



INDIANA WELLNESS
COLLEGE

CATALOG

With

Consumer Disclosures

Nationally Accredited by ACCET
Accrediting Council for Continuing Education & Training

Indiana Wellness College, llc (IWC)
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INTRODUCTION

Welcome to the Indiana Wellness College (IWC) Catalog.

Our Diploma of Sports & Medical Massage (DSMM) program has been distilled from the combined knowledge and experience of professionally trained and certified and licensed massage therapists incorporating a variety of techniques effective in both therapeutic as well as recreational massage and bodywork settings, and will be joined by our professional Esthetics Program as well!

Presented in an integrative learning format, IWC is able to allow students maximum scheduling flexibility while completing this advanced training in only 50 weeks for Massage students, and 37 weeks for Esthetician students.

Along with maximum flexibility in a hands-on career training program, IWC's curriculum is designed for entry level student with no previous knowledge in wellness careers. Foundational courses begin with anatomy, pathology and other human science courses in addition to basic hands-on technique courses. Courses progress into scientifically based therapeutic skills to advanced skills and topics while providing students a valuable introduction to cutting edge wellness career. Training in business and marketing suitable for success in the wellness fields as well as special focus on building a private practice and small businesses is also emphasized.

In addition to the career skills discussed above, IWC's program presents all major topics addressed for testing and licensure under the Boards. This is necessary for an application to the Indiana Professional Licensing Association for an application for status as a Licensed Massage Therapist (LMT) in the State of Indiana and many others.

IWC ADVANTAGES

- You can Finish a Diploma and start a Career in only 50 Weeks (Massage) 37 weeks (Est.)
- No General Education courses like English & Mathematics costing you time and money
- Real-World Experience, Hands-On Clinic shift each week
- Preparation for National & State Licensing & Certification exams (MBLEX /PSI)
- All Tuition & Materials Costs Are Disclosed Before Enrollment;
 - We're Proud of the Value we offer
- Small Hands-On Classes and Clinic mean learning directly from professionals
- Multiple learning styles benefit IWC students
 - Review and practice classroom material as many times as you want and need through massage IDL system, or the homework and optional online tools for Esthetics students (no clock hour credit this portal for Est. students)
- Curriculum emphasis in "Trends in Massage" education areas as identified by the Associated Bodywork & Massage Professionals (ABMP): and ASCP | Associated Skin Care Professionals for Esthetic Students.
 - Pre-curriculum: Learn to learn

- Emphasis on Soft-Skills: Customer service is the key to any service industry
- Interactive Course Support: Review on your schedule, with our help.
- Evidence Based Therapy: Information changes fast so we do too.

IWC's courses are grouped so that topics are taught in multiple courses during the same week supporting your learning; our integrative learning model means you can review material as many times as necessary and get real help from trained professionals as you perform the work. (We know that help is more effective during homework and hands-on time, not during lecture) The DSMM (Diploma of Sports and Medical Massage), and DCE (Diploma of Clinical Esthetics) program takes you beyond basic entry level knowlegde and provides you with effective skills to build a business, get a job, & genuinely help clients. The lack of general education courses and emphasis on evidence proven career knowledge and skills means you can finish your diploma, get working in less than a year, and for significantly less cost.

IWC is Bonded & Insured because we stand by our services and products!

MESSAGE FROM INDIANA WELLNESS COLLEGE

It is our passion to continue the development of a programs delivering scientifically & evidence-based wellness education. We design our programs to empower the development of clinically and therapeutically able wellness professionals in gainful training-related employment and entrepreneurship. IWC's curriculum emphasizes hands-on skills aiding you in truly achieving your goals no matter what they may be.

In order to achieve these goals, we have developed a dynamic schedule which integrates key points across multiple courses for optimal learning, application, and retention. Retention of key information is enhanced by our iinnovative learning systems. While breaking away from traditional education models, our system has proven to allow maximum schedule flexibility for students, while increasing overall success in academic and hands-on skills.



At a time when the interest in and need for supplemental and alternative care to tradition medical therapies is rising, the DSMM and DCE emphasizes evidence based therapies rapidly gaining popularity from hospitals and medical spas to professional sports locker-rooms, medical offices, and high-end spas. We are empowering students to work with clients in producing visible and measurable results in their overall health.

It is our hope that students with a true desire to help others with pain and dysfunction, or even shame and embarrassment will use our programs to incorporate therapeutic skills with a compassionate heart in the founding of a valuable new career.

MISSION STATEMENT

The Mission of **Indiana Wellness College** is to Pursue Excellence in the Training of Compassionate, Clinical, and Client – focused Leaders in integrated wellness careers.

Excellence:

Staff, Faculty, & Student Therapists consistently pursue Excellence through practice of self-evaluation and improvement as demonstrated by outstanding work ethic and client outcomes.



Leadership:

Staff, Faculty, & Students consistently work to model positive attitude, and inspire people to make positive changes that will impact their health and community for the better.

Compassionate:

Wellness professionals genuinely care about the pain of others and prioritize listening to the needs and concerns of their clients. Care is driven by the desire to produce the best possible outcomes for their clients.

Clinical:

Wellness professionals integrate eclectic assessment and treatment protocols with the confidence to identify and assist the client in resolving the root cause of dysfunction.

Client-Focused:

Wellness professionals, recognizing the individuality of each client, develop health promotion plans informed by client's goals and requests while maintaining the highest ethical standards.



