid directly, the right to accept all, part, or none, and the obligation to repay accepted loan funds. The borrower has at least 14 days to respond. Accepted eligible loan funds are disbursed within 180 days after determination. ZMC documents the offer, response, and final decision.

After the R2T4 and applicable refund calculations, any remaining Title IV credit balance is paid as soon as possible and no later than 14 days after the R2T4 calculation. An existing Title IV credit balance is held during the calculation and counted as disbursed aid under federal guidance; it is not automatically released before R2T4 is completed.

Verification

If required FAFSA verification is incomplete when the return calculation must be made, ZMC includes only aid not dependent on unresolved verification and for which eligibility is established. If the student later supplies required documents by the applicable federal verification deadline, ZMC recalculates using all aid for which the student qualifies and makes required adjustments. Submitting a FAFSA does not by itself establish eligibility.

Students Who Never Begin Attendance

If no academic attendance is documented in a payment period, the student has not established Title IV eligibility for that period. ZMC follows 34 CFR 668.21 rather than ordinary R2T4. It returns all grant funds and the loan funds for which it is responsible as soon as possible, no later than 30 days after learning attendance will not or did not begin. For loan amounts paid directly to the student that the school is not required to return, it immediately notifies the Department or lender; the borrower remains subject to applicable loan rules.

State Refund Requirements

ZMC separately applies the Utah Postsecondary School and State Authorization Act, applicable Utah rules, its written payment schedule, and required accreditor or funding-agency protections. A more protective applicable refund requirement is honored. State and institutional refunds do not change federal R2T4; they may reduce a lawful student balance or create a credit balance. Federal aid returns are not automatically cash refunds to the student.

Order of Return of Title IV Funds

Required federal returns are applied, up to the amount disbursed from each applicable program, in this order:

1. Direct Unsubsidized Loans.
2. Direct Subsidized Loans.
3. Direct PLUS Loans.
4. Federal Pell Grants.

5. Iraq and Afghanistan Service Grants, if applicable.
6. Federal Supplemental Educational Opportunity Grants (FSEOG).
7. TEACH Grants.

Only aid programs actually involved are included. State, private, institutional, VA, and Vocational Rehabilitation funds follow their own rules and are not another step in the federal Title IV return order.

Unofficial Withdrawals

Attendance is recorded each class day and reviewed by administrative staff. If you stop attending without giving notice, ZMC determines and documents whether you withdrew within 14 calendar days after your documented LDA under the attendance-taking school rule. A valid approved leave of absence or another documented regulatory exception is handled under its applicable requirements. The withdrawal date is the documented LDA, rather than the later date staff completed paperwork. ZMC applies the institutional and federal calculations and provides notice of any balance.

Official Withdrawals

If you decide to withdraw, please submit a signed, dated written notice by email to studentservices@zmc.edu or rebecca@zmc.edu, by mail, or in person to Zion Massage College, Program Admissions, 567 S. Valley View Drive, Suite 4, St. George, Utah 84770. You may meet with the Program Facilitator or Admissions staff and complete a withdrawal form. The documented LDA is used as the withdrawal date. Students with loans should complete required exit counseling; a refund or aid return is not delayed while waiting for an exit appointment.

An approved leave of absence must meet the school's written policy and federal requirements, including the 180-day maximum in a 12-month period, reasonable expectation of return, and no additional institutional charges because of the leave. If you do not return, the withdrawal calculation uses the applicable documented LDA before the leave; the delay may affect a loan's grace period.

Federal aid and refund information: Call 1-800-433-3243 (1-800-4-FED-AID), or visit https://studentaid.gov and the 2026–2027 Federal Student Aid Handbook, Volume 5, at Federal Student Aid Handbook — withdrawals and aid returns. Current federal refund rules: 34 CFR 668.21 and 668.22. Utah cancellation rights: Utah Code 13-34-109 and applicable R152-34 rules.

Written examples of institutional, state, and R2T4 calculations are available from the Financial Aid Administrator at (435) 359-9828.

Transfer Credit Policy — Effective November 3, 2026

ZMC accepts transfer credit only for documented, successfully completed coursework from a formal postsecondary massage therapy program when the coursework is substantially equivalent and applicable to a required course in the 600-hour Foundational Massage Therapy Program. ZMC does not deny credit solely because of the sending institution's identity or accreditation status.
To request review, the student must provide an official transcript showing courses, clock hours, completion status, and grades. ZMC may also require course syllabi or descriptions, learning outcomes, course-hour breakdowns, and supervised clinic or competency records. For timely review, submit complete records at least five business days before planned enrollment, registration, or any nonrefundable financial commitment. If that timing is not possible, submit records immediately; ZMC will issue a written course-by-course decision before the student signs an enrollment agreement, registers, or makes a nonrefundable commitment. Incomplete or late records may delay the decision and program start. The written decision will identify the credit awarded and give a course-specific reason for each course not accepted. A student may appeal a denial in writing within 15