HISTORY OF INDIANA WELLNESS COLLEGE

Indiana Wellness College (IWC) was founded in 2010 as Indiana College of Sports and Medical Massage llc by Jason and Dainah Craft. They were inspired to start the school when they ran into tremendous difficulty hiring qualified massage therapists to work in their private practice, Health Yourself Massage llc. It was clear that Indianapolis had increasing interest and consumer demand for therapeutic massage, but very little in the way of effective clinical massage training. They determined that what Indiana really needed was not another facility offering therapeutic massage, but a school founded and run by clinically trained massage therapists.

IWC started with 1 student in October 2010. Courses were held in the lobby of a chiropractic office on Michigan Rd and 96th street. They held courses on the weekend because they still needed to work full time at their other jobs. The following spring (2011) a class of 5 students was enrolled and also met on the weekend at Michigan Rd. It became evident at this point that IWC was something special, and people wanted what IWC had to offer. It was in May 2011 that the owners began looking for their own location. Unexpectedly, the chiropractor closed and abandoned their Michigan Road location just as a 6-week summer vacation began; this left IWC with no classroom location. After 5 weeks of investigating various locations, the owners settled on a facility located on West Carmel Drive in Carmel Indiana. A lease was signed, and the construction was underway while courses were temporarily held in the small unit next door. Another course of 5 students were enrolled and started October 2011 in IWC's Carmel location.



Since then, IWC has started an average of 5 classes per year, graduating a class every ten weeks. In 2013, IWC became school members with ABMP, the Associated Bodywork & Massage Professionals, and the American Massage Therapy Association (AMTA). IWC's growing graduate pool and online presence have attracted the attention of local employers leading to a growing job board and cross marketing opportunities.

Through the deployment of a career services department in early 2014, IWC has strengthened the bond and communication with local employers. The response from the Indianapolis community has been extremely encouraging, and supportive of our growth as a school. Employers actively seek out IWC graduates for hire and comment that the graduate's skills in clinical massage, documentation, and knowledge of human anatomy are



impressive, and the culture of work ethic and positivity and determination not to gossip made IWC alumni stand above the rest. In early 2014, IWC made the decision to support the growth of the school through the National Accreditation process.

IWC has shown continuous growth and exemplified the pursuit of excellence in offering innovative training in the field of massage. In 2015, IWC sought out and received designation as a NCTMB (National Certification for Therapeutic Massage & Bodywork) Assigned School.

In May 2015, IWC earned the distinction of National Accreditation by ACCET (the Accrediting Council for Continuing Education & Training) forming an ongoing partnership for quality. This was the external 3rd party validation of the quality of education IWC provides. ACCET will continue to be a valued partner for IWC.

Throughout 2015, IWC graduates achieved an average pass rate of 94.7% on the 1st attempt MBLEX (Massage & Bodywork Licensing Examination). In 2016, IWC continued as an industry leader besting the average National, & State MBLEX pass rates by 11.5% and 15% respectively.

U.S. Department of Education approval of IWC access to Title IV student Financial Aid by mid-2016 allowed increased access to vocational career training. Many people who wanted to train and gain a valuable career in massage but were unable to afford out of pocket cost for training are now able to gain government financial aid. This led to increased enrollment interest in IWC's Diploma of Sports & Medical Massage Program.



October 2016, IWC outgrew their Carmel location and moved to their permanent home at 10585 North Meridian, Suite 102, Indianapolis, IN 46290. Here, IWC enrolls class sizes up to 26 students, holding to a 13 to one student to Trainer ratio in hands-on classes, maintaining the personalized care that leads to their continuing success.

IWC has grown from the original staff of 2 (the owners) to a team of more than a dozen individuals working as a team in the pursuit of a shared Mission, to provide outstanding training of compassionate, clinical, and client-focused leaders in the wellness careers.

We at IWC realize our mission and challenge the larger massage industry to continuously research, self-study, seek out, and implement better processes for the benefit of all massage therapists and massage clients, in short, to Pursue Excellence in the Wellness Career Education Industry.

In 2019, the owners and executive team, with incredible support and acknowledgment for the need for Estheticians trained to the same standard of quality we have become known for over the years, and we decided to expand our current facility to the newly vacated and timely space across the hall from our original classroom and administrative offices, to offer the Diploma of Clinical Esthetics (DEC). Our goal, as with massage, was that our DEC alumni not only have high quality entry level skills required upon job placement, but would also gain a thorough understanding of professionalism, and the character required to build a career with respect and longevity in the field, as well as, a clinic focus to skin care techniques to address more serious needs through cutting edge techniques in the Esthetics industry. Our Esthetics program received approval from the Indiana State Cosmetology Board on November 18, 2019.



ACCREDITATIONS, APPROVALS, MEMBERSHIPS, AND ORGANIZATIONS

This Institution is Nationally Accredited by:

ACCET: Accrediting Council for Continuing Education & Training
1722 N St NW
Washington DC, 20036
Phone: (202) 955-1113
Fax: (202) 955-1118
complaints@acct.org

This Institution is Regulated by:

Office for Career and Technical Schools
10 N Senate Avenue, Suite SE 308
OCTS@dwd.in.gov
<http://www.in.gov/dwd/2731.htm>
(Massage Program)

Member AMTA: American Massage Therapy Association
500 Davis Street Suite 900, Evanston IL 60201
877-905-0577 amtamassage.org

Member ABMP: Associated Bodywork and Massage Professionals
25188 Genesee Trail Rd. #200, Golden CO 80401
800-458-2267 abmp.org

Indiana Professional Licensing Agency
State Board of Cosmetology
402 West Washington St, W072
Indianapolis, IN 46204
<https://www.in.gov/pla>
(317) 232-2980

Indiana Wellness College is a Limited Liability S-Corporation owned by Dainah & Jason Craft and founded in 2010 as the Indiana College of Sports and Medical Massage llc.