calendar days after receiving the decision; an official not responsible for the initial review will issue a written appeal decision.
ZMC evaluates each course for successful completion (at least 72% or an equivalent documented passing result), content, learning outcomes, level, clock hours, relevance to ZMC's curriculum and Utah requirements, prerequisites, and supervised clinical or competency requirements. Coursework age alone does not prevent review; ZMC considers current relevance and demonstrated competency. Credit is awarded only for a complete course that satisfies ZMC's requirements. ZMC does not award partial credit for an individual course.
ZMC does not award transfer credit for employment or other work experience, military or other service experience, examinations, standalone noncredit continuing education, or undocumented experiential learning. ZMC has no articulation agreements for this program. This is a nondegree certificate program; ZMC has no degree program to which nondegree or noncredit coursework articulates.
Transfer credit accepted may not exceed 49% of the 600-hour program, or 294 clock hours. This is a maximum, not a guaranteed award. ZMC retains the transcript, course-by-course evaluation, written decision, and supporting documentation in the student's academic file. Accepted credit reduces hours remaining and may affect program length, tuition, and Title IV calculations; any revised charges and remaining requirements will be stated in the signed enrollment agreement. For VA beneficiaries, ZMC evaluates and reports prior education and training as required so duplicate training is not certified.

Utah State Licensing Requirements

Utah requires at least 600 hours of qualifying massage-therapy education; this program meets that educational minimum. ZMC does not issue a professional license. Graduation does not guarantee licensure, exam success, employment, or a particular income.

Professional Licensing

A felony or misdemeanor conviction in Utah, another state, or another country, disciplinary history, or other disqualifying conduct may affect eligibility for licensure. DOPL reviews individual circumstances and may request information, deny a license, or impose conditions or probation as permitted by law. A conviction is not automatically a licensing decision by ZMC. If you have questions about how your history may affect licensure, please contact DOPL before relying on enrollment as a path to licensure. Applicants must answer required character, criminal-history, and disciplinary questions truthfully. For information and an application, see DOPL's Prelicensure Criminal History Determination.

Utah Licensure Regulations

To apply for your license, please complete DOPL's current massage-therapist application and education-verification requirements. Pass the MBLEx or a qualifying legacy examination accepted by DOPL, and complete the Utah Massage Therapy Law and Rule examination as required by DOPL's current exam instructions. Examination reports must be sent as directed by DOPL.

Utah requires you to complete 10 hours of training while enrolled in massage school: 2 hours in universal precautions, 4 hours in medical history and intake, and 4 hours in physical and professional boundaries, including draping and consent.

Please provide the required identification, criminal-history and disciplinary disclosures, fingerprints, official education documentation, and verification that you completed a formal massage education program. Please follow the current fingerprint instructions, including two fingerprint cards when DOPL requires cards rather than an approved electronic submission. The currently posted application fee is $92, nonrefundable; please confirm current fees and additional exam and fingerprint charges when applying.

Information on Regulatory Agencies

Utah Division of Professional Licensing (DOPL) administers massage-therapist licensure. Mailing address: P.O. Box 146741, Salt Lake City, UT 84114-6741. Telephone: (801) 530-6628. Applications: https://commerce.utah.gov/dopl/massage-therapy/. Exam instructions: DOPL exam information.

Utah Division of Consumer Protection oversees applicable school authorization and consumer protections; COMTA accredits ZMC. Their contacts appear above and in the complaint section. The U.S. Department of Education administers Title IV aid, and VA and the Utah State Approving Agency administer veterans-education approvals. These agencies have different responsibilities.

American Massage Therapy Association (AMTA) is a professional association and state-regulation resource, rather than the licensing authority. Contact: 500 Davis Street, Suite 900, Evanston, IL 60201; (877) 905-2700; https://www.amtamassage.org. Please confirm the requirements directly with the licensing agency where you intend to practice.

Licensing in Other States

I understand that local municipal ordinances may apply in the absence of state law. I understand that I am responsible for knowing the licensing requirements where I intend to work and must contact the relevant state, county, or municipality to verify them. Zion Massage College's programs are designed to meet the licensing requirements of the state of Utah, in which the school is located. ZMC cannot promise that its programs meet licensure requirements outside Utah.

This acknowledgment does not replace ZMC’s duty to determine and disclose applicable program licensure requirements or restrict any student right. Other states may require different hours, courses, examinations, age qualifications, applications, fees, background checks, or local permits. If you intend to work outside Utah, please review that state board’s current requirements before enrolling. Review AMTA’s Education and Licensing Requirements by State; select a state to see its required clock hours.

Utah Qualification and Licensure Regulations

Criminal or disciplinary history may affect your eligibility for licensure. DOPL determines whether you qualify for a Utah license. Please provide truthful, complete information on required applications and disclosures. School admission and graduation do not guarantee a professional license. Verify state, county, and municipal requirements where you intend to practice.

Requirements can change. Please verify the current Utah requirements at https://commerce.utah.gov/dopl/massage-therapy/, other-state requirements at https://www.abmp.com/practitioners/state-requirements, and any county or city rules that apply. ZMC makes no claim that this program will produce a particular wage or earnings level. General occupational information, not a ZMC earnings prediction, is available at https://www.bls.gov/ooh/healthcare/massage-therapists.htm.

Graduation and Placement Rates — 2014 through 2025

Historical school-wide graduation and placement: These are ZMC's recorded historical annual totals, with percentages recalculated from worksheet counts. Completion means graduates divided by students in that year's worksheet group. Placement means recorded graduates working in the field divided by graduates in that group. Follow-up dates differ by year and extend beyond graduation; these are not uniform 180-day placement rates or a separate result for each current program.

Year	Recorded completion	Recorded placement
2014	18 / 20 · 90.00%	17 / 18 · 94.44%
2015	19 / 20 · 95.00%	18 / 19 · 94.74%
2016	18 / 24 · 75.00%	15 / 18 · 83.33%
2017	25 / 30 · 83.33%	22 / 25 · 88.00%
2018	37 / 42 · 88.10%	35 / 37 · 94.59%
2019	40 / 43 · 93.02%	35 / 40 · 87.50%
2020	32 / 36 · 88.89%	28 / 32 · 87.50%
2021	38 / 38 · 100.00%	32 / 38 · 84.21%
2022	42 / 48 · 87.50%	36 / 42 · 85.71%
2023	42 / 54 · 77.78%	35 / 42 · 83.33%
2024	43 / 51 · 84.31%	35 / 43 · 81.40%
2025	42 / 49 · 85.71% Completed during 2025	38 / 42 · 90.48% Recorded as placed

The 2014–2024 figures are historical school-wide records. They describe the school as a whole, rather than the 600-hour program alone, and use a different method from COMTA's start-cohort reporting. The 600-hour program began later; the annual worksheet does not provide a consistent program split for every historical year. Detailed aggregate methods and reporting dates are available from the school; individual student records remain confidential.

2025 Graduation and Placement Results

The 2025 worksheet groups contain 49 students who were scheduled to complete in 2025. Of these, 42 graduated during 2025 (85.71%); six did not graduate, and one 900-hour student from this timeframe completed later than their scheduled cohort, in 2026. The 2026 completion is excluded from the 2025 calendar-year graduate count. The 42/49 figure describes this worksheet group; it is not a certified COMTA start-cohort completion rate.

Within the 2025 worksheet groups, the 600-hour FMP-1 and FMP-2 groups record 14 graduates during 2025 out of 15 students (93.33%); the 900-hour groups record 28 out of 34 during 2025 (82.35%). These are calendar-year worksheet-group completion ratios. Updated placement totals are 38 of 42 graduates (90.48%): 13 of 14 in the 600-hour program (92.86%) based on school confirmation, and 25 of 28 in the 900-hour program (89.29%) from

the student tracker. Follow-up may extend beyond graduation; these combined totals are not uniform 180-day or COMTA start-cohort placement rates.

Program-Specific Completion and Placement

The completion and placement reporting group for the 600-Hour Massage Therapy Certificate Program covers cohort starts in November 2023–October 2024 for the 2026 annual report. Completion within 150% of program length is 93.33% (14 graduates out of 15 students available for graduation). Placement is 92.86% (13 graduates employed in the field out of 14 available for employment). The September cohort's completion is 83.33% (5/6), and the October cohort's completion is 100% (9/9). Placement reflects school confirmation. These are the program's cohort results, separate from historical school-wide calendar-year totals.

Licensure Examination Results

FSMTB's 2025 MBLEx School Performance Report for Zion Massage College shows a school-wide first-attempt pass rate of 89.47% (34 of 38 exam attempts) and a repeat-attempt pass rate of 0% (0 of 5 exam attempts). The report does not identify candidates or results by 600-hour versus 900-hour program. Attempts are not the same as graduates, and these are not program-specific licensure rates.

These figures describe historical results from the sources identified above and do not guarantee graduation, licensure, employment, or earnings. Federal college data and its definitions are available at https://collegescorecard.ed.gov; search for Zion Massage College. Before enrolling, please ask ZMC for the most recent completed program report.