IWC llc, our owners, and our instructors take our commitment to provide high quality services and products seriously, so we back up that promise with insurance and bonding by the following institutions:

Starr Indemnity & Liability Company (National Association of Massage Therapists)
The Ohio Casualty Insurance Company (West American Insurance Company)

ENROLLMENT REQUIREMENTS

Application procedures are as follows:

Step 1. Schedule a School Tour:

Call admissions office (317) 449-4798, to schedule a tour

STEP 2. AT REGISTRATION THE FOLLOWING ARE REQUIRED:

Experience a Tour

Completed application

Complete IWC Mandatory Entrance Exam

Complete a FAFSA if you plan on using Financial Aid **School Code: 042561**

Provide a valid photo ID

Pay Registration Fee

Provide a copy of official high school or college transcripts OR transcripts from a high school equivalency exam

Scrub Fitting

ADMISSIONS REQUIREMENTS

The following documents must be submitted upon registration and prior to the student signing an enrollment contract and being admitted into the School:

Personal Identification: Valid driver's license or A social security card or a valid passport

Photo I.D.

An official High School Transcript or Hi-Sat Certificate (GED) or Homeschool Certificate, including state issued credential

Passing entrance exam

You will be presented with either an acceptance or denial letter. IWC is not an open enrollment school, and application to the school does not guarantee acceptance into the school. Applicants may be required to meet with IWC admissions committee prior to acceptance or denial.

Upon acceptance, Complete and sign IWC Enrollment Agreement with a \$75 Registration Fee
All students admitted are beyond the compulsory age of attendance IWC does not admit ability-to-benefit students

CERTIFICATION REQUIREMENTS

Students graduating from the Indiana Wellness College may take the licensing exam to receive a certificate in Indiana after completion of the course enrolled and payment of the required examination fee. All applicants for licensure must be 18 years or older and be a high school graduate or equivalent. Note, the Federation of State Massage Boards will only allow students or graduates of state approved schools starting July 1, 2017. The Indiana Wellness College is a State approved school and satisfies the FSMTBs requirements. Esthetics students will be required to pass the PSI exam required by Indiana Law.

COURSES OFFERED, HOURS TO COMPLETION, FEES FOR TUITION & TEXTBOOK/KITS

Schedules

COURSES	HRS	WK	FT/PT	SCHEDULE	HR/WK
Massage Therapist	900	50	FT	Includes classes, & clinic on a weekly basis.	19.5
Clinical Esthetics	700	37	PT	Includes weekly classes & clinic	19

Tuition

COURSE	STATE LICENSE	TEXTBOOKS & KITS	TUITION	TOTAL
Massage Therapist	\$195	\$750	\$13,500	\$14,445
Massage Therapist 19.3+	\$265	\$750	\$13,500	\$14,515
Clinical Esthetics	\$68	\$1997	\$10,500	\$12,565

TEXTBOOK AND KIT POLICIES

IWC pays wholesale costs for textbooks and materials and then passes those savings along to the student. Books and materials will not be released to the student before financial arrangements have been made.

The costs for the textbook and materials includes shipping and handling. The student is responsible for replacing lost, missing, or broken items. In the event a book or material is

defective, IWC will order a replacement book or material. In order to keep learning materials current, IWC, from time to time, may change textbook and material items. The student is responsible for any additional textbook and material costs. Replacement book and material items can be purchased from the Admissions Office. Additional copies of some materials may be purchased by students at IWC provided online providers.

TEXTBOOK AND Material DISBURSEMENT POLICY

Books and materials will be disbursed on the first day of classes to all students who have made financial arrangements.

ADDITIONAL COSTS

Student books and materials are a required purchase by the students. Students provide their own stationary supplies.

IWC requires that students wear the IWC uniform of scrubs. The cost of one, two-piece set is included in the first quarter material fees. Additional scrubs are available for purchase.

Consumer Information

Catalog distribution and availability

The IWC catalog will be distributed via email to students upon acceptance prior to orientation. IWC catalog will be distributed via email to all new employees upon hire. Catalogs will be distributed via email to all employees annually for review no later than October each year or upon updates.

The IWC catalog is also available at <https://www.indianamassagecollege.com/wp-content/uploads/2019/03/IWC-Catalog-w-Consumer-2019-03.pdf> in the Consumer Information section.

A physical copy may be made available by request. In order to obtain a physical copy, please contact the college (317) 376 – 8640. In person on campus, requests may be made directly to Front Desk, Admissions or Financial Aid staff.

Student Financial Aid Information

The following section contains information on both Financial Aid and Non-Financial Aid options that student use to cover their college related expenses. Also included in this section will be terms and conditions for receiving Federal Student Aid, criteria for selecting recipients, eligibility requirements, disbursement methods and frequency of disbursements. Information for procedures and forms required for financial aid, satisfactory academic progress, and exit counseling will also be found in this section.