ADDITIONAL INFORMATION FOR STUDENTS

Utah approval to operate

Advanced Bodywork Training, LLC dba Zion Massage College holds Utah State Authorization Certificate No. 8331250-9985 as an Accredited Postsecondary School, effective July 1, 2026 through July 1, 2028. State authorization permits ZMC to operate but does not constitute endorsement, recommendation, supervision, or accreditation by the State of Utah. Current accreditation, state-authorization, and program-approval documents are available for review upon request.

Admissions Requirements and Procedures

ZMC is a vocational school with open admissions subject to its published eligibility requirements and Utah school-authorization requirements. Applicants generally must turn 18 before the program starts. An individual petition may be considered under the catalog's approved exception, but the student must be at least 18 before the clinical internship. School admission does not itself establish federal aid or licensure eligibility.

Please provide a recognized high school diploma or high-school-equivalency credential, legally acceptable homeschooling documentation, or other qualifying documentation allowed by current admissions and federal aid rules, such as proof of college graduation. Foreign education must be evaluated or verified as required. Official education documents are presented and verified, with a copy retained in the student file. If your current legal name differs from the name on your records, please provide a marriage certificate, court order, or other valid name-change document. Federal aid applicants must satisfy applicable FAFSA eligibility and verification requirements.

Steps for Admissions

1. Please submit your completed admissions application online or on campus and confirm that you meet the age and education requirements.
2. Please pay the $10 application fee, subject to the cancellation and fee protections in this disclosure.
3. Please provide your education and identification documents, along with any name-change documentation, to Admissions. For admissions questions, contact enroll@zmc.edu or call (435) 261-4203; please ask how to submit your documents securely.
4. A school representative normally contacts you within 48 hours to discuss the next step. If you need assistance, please contact the front office at (435) 261-4203.
5. Please call (435) 261-4203 to schedule your complimentary student-clinic massage. You can also discuss your schedule, finances, transfer credit, accommodation needs, and licensure concerns with Admissions.
6. Before signing or making a payment, please review and receive copies of the current disclosure, catalog, enrollment agreement, written payment plan, and any required individual financial aid or licensure notices. The enrollment and financing agreement is provided upon acceptance.

Equal treatment and disability accommodations. ZMC prohibits unlawful discrimination and provides reasonable accommodations as required by law. A prospective or enrolled student seeking disability-related or academic accommodations may contact Student Services through the main office at (435) 261-4203. ZMC works with you to consider your accommodation needs. Essential academic, safety, conduct, and clinical requirements still apply.

Campus Location and Facilities

ZMC is located at 567 S. Valley View Drive, Suite 4, in the Green Valley area of St. George, Utah, near Southern Utah's red-rock landscape. Snow Canyon State Park is approximately a 15-minute drive away and Zion National Park approximately an hour away, depending on traffic.

The campus has four classrooms, reception areas, an office, restrooms, student and faculty break areas, parking, wireless internet, Ashiatsu bars, private curtained massage areas, and massage tables and training supplies. The student break area has drinking water, a microwave, coffee maker, tea pots, and shelving for supplies and personal items. The published hands-on instructional ratio is one teacher for every 20 students.

Qualified faculty provide classroom instruction, practical laboratory work, and supervised student-clinic training. The current catalog includes the faculty roster, course descriptions, resources and equipment, grading rules, and conduct and safety requirements. Small classes and hands-on instruction support learning and professional skills.

Graduation Requirements

To graduate, you must complete and pass all 21 required courses and all 600 program clock hours, including 100 student-clinic hours, or documented approved prior credit where allowed. Pass required written/practical exams and projects with at least 72% (1.67) and maintain at least an 80% (2.67) cumulative average. Complete all course and clinic attendance, make-up work, clinical, conduct, and safety requirements within the permitted maximum timeframe.

You must be at least 18 at graduation and pay amounts legally owed to ZMC or have an approved written payment arrangement. Graduates receive a certificate for the 600-Hour Massage Therapy Certificate Program. A certificate is not a massage-therapist license. ZMC does not guarantee placement, employment, wages, exam success, or licensure.

Attendance and Tardiness

You must attend at least 71% of the hours assigned to your cohort for each course; no more than 29% may be completed through approved make-up. All required course and clinic hours must be completed for graduation. Missing more than the course limit requires a retake under the published fee schedule; only one retake per course is allowed. Failure to pass the retake may result in withdrawal.

Missed hours must be made up in the next available course session or another session within two weeks after course completion unless an approved written plan provides otherwise. If you know you will be absent, please request approval to attend another section or arrange documented make-up without penalty. Actual academic attendance and completed clock hours are recorded separately from course disciplinary consequences.

Under the catalog's tardiness policy, arriving more than five minutes late at the start of class or after a break, leaving more than 15 minutes before class ends, or taking an unscheduled break longer than five minutes counts as a tardy. Three tardies in the same course count as a full four-hour course absence; subsequent tardies may create additional course absences and a retake requirement. This does not award unattended clock hours or replace actual attendance records used for federal aid. The SAP policy below explains academic progress, maximum timeframe, warning, appeal, and aid rules.

Surety Bond Disclosure

Zion Massage College, operated by Advanced Bodywork Training, LLC, maintains a $250,000 surety bond in connection with its operation as a postsecondary school in the State of Utah. The bond is issued by Travelers Casualty and Surety Company of America and is held in favor of the Utah Division of Consumer Protection in accordance with applicable Utah law. The bond identifies Advanced Bodywork Training, LLC as the principal, identifies the business as a postsecondary school, and provides a bond amount of Two Hundred Fifty Thousand Dollars ($250,000).

Surety Bond No. 108080767. A continuation certificate issued March 23, 2026 extends the bond through July 1, 2028. Please refer to ZMC's current surety bond and continuation certificate for the bond's coverage, conditions, and applicable terms.

Licensing requirements and notices about changes

ZMC has determined that the 600-Hour Massage Therapy Certificate Program meets Utah's educational requirement for massage-therapist licensure. DOPL separately decides whether an applicant meets exam, application, fee, background, education-verification, and other licensing requirements. Please contact Admissions for a written review of the educational requirements in the state where you plan to practice. ZMC does not promise another state's requirements are met without a documented determination.

ZMC provides required direct written notice before enrollment when the program does not meet, or the school has not determined whether it meets, applicable educational licensure requirements in a prospective student's state. If ZMC later determines the program does not meet the educational requirements for an enrolled student's state, it gives direct written notice within 14 calendar days.

For Title IV purposes, ZMC must also satisfy the licensure-related program eligibility requirements of 34 CFR 668.14(b)(32). When that rule requires the curriculum to meet the requirements of a student's location or an intended-employment state documented by the student, a general disclaimer or student signature does not replace that obligation. If your location changes, please let ZMC know promptly and request a written review before relying on this program for licensure elsewhere.

Where to find required school and financial aid information

This disclosure supplements and does not replace ZMC's catalog and student handbook, enrollment agreement, annual consumer-information notice, FERPA notice, annual security report, financial-aid disclosures, or any required individual notice. ZMC provides the annual consumer-information availability notice directly to each enrolled student, identifies and describes the required disclosures and their exact active web addresses, and explains how to request paper copies. Prospective and enrolled students may request paper copies and may review ZMC's accreditation, state authorization, and program-approval records. ZMC's primary consumer-information page is https://zmc.edu/consumer-disclosures/.

Federal Program Information and Required Earnings Warnings

ZMC provides access to the Department of Education's program-information website, required individual earnings or eligibility warnings, and acknowledgments when applicable under current Financial Value Transparency/Gainful Employment rules and Department implementation instructions. Any required acknowledgment is completed through the Department's designated process, rather than inferred from signing this disclosure.

If a Department determination requires a warning that the program is at risk of losing federal aid eligibility, ZMC provides it to current and prospective students as required. A prospective student receives any required warning at least three business days before enrolling, registering, or making a financial commitment. No program debt-to-earnings result or acknowledgment requirement is represented as final unless the Department has issued the applicable determination.

The Department's current implementation announcement anticipates publication of draft and final program data during 2027. Please ask the Financial Aid Administrator for the most recent notice and available program-information link. Current guidance: Department implementation announcement.

GI Bill Qualification Agreement

GI Bill® and other VA education benefits may be used only while the exact program and location are approved by the Utah State Approving Agency and VA and the student is eligible. VA determines eligibility and payments. Before enrollment, eligible VA students receive individualized cost, aid, estimated debt, outcome, transfer-credit, and licensure information required by 38 U.S.C. 3679(f).

ZMC evaluates all prior education and training, grants appropriate credit, shortens the program and charges when required, notifies the student, and certifies only remaining approved training. If you are using VA benefits, you must provide the records needed for this review. ZMC does not automatically renew enrollment.

ZMC follows SAA enrollment limitations and the VA 85/15 rule, 38 CFR 21.4201 and 21.4254(c)(11). Unless an authorized exception applies, VA may not approve a new eligible enrollment in a covered course while more than 85% of its students have all or part of tuition, fees, or other charges paid by VA or the educational institution under the rule's definitions. ZMC applies current VA counting and reporting instructions; this does not guarantee an individual enrollment qualifies.