Types of Federal Financial Aid

- Federal Pell Grant. Available to students who qualify. Federal Pell grants do not usually have to be repaid except under certain circumstances. For additional information, please contact your Financial Aid representative or visit <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>.
- William D Ford Federal Direct Subsidized Loans (known hereafter as Direct Subsidized Loan or Direct Loans). Available to students who qualify and must be repaid. While enrolled in school at least half time, during six-month grace period immediately following last date of attendance, or during deferment, the government will pay the interest that accrues on this loan. For additional information, please contact your Financial Aid representative or visit <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>
- William D Ford Federal Direct Unsubsidized Loans (known hereafter as Direct Unsubsidized Loan or Direct Loans). Available to students who qualify and must be repaid. Interest will accrue during all periods. Interest not paid during enrollment, grace or deferment will be capitalized. For additional information, please contact your Financial Aid representative or visit <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>
- William D Ford Federal Direct (Parent) Plus Loans (known hereafter as Direct Plus loan or Direct Loans). Available to parents who qualify and must be repaid. Parent must be a parent (or step parent) of dependent students. The borrower must not have adverse credit history. For additional information, please contact your Financial Aid representative or visit <https://studentaid.ed.gov/sa/types/loans/plus>

Additional Non-Federal Financial Aid options for funding college related expenses

- Tuition Options Payment Plan. Payment plans serviced by tuition options are not charged interest, origination fees or finance charges when paid during standard payment plan options which are typically spread out evenly over the program length. Tuition Options can be used in place of or in addition to Federal Student Aid. For additional information, contact your Financial Aid representative or visit <https://tuitionoptions.com/>
- Veterans Assistance Benefits. Available to Veterans who qualify. You must complete an application for benefits in order to have your enrollment certified by the college. In order to apply for benefits, visit <https://www.benefits.va.gov/gibill/apply.asp>. For information on eligibility, amounts and other general information, please visit https://www.benefits.va.gov/gibill/comparison_tool.asp
- Scholarships. IWC does not specifically offer or endorse any scholarship program. Scholarships are granted and approved by the agency sponsoring the scholarship program. Students seeking scholarship information should visit local agencies, companies, schools, agencies, etc. or search online sites such as www.fastweb.com for additional information.
- State Educational Assistance Programs. Students who are eligible for state agency

assistance such as TAA or Vocational Rehabilitation should initiate contact with their state case worker or counselor with their respective organization. Your contact will provide you with approval instructions. Approval and completion of your aid process will be a cooperative effort between the college, agency and you the student.

- In house payments. In limited circumstance, students can make payments directly to the school in a variety of circumstances. To determine individual eligibility, contact your Financial Aid representative directly.
- Meritize Student loans. Private credit based loan with merit based improvements that take into account academic history, job history, or military history. Applications may be made at <https://apply.meritize.com/>

Federal Student Aid Requirements and Application Procedure.

Federal Student Aid recipients must meet certain basic eligibility requirements prior to determining individual eligibility for any aid programs. These basic requirements include but are not limited to: demonstrate financial need, United States citizenship or eligible non-citizen, have a valid social security number (some exceptions apply), and sign statement via Free Application for Federal Student Aid (FAFSA) that you are not in default and will use the money for education related purposes. For a full list of eligibility requirements, visit <https://studentaid.ed.gov/sa/eligibility/basic-criteria> or contact your Financial Aid representative.

The application procedure can be completed in a few short steps. The steps are found below.

1. Visit <https://fafsa.ed.gov/> and complete a FAFSA using IWC federal school code: **042561**
2. Schedule and attend the awarding session with your financial aid representative.
3. Complete the Verification Process if applicable (detailed later in Consumer Information)
4. Accept final awards by signing your award letter.
5. Review and complete the terms and conditions for Federal Direct Student Loans (if applicable to your package) by completing the two documents below:
 - a. Student Loan Entrance Counseling: Your Financial Aid representative will cover Entrance Counseling during your awarding session and then will direct you to complete the Online version at <https://studentloans.gov/myDirectLoan/index.action> if you have not already done so. Please contact your
 - b. Master Promissory Note: Your legal binding document that outlines terms and conditions of having a Federal Direct Loan. You will be required to complete one in order to receive the loan. You will be complete it at <https://studentloans.gov/myDirectLoan/index.action>

Criteria for selecting aid recipients and determining the award amount

Aid recipients will be selected based on accepted enrollment into the college and individual eligibility as determined by the procedure listed above. Award amounts will be determined by reviewing individual financial aid annual eligibility as well as aggregate eligibility. Factors for aid will include student Cost of Attendance, annual and lifetime limits used, Expected Family

Contribution, enrollment status, and general eligibility requirements.

William D Ford Federal Direct Loan Repayment terms, sample, and necessity of repayment.

Repayment terms are determined by your chosen repayment option. Additional information, examples, and types of repayment can be located at <https://studentaid.ed.gov/sa/repay-loans/understand/plans>

The following repayment sample is based on a \$7917 Direct Unsubsidized loan at 5% interest. Approximate monthly payment of \$84 for 120 months under the Standard Repayment plan. Total approximate repayment of \$10,634 including interest accrual.

Direct Loans must be repaid. Failure to do so will result in delinquency and default. Default has many possible negative consequences including the loss of Title IV eligibility, garnished wages, loss of federal and state tax returns, and many more. For additional information refer to your entrance counseling, contact your financial aid representative or visit <https://studentaid.ed.gov/sa/repay-loans/default>.

Direct Loan Publication

Information made available by the U.S. Department of Education includes information about the rights and responsibilities of students and schools can be located at <https://studentaid.ed.gov/sa/types/loans>.

Disclosure of Information to National Student Loan Data System (NSLDS)

IWC is required to submit loan information to NSLDS. This information will be accessible by guaranty agencies, lenders, and schools determined to be an authorized user of the data system.

Disbursement Method and Frequency

Federal Student Aid disbursements are disbursed directly to the student ledger card electronically. The student will receive notification upon disbursement. Students will have 14 days to cancel the disbursement. After 14 days, if you wish to return the disbursement, you must contact your Financial Aid representative directly.