Student acknowledgment: I understand my VA eligibility and the program's current approval must be confirmed, prior education and training must be evaluated, and enrollment may be subject to VA limitations. Information: https://www.va.gov/education/ and https://www.va.gov/school-administrators/85-15-rule-enrollment-ratio/.

Students covered by 38 U.S.C. 3679(e), including eligible Chapter 31 and Chapter 33 beneficiaries, may attend during the protected period while awaiting VA payment after providing a certificate of eligibility or applicable statement of benefits, a written request to use benefits, and required certification information. ZMC does not impose a late fee, deny access to classes or facilities, require borrowing, or otherwise penalize the student solely because VA payment is delayed during that period.

The protected period ends on the earlier of VA payment or 90 days after ZMC certifies tuition and fees, as provided by law. Students remain responsible for lawful amounts not paid by VA. Benefits under other chapters follow their applicable payment and protection rules. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs.

How to file a complaint and protect your rights

ZMC's complaint process allows informal resolution when appropriate. To file a formal complaint, please submit a signed Student Grievance Form to the Program Facilitator, currently Dexter Merkling. ZMC provides a written response or proposed resolution within 14 calendar days after receipt. If the matter remains unresolved, or if it involves the Program Facilitator, you may ask for a second review by the designated Program Advisory Committee representative, currently Leisa Wright, who issues a written determination within 14 calendar days after receipt. The current catalog and front office provide the form and current contact information.

You may also file a complaint, at any time permitted by the receiving entity's rules, with the U.S. Department of Education or Federal Student Aid, the Utah Division of Consumer Protection, the Utah Division of Professional Licensing, COMTA, VA, the Utah State Approving Agency, law enforcement, or another governmental, regulatory, or accrediting body. The contact information above and the current catalog explain where to submit a complaint. Nothing in this disclosure, ZMC's complaint process, or an arbitration provision takes away or limits your right to file those complaints. Retaliation is not permitted.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY — STUDENT REQUIREMENTS

Satisfactory Academic Progress Policy

About this policy

Policy ID: ZMC-SAP-600-2026.09.19. Effective for the 2026–27 award year and the current 600-Hour Massage Therapy Certificate Program. The same policy requirements must appear in ZMC's current catalog/student handbook, enrollment agreement, disclosure statement, separate SAP policy, and financial aid policies and procedures manual.

Rules this policy follows: Higher Education Act §484(c); 34 CFR 668.34; and the 2026–27 Federal Student Aid Handbook, Volume 1, Chapter 1. Utah licensure, proprietary-school, refund, disclosure, and State Approving Agency/VA requirements remain separate requirements. If another funding program imposes a higher progress or attendance standard, the student must meet that additional standard for that funding; it does not change the academic progress decision for federal financial aid.

Who this policy applies to

This policy applies to every student enrolled in ZMC's current 600-Hour Massage Therapy Certificate Program, whether or not the student receives federal financial aid. It explains the academic progress requirements in the current enrollment agreement. The policy is at least as strict for students receiving federal financial aid as for students in the same program who do not receive federal financial aid and must be applied consistently to every student in the category. The same academic progress decision applies to all of your federal financial aid programs, including Pell Grants and Direct Loans.

The enrollment agreement, catalog/student handbook, this policy, the financial aid procedures manual, attendance records, and student notices must be consistent. If staff identify conflicting information, they must stop any affected Title IV disbursement, document the conflict, and obtain a written decision resolving the difference from the Program Facilitator/President and, when needed, Gemcor before proceeding.

Program hours and financial aid payment periods

The 600-Hour Massage Therapy Certificate Program contains 600 clock hours and is published as approximately 30 weeks. For federal financial aid purposes, the program is divided into two 300-clock-hour payment periods, with the weeks of instructional time assigned by the approved cohort calendar. The 100-hour student clinic requirement is part of the 600-hour program and must be completed before graduation. Program length, charges, payment periods, and schedules must agree with the signed enrollment agreement and ZMC's current approved eligibility documents.

When ZMC reviews your academic progress

Because the program is one year or less, ZMC completes an official academic progress review at the end of each payment period. For an on-time student, the first official evaluation normally occurs when the student has successfully completed the first 300 clock hours and the required weeks of instructional time; the final evaluation occurs at completion of the second 300-hour payment period.

At the cohort's scheduled start of Term II, the Financial Aid Administrator (FAA) checks whether you are ready for the next federal financial aid payment period. If you have successfully completed the first 300 clock hours and the required weeks of instruction, ZMC completes the official academic progress review. If you still have hours or coursework to complete, or the required weeks have not finished, the scheduled-date review is an academic check-in only. Your next federal aid disbursement remains on hold until you successfully complete the required hours and weeks and ZMC completes the official review and confirms your continued federal aid eligibility. A monthly or course-level review may identify problems early, but it does not replace the required review at the end of the payment period.