First disbursements are made on students' accounts as soon as possible within the first month of classes once the students are confirmed to be in class, have completed all requirements for enrollment and financial aid, and based on previous borrower status. Subsequent disbursements will be made to students who are maintaining Satisfactory Academic Progress (detailed later in this section) and who have completed at least 50% of the required hours in the program.

Entrance Counseling

Prior to accepting Federal Direct Loans, students will be advised on student loan borrowing. This information will include but is not limited to total amount eligible, interest rate, origination fees, differences between loan types, subsidized interest, capitalized interest, grace period, repayment terms, deferment, forbearance, delinquency, and default. Students who have not already completed online Entrance Counseling will be required to do so in order to document completion of Entrance Counseling.

Exit Counseling

Direct Loan borrowers are required to complete Exit Counseling upon leaving the college. Students who officially or unofficially withdrawal from IWC will be directed via written notification to complete the Exit Counseling online. Students who are graduating will attend an Exit Counseling session and will complete a confirmation form. During this session, students will be provided updated loan totals, ledger card, servicing information, repayment options and all other required information of Exit Counseling. This information, as well as the Online version, can be found by contacting your Financial Aid representative or visiting <https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit>

During Exit Counseling, the college will collect updated name and contact information to provide to Student Loan servicers.

Verification Policy

Students who are selected for verification either manually by the college or randomly will be required to submit documentation in order to determine final aid eligibility before the aid can be processed.

Students who have been selected for verification will receive written notification from the Financial Aid office. This notification will include the verification group that the student was selected for, the requirement documents required to complete verification, the due dates for the outstanding documents, and the consequences for failing to provide the documents.

Upon delivering the notification, the Financial Aid representative will provide any internal forms that are required for completion. This will include the corresponding verification worksheet to the group that the student was selected for. Students are also encouraged, but not required, to use the IRS data match when completing the FAFSA to help reduce errors and document collection time. Students who are required to verify IRS tax data who did not successfully match their IRS records will be directed to collect an IRS tax transcript.

Once all documents have been collected from the student, Financial Aid will review all

documents, update the ISIR as needed and then provide the final packet to Financial Aid Services (FAS) to review. Upon final review, any changes to the student's aid package will be communicated.

Satisfactory Academic Progress (SAP) Policy

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at IWC. The policy is printed in the catalog to ensure that all students receive a copy prior to enrollment. The SAP policy complies with guidelines established by the Accrediting Council for Continuing Education and Training (ACCET) and the federal regulations established by the United States Department of Education. SAP will be evaluated at the end of the evaluation periods based on a student attending the minimum percentage of hours possible for the attendance schedule. Students must complete the program within the maximum time frame and will also be evaluated for academic success. Students failing to meet attendance and academic requirements will be placed on Financial Aid Warning until the next evaluation period. Students failing to meet SAP during the Financial Aid Warning period will be placed on Financial Aid Suspension. Students may appeal the Financial Aid Suspension and be put on an academic plan upon a successful appeal. Students who receive an approved Leave of Absence will return into the same status from which they left upon their return from LOA. Students may be dismissed due to failing to meet SAP if they will be unable to complete the program within the maximum time frame. Specific detailed information is listed below for the following:

1. Evaluation Periods
2. Attendance Progress Evaluations
3. Maximum Time Frame in Weeks and Hours
 - a. Impact of TIV on maximum time frame calculation
 - b. Repeated Course Work
4. Academic Progress Evaluations
5. Determination of Financial Aid Progress Status
 - a. Warning
 - b. Suspension
6. Re-establishment of Satisfactory Academic Progress of Financial Aid
7. Interruptions, Course Incompletes or Withdrawals
8. Appeal
9. Dismissal due to Unsatisfactory Progress

1. EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Course	Clocked (actual) Hours
Massage	450 and 900

Transfer Students - Midpoint of the contracted hours or the established evaluation periods,

whichever comes first. Evaluations will determine if the student has met the minimum requirements for SAP. The frequency of evaluations ensures students have at least one evaluation by midpoint in the course.

2. ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 80% of the hours possible based on the applicable attendance schedule, in order to be considered as maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, IWC will determine if the student has maintained at least 80% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

3. MAXIMUM TIME FRAME AND REPEATED COURSEWORK

The maximum time (which does not exceed 150% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

Maximum Time Frame in Weeks and Hours

Course	FT/PT	Hrs./Wk.	Hours required to graduate	Normal Weeks to complete	Max hours to complete	Max week to complete
Massage	FT	19.5	900	50	1350	75
Esthetics	PT	19.0	700	37	1050	55

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 80% of the scheduled contracted hours.

- a) Financial Aid Status Impact on Maximum Time Frame: Weeks and hours attempted count towards the maximum time frame for completion regardless of Financial aid status. All students who are receiving financial aid, are not receiving financial aid, or are not eligible to receive financial aid will still continue to accumulate hours and weeks attempted that count towards the maximum time frame for completion.
- b) Repeated Coursework: Students will be permitted to repeat failed courses one

time. Repeated courses will count towards the maximum time frame for completion. Repeated courses will not increase TIV eligibility.

4. ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the IWC. Students must maintain a written grade average of 75% and pass a final written and practical exam prior to graduation. Students must make up missed tests and incomplete assignments. The following grade scale is utilized for theory and practical skill evaluation which utilizes a 100-point grading scale:

A	90 – 100%	Excellent
B	80 – 89%	Very Good
C	75 – 79%	Satisfactory
F	75% OR BELOW FAIL	Unsatisfactory

5. DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making SAP until the next scheduled evaluation. Students will receive a hard- copy of their SAP determination at the time of the evaluation. Students deemed not maintaining SAP may have their Title IV Funding interrupted unless the student is on warning or has prevailed upon appeal.

5a. WARNING

Students who fail to meet minimum requirements for attendance or academic progress at the end of the payment period are placed on warning. The student will be advised in writing of the actions required to attain SAP by the next evaluation. Students on Warning are eligible to continue receiving Title IV funds.

5b. SUSPENSION

Students who fail to attain SAP by the end of the warning payment period will have their financial aid suspended. Students may appeal this decision. While in suspension, students may remain enrolled in the program without receiving financial aid as long as they are still able to complete the program within the maximum time frame for completion.

6. RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS OF FINANCIAL AID

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or suspension period, at the next scheduled evaluation.

7. INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS, CHANGE OF MAJOR, SECOND DEGREE

Change of majors, the pursuit of a second degree, and summer terms do not apply to Indiana College of Sports and Medical Massage. If enrollment is temporarily interrupted for a Leave of Absence, the student will return to IWC in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

8. APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within five (5) calendar days. Reasons for which students may appeal a negative progress determination include the death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the IWC on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within five (5) days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the student will resume satisfactory academic status, will be provided an academic plan, and federal financial aid will be reinstated, if applicable. If the appeal is not approved, the student may stay in classes on a cash pay basis assuming the student can complete the program within the maximum timeframe for completion.

9. DISMISSAL DUE TO UNSATISFACTORY PROGRESS

A student, who was dismissed from IWC due to unsatisfactory progress, may appeal the dismissal to the Director of Education (DOE) in writing within 5 business days of the dismissal date. The owner will make a determination within 5 business days of receipt of the appeal and will respond to the dismissed student in writing. If the appeal is approved, the student will be re-admitted to IWC, however; the student will follow the same Financial Aid Warning policies if applicable, upon re-entry. The student must achieve cumulative SAP by the next checkpoint in order to be eligible for Title IV aid in the next payment period and to remain enrolled at

IWC.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses and repetitions do not apply to this institution. Therefore, these items have no effect upon the IWC's satisfactory academic progress standards.

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted LEAVE OF ABSENCE (LOA) POLICY.

An authorized Leave of Absence (LOA) is a temporary interruption in the student's course of study. The LOA refers to a specific period of time in which a student is not in attendance. An LOA is not required if a student is not in attendance for an institutionally scheduled break. However; a scheduled break may occur during an LOA. A student who must take an approved Leave of Absence (LOA) will return in the same satisfactory academic progress status as at the time of taking the LOA.

The LOA must be requested and approved in writing prior to LOA occurring. In addition, the student is required to list the reason for the LOA as well as provide supporting documentation. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it via mail or in person within a reasonable resolution of the emergency to IWC.

A student may be granted an LOA for any of the following reasons:

- Medical Issues
- Military Requirements
- Jury Duty
- Mitigating Circumstances beyond the Student's Control
- IWC faculty recommendation
- Financial Hardship

Leave of Absence Policy (LOA)

The student must follow IWC's Leave of Absence Policy when requesting an LOA and get the approval of the request for an LOA. There must be reasonable expectations that the student will return from the LOA. The institution will not assess the student any additional institutional charges as a result of the LOA. A student granted an LOA that meets the criteria is not considered to have withdrawn, and no refund calculation is required at that time. Title IV loans will not be disbursed during the LOA.

In order to apply for an LOA, students must notify the Director of Education, Academic Manager, Classroom Coach or Director of Financial aid via email, written letter or verbally. Once the notification has been received, the student will be required to complete the LOA form and supply documentation supporting the reason for the request. The request must be

received prior to the student being officially or unofficially withdrawn from the college.

Students taking an unapproved LOA will be considered withdrawn at the start of the unapproved LOA. The last date of attendance prior to the LOA will be utilized for the purposes of calculating a refund.

The maximum time frame for an LOA is 180 calendar days and the minimum is 5 calendar days. IWC permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days within a 12-month period. If the student does not return from the LOA within the 180 calendar days, the student will be dropped from IWC. The student's loans will go into repayment after 180 days from the last date of attendance.

On the day the student returns from an LOA the student is required to inform the Financial Aid Office of the return and complete an enrollment agreement addendum or initial the correction on the contract. The student's contract and maximum time frame will be extended for the same number of days the student was on LOA without any penalty to the student.

Pricing

The information listed includes charges that are applied to all students throughout the program.

Application Fee:	\$25
Registration Fee:	\$75
Tuition:	\$13,500 for Massage / \$10,500 for Esthetics
State License Exam Fee:	\$195 for Massage / \$68 for Esthetics
Books/Supplies:	\$750 for Massage / \$1997 for Esthetics

Additional Charges that may apply are as follows.

Retake Fee:	Clock hours per course multiplied by clock hour rate of \$15
Returned Check Fee:	\$35
Credit Card charge-back:	\$35
Credit Card Decline:	\$35
CPR test Fee:	\$100 per attempt
Re-admission Fee:	\$100
Additional Transcript Fee:	\$20

Books and Supplies Distribution

All students will have their costs for books and supplies factored into their award package regardless of whether or not they elect to use TIV funds. Books and supplies will not be withheld for any students unless enrollment is not complete. Books and supplies will be included in students' institutional charges.

Cost of Attendance (COA)

COA is made up of figures that include institutional charges (tuition, fees, books/supplies) and indirect costs for estimated averages on what students spend on personal, transportation, loan fees and room, and board expenses. This figure is included in the calculation of aid eligibility and varies depending on the students living situation.