Requirements you must meet at each review

Grade requirements. You must maintain an overall grade average of at least 80% (2.67) and a grade of at least 72% (1.67) in every required course. Grades and course completion are determined under the current catalog/student handbook. You must meet both the overall and individual course requirements.

Attendance and make-up requirements. You must attend at least 71% of the hours assigned to your cohort for each course. No more than 29% of a course's hours may be completed through an approved make-up in another cohort or another ZMC-approved make-up format. Every make-up record must identify the course/content, date, instructor, hours earned, and the original missed hours it replaces. Make-up hours may not exceed the missed required hours. All 600 required hours, including clinic hours, must be completed to graduate.

Federal SAP rules do not require a separate calculation comparing hours attempted with hours completed for clock-hour programs. ZMC still applies the attendance and make-up requirements above consistently to every student. Those school requirements do not replace the separate federal review of whether you can finish within the program's completion time limit.

Time limit for completing the program. You must be able to complete all 600 required hours and graduation requirements within no more than 150% of the published program length, expressed in calendar time. Based on the approximately 30-week published duration, the program completion time limit is approximately 45 calendar weeks, subject only to federally permitted adjustments. This time limit does not add hours to the program; federal financial aid may never be paid for hours beyond the eligible 600-hour program. At each official evaluation, the Financial Aid Administrator determines whether completion within the limit remains possible based on the remaining requirements and available time, taking accepted transfer hours and the student's remaining requirements into account. You do not meet this requirement if you can no longer finish within the allowed time, even if you have not yet reached the deadline. Any approved leave or other permitted adjustment must be documented.

Rounding. To determine SAP eligibility, ZMC uses your calculated results without rounding them up to meet a requirement. GPA and percentage results are calculated from your academic records and carried to at least two decimal places. A result below the published minimum does not meet that requirement.

How courses and prior credit affect your progress

- Accepted transfer hours that apply to the current program reduce the hours the student must complete at ZMC and must be included when determining the student's remaining program length and program completion time limit.
- Incomplete, failed, withdrawn, and repeated required coursework must be treated consistently under the catalog and retained in the academic history. An incomplete or withdrawal is not successful completion. The replacement grade for a successfully repeated course is used in the cumulative GPA only when the published grading policy permits it; the prior attempt remains in the academic record and in the review of the program completion time limit.
- Pass/fail coursework must be evaluated through an appropriate assessment of academic performance when needed. Audited or continuing-education work that does not apply to the program is excluded. ZMC does not offer remedial coursework in this program.
- All periods of enrollment in the current program are considered, including periods for which the student did not receive federal financial aid.
- If a student changes programs or pursues a subsequent ZMC credential, all prior ZMC or transfer coursework that applies to the new program must be included. The remaining-hours and calendar-time calculation must be updated and documented.
- A schedule change, transfer evaluation, repeated course, return from an approved leave, or corrected academic record must be documented. Grade changes are reflected at the next scheduled SAP evaluation.

ZMC may recalculate earlier only to correct a documented administrative error, and must apply that practice consistently.

How academic progress affects federal financial aid

Meets SAP. This means you meet the grade requirements, ZMC's attendance and make-up requirements, and the federal program completion time limit. The Financial Aid Administrator may proceed with federal financial aid only after all other requirements for releasing financial aid are met.

Financial-aid warning. Because ZMC evaluates SAP at each payment-period end, it may assign financial-aid warning when permitted. A student who was making SAP in the prior payment period, or who is evaluated after the first payment period, may receive federal financial aid for one additional payment period without an appeal. Warning begins only after an official review at the end of the payment period and lasts one payment period. It may not be assigned for a shorter period or restarted or extended each time an individual course is reviewed. The written notice must identify the failed standard, the period covered, steps to improve, when your progress will be reviewed again, and what happens if you do not meet SAP again.

Loss of federal financial aid eligibility. A student who fails SAP after the warning period, or who is not eligible for warning, is ineligible for additional federal financial aid funds unless ZMC approves a timely appeal and places the student on financial-aid probation. ZMC stops disbursements for payment periods in which you are not eligible and gives written notice. Aid for an earlier eligible payment period remains subject to federal late-disbursement and R2T4 rules. Academic attendance may continue only under ZMC's academic and financial policies.

Financial-aid probation. Probation may be assigned only after ZMC approves a SAP appeal. Probation lasts one payment period. If the appeal shows the student can meet SAP by the next evaluation, the student may be placed on probation without a longer academic plan. If more than one payment period is needed, ZMC and the student must establish a written academic plan with specific progress checkpoints that leads to SAP or successful program completion within the program completion time limit. At the end of probation, the student must meet SAP or the requirements of the approved academic plan to receive additional federal financial aid.