COA Living with Parents

Tuition: \$13500 Massage/\$10500 Esthetics
 Fees: \$270 Massage/\$143 Esthetics
 Kit/Books: \$750 Massage/\$1997 Esthetics
 Room & Board: \$4873
 Personal: \$2519
 Transportation: \$3212
 Loan Fees: \$56
 TOTAL \$25180 Massage/\$23300 Esthetics

COA Not Living With Parents

Tuition: \$13500/\$10500 Esthetics
 Fees: \$270 Massage/\$143 Esthetics
 Kit/Supplies: \$750 Massage/\$1997 Esthetics
 Room & Board: \$15642
 Personal: \$2673
 Transportation: \$3080
 Loan Fees: \$98
 TOTAL \$36013 Massage/\$34133 Esthetics

Title IV Credit Balance Policy

A Title IV credit balance occurs when Title IV funds exceed institutional charges for a payment period. The credit balance will be issue to the student in the form of a check within 14 days of the creation of the credit balance. At student's written request, credit balances may be returned to Direct Loan funds.

In limited circumstances, Title IV credit balances may be retained on the student ledger. Retaining the credit balance beyond 14 days will require signed authorization by the student. Individual circumstances will be discussed on a case by case basis.

Withdrawal Process, Institutional Cancel and Refund Policy, and Federal Return of Title IV Funds Policy

The following section contains information pertaining to the official and unofficial withdrawal process, institutional cancel and refund policy, and the Return of Title IV Funds policy.

Official Withdrawal:

Students who wish to discontinue their enrollment at IWC must notify their Classroom Coach, Academic Manager, Instructor or Director of Education that they wish to withdrawal. The acceptable methods of notification are electronic communication, written statement or verbal request. The date of determination that the student withdrew will be the received date of the notification as long as it no later than 14 days after the student's last date of attendance. Students who notify the school after 14 days will be considered an unofficial withdrawal.

Unofficial Withdrawal:

Students who've not made previous arrangements or attested to their return to class will be withdrawn after 14 days of non-attendance.

Institutional Cancel and Refund Policy

For students who enroll and begin classes but withdraw prior to program completion (after three business days of signing the contract), IWC will apply the most beneficial refund policy for the student. Listed below are the Indiana State Refund Policy and the ACCET Refund policy.

Office for Career and Technical Schools

REFUND POLICY

The postsecondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified below or as otherwise approved by the Office for Career and Technical Schools (OCTS). The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal.

If a postsecondary proprietary educational institution utilizes a refund policy of their recognized national accrediting agency or the United States Department of Education (USDOE) Title IV refund policy, the postsecondary proprietary educational institution must provide written verification in the form of a final refund calculation, upon the request of OCTS, that its refund policy is more favorable to the student than that of OCTS.

The following refund policy applies to each resident postsecondary proprietary educational institution as follows:

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:
 - (a) The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.
 - (b) The student does not meet the postsecondary proprietary educational institution's minimum admission requirements.
 - (c) The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.
 - (d) If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.

2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an

application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund.

Student Protection Fund

IC 22-4.1-15 and IC 22-4.1-21-8 requires each educational institution accredited by the Office for Career and Technical Schools to submit an institutional surety bond and contribute to the Career College Student Assurance Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, or loss of accreditation by an institution. To file a claim, each student must submit a completed "Student Complaint Form." This form can be found on OCTS's website at <http://www.in.gov/dwd/2731.htm>

OCTS Resident Refund Policy

Revised 8/21/17

ACCET Refund Policy

- a. Refund amounts must be based on a student's last date of attendance (LDA). When determining the number of weeks completed by the student, the institution may consider a partial week the same as if a whole week were completed, provided the student was present at least one day during the scheduled week.
- b. During the first week of classes, tuition charges withheld must not exceed 10 percent (10%) of the stated tuition up to a maximum of \$1,000.

- c. After the first week and through fifty percent (50%) of the period of financial obligation, tuition charges retained must not exceed a pro rata portion of tuition for the training period completed, plus ten percent (10%) of the unearned tuition for the period of training that was not completed, up to a maximum of \$1,000. Institutions that do not retain any unearned tuition may assess an administrative fee associated with withdrawal or termination not to exceed \$100.
- d. After fifty percent (50%) of the period of financial obligation is completed by the student, the institution may retain the full tuition for that period.

All refunds will be calculated based on the students' last date of attendance. Any monies due to a student who withdraws shall be refunded within 31 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the IWC will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out an agreement with another institution.

If the course is canceled subsequent to a student's enrollment, the IWC will either provide a full refund of all monies paid or completion of the course at a later time. If the course is canceled subsequent to a student's enrollment, IWC will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, the IWC shall provide a pro rata refund for all students transferring to another IWC based on the hours accepted by the receiving IWC OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned IWC property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any applicable returns by IWC shall be paid within 45 days of the date of determination, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to Title IV aid have been made, this refund policy will apply to determine the amount earned by IWC and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Veterans Only. The Amount charged to the Student for tuition, fees and other charges when

only a portion of a course is completed shall not exceed the approximate pro rate portion of the total charges for tuition, fees and other charges that the length of the completed portion of the course bears to its total length. Refunds will be made within 31 days after the last class attended, or the effective date of the withdrawal or termination. This policy is in compliance with the requirements of Title 38 CFR 21.4255.

Return of Title IV Funds (R2T4) Policy

The law specifies how your IWC must determine the amount of Title IV program assistance that you earn if you withdraw from IWC. The Title IV programs that are covered by this law are Federal Pell Grants, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans. When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your IWC or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by IWC and/or you.