Academic/Educational Improvement Plan. ZMC may use an Educational Improvement Plan (EIP) for academic support or for a student not receiving federal financial aid. An EIP alone does not make you eligible for federal financial aid or restore or extend your eligibility. For a student receiving federal financial aid, an academic plan supports eligibility only after an approved SAP appeal and only while the student meets the plan's terms.

Appeal requirements

If you lose federal financial aid eligibility because of injury or illness, the death of a relative, or other special circumstances, you may submit an appeal. Please submit your written appeal within five business days after notice. This deadline applies unless ZMC documents good cause for a later submission. It must explain both why the student failed SAP and what has changed that will allow the student to meet SAP at the next evaluation or follow an approved academic plan. Please include supporting documentation when it is reasonably available.

2026 Program Advisory Committee members: Travis Thorpe, Leisa Wright (leisa@xmission.com), Rebecca Farraway , Calvin Johnson, Gary Palmer, Debbie Majerick, and Stacey Bringhurst.

The Program Advisory Committee (PAC), excluding anyone with a conflict of interest, reviews the appeal. The decision must be written, dated, signed, and retained in your financial aid file. Approval is not automatic. The decision must state whether the student can meet SAP by the next evaluation or must follow an academic plan, and it must explain the probation period and conditions. Under ZMC's policy, an appeal or academic plan may not extend the published program completion time limit beyond 150%. A student may appeal a later failure only when the new appeal addresses circumstances not already resolved or explains why the prior plan must change.

How to become eligible for federal financial aid again

A student who is ineligible and does not successfully appeal may regain federal financial aid eligibility only by taking action that allows the student to meet every applicable academic progress requirement. Paying for coursework without federal financial aid or taking time away from school does not by itself restore eligibility. The Financial Aid Administrator must document the date and evidence of restored eligibility before authorizing additional aid.

How ZMC reviews and records your progress

1. Program Facilitator provides the Financial Aid Administrator with final grades, course status, scheduled hours, attended hours, approved make-up hours, clinic hours, transfer credit, leaves, and the current cohort calendar.
2. The Financial Aid Administrator checks that you completed the applicable 300-hour payment period and required weeks, calculates your overall GPA and individual course results, checks the 71%/29% ZMC attendance rule, and determines whether you can finish within the program's completion time limit.
3. The Financial Aid Administrator records the result on a dated academic progress review form and assigns Meets SAP, Financial-Aid Warning, Not Eligible for Federal Aid (Title IV Ineligible), or Financial-Aid Probation after approved appeal.
4. A second qualified reviewer verifies the calculation, status, and hold or release of financial aid payments. Gemcor may advise and process system transactions, but ZMC retains final responsibility for the SAP decision.
5. The Financial Aid Administrator sends the student written notice promptly and no later than five business days after the determination. The notice must explain the result, effective date, effect on federal financial aid, options to appeal or regain eligibility, when your progress will be reviewed again, and required actions.
6. Before releasing a later financial aid payment, the Financial Aid Administrator documents successful completion of the prior payment period's hours and weeks, SAP eligibility, resolution of conflicting information, and all other federal financial aid eligibility requirements.
7. Retain the evaluation worksheet, source records, calculation, notice, appeal, committee decision, probation/academic plan, student acknowledgments, reviewer approval, and school and federal financial aid system records in the student file.

How policy changes are approved and shared

The Program Facilitator and President must approve any SAP change before publication. The Financial Aid Administrator must coordinate the change with Gemcor, update every school document that contains this policy and student notice as applicable, train affected staff, and document the effective date. ZMC may not change academic progress standards for a past period to make a student eligible or ineligible for financial aid. If the enrollment agreement, catalog, approved program documents, or this policy conflict, use a hold on affected financial aid payments under the stricter applicable requirement until ZMC resolves the difference in writing. Historical and signed student records must not be altered; issue a dated notice or addendum when a current student must be informed of a change that will apply going forward.

Rules and references

34 CFR 668.34: https://www.ecfr.gov/current/title-34/subtitle-B/chapter-VI/part-668/subpart-C/section-668.34

2026–27 Federal Student Aid Handbook, Volume 1, Chapter 1: https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2026-2027/vol1/ch1-school-determined-requirements

Utah massage-school curriculum rule, R156-47b-302: https://adminrules.utah.gov/public/rule/R156-47b/Current%20Rules

Advanced Placement and Graduating with Honors

All students enrolled in ZMC's 600-Hour Massage Therapy Certificate Program are required to complete the published curriculum. ZMC does not offer advanced-placement classes or an honor roll for this program.