Prior to administering the policy, IWC must first determine your withdrawal date. For a definition of the withdrawal date, see below.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):

The last date of attendance would be the last day the student was physically in attendance at the IWC. A withdrawal date on a student who had been previously attending could be up to, but not to exceed, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the IWC administrative office of their intention to withdraw from IWC. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive SCHOOL days (14 calendar days) from their last date of physical attendance without notifying the IWC's administrative office.

R2T4 – Official and Unofficial Withdrawals

The process will begin with the student's official or unofficial withdrawal from IWC. Students wishing to officially withdraw from IWC must notify the Campus Director, Classroom Coach, Director of Education, Registrar or Director of Financial Aid verbally or in writing via physical letter or email that they are no longer wish to continue their enrollment. This communication should include the last day they intend to attend classes as well as the reason for their withdrawal. Students will be considered an unofficial withdrawal if they fail to attend courses for two consecutive weeks without prior approval or an approved Leave of Absence (LOA).

R2T4 – Leave of Absence

The student must follow IWC's Leave of Absence Policy when requesting an LOA and get approval of the request for an LOA. There must be reasonable expectations that the

student will return from the LOA. The institution will not assess the student any additional institutional charges as a result of the LOA. A student granted an LOA that meets the criteria is not considered to have withdrawn, and no refund calculation is required at that time. Title IV loans will not be disbursed during the LOA.

Students taking an unapproved LOA will be considered withdrawn at the start of the unapproved LOA. The last date of attendance prior to the LOA will be utilized for the purposes of calculating a refund.

The maximum time frame for an LOA is 180 calendar days and the minimum is 5 calendar days. IWC permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days within a 12-month period. If the student does not return from the LOA within the 180 calendar days, the student will be dropped from IWC. The student's loans will go into repayment after 180 days from the last date of attendance.

On the day the student returns from an LOA the student is required to inform the Financial Aid Office of the return and complete an enrollment agreement addendum or initial the correction on the contract. The student's contract and maximum time frame will be extended for the same number of days the student was on LOA without any penalty to the student.

R2T4 – Last Date of Attendance & Date of Determination

The Last Date of Attendance will be the last day the student physically attended classes for both Official and Unofficial Withdrawals. Official attendance records are maintained in the office of the Registrar.

The Date of Determination for Unofficial Withdrawals will be after two weeks of failure to physically attend classes without prior approval or an Approved Leave of Absence. The Date of Determination for Official Withdrawals will be the later of the date the student notified IWC or their Last Date of Attendance. Students who fail to return from an Approved Leave of Absence will have a Date of Determination equal to the date that they were expected to return without an approved extension of the Leave of Absence.

R2T4 – Calculation of Title IV Earned by the Student

Several steps are applied in determining the amount of aid the student earned.

Step 1: A review of the student ledger will determine the total amount aid that disbursed, total grant aid that could have disbursed, and a combination of total aid disbursed plus total aid that could have disbursed.

Step 2: A review of the student attendance record will determine the percentage of aid earned. This is determined by dividing the number of hours scheduled to be completed in the payment period by the total number of hours in the payment period. If this

number is equal to or greater than 60%, the student is to be considered 100% earned for the period.

Step 3: The percentage of aid earned will be multiplied by the total amount of disbursed and could have been disbursed for the period.

Step 4: A comparison is now done of the amount of funds earned to the amount of funds disbursed. If the student earned more funds than were disbursed, the student may be entitled to a post withdrawal disbursement (defined later in this policy). If the student earned less than was disbursed, a refund is required. If the amounts are equal, no further action is necessary. If a refund is required, the calculation must continue to Step 5.

Step 5: Using the student ledger and results from Step 2, the IWC will determine its responsibility for returning unearned aid. All eligible institutional charges will be totaled first. This total will be multiplied by the percentage of unearned aid. This will determine the amount that the school must return.

Step 6: The school must return *funds in the following order up to the total amount disbursed for each fund source for the period:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan
4. Federal PELL Grant

*Please note that only TITLE IV funds that IWC students are eligible for are listed above.

Step 7: A comparison is done of the amount of funds that student is required to return and the funds the school is required to return. The amount the student was required to return will be subtracted from the amount the school was required to return. If the student was required to return more, proceed to step 8.

Step 8: If the amount determined in Step 7 is all loan funds, students will repay the refunds in accordance with the terms outlined in the Master Promissory Note.

R2T4 – Post Withdrawal Disbursements

A Post Withdrawal Disbursement (PWD) is a fund that was not yet disbursed but was determined to be earned as a result of the R2T4 Calculation. PWD grant funds will be disbursed based on the amount that was determined to be eligible to cover eligible institutional charges. Permission is required to cover other charges and will be included in the PWD offer letter referenced in the following paragraph.

If a loan fund is determined to be eligible for PWD, the school will require the student's written permission prior to disbursing those funds. A document, PWD Offer Letter, will

be mailed or emailed to the student indicating the date the offer was made, the type and amount of each loan fund eligible, allowance for partial acceptance of the funds, and lastly the due date for acceptance of the PWD offer. Students will be reminded of the responsibilities of repayment prior to accepting the disbursements.

PWD must be offered to the student within 30 days of the date that the institution determined that they student withdrew. If any grant funds are eligible for PWD, they must be disbursed within 45 days from the date the institution determined the student has withdrawn. Loan funds that have been accepted as a PWD must be disbursed within 180 days from the date the institution determined the student has withdrawn.

R2T4 – Timeframe for returning Title IV funds

The completion of R2T4 calculation, as well as the timely processing of all required refunds, are due no later than 45 days from the Date of Determination that the student withdrew. The funds will be returned in the following order:

1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Direct PLUS Loan
4. Federal PELL Grant

R2T4 – Delivery of Refund Information

Students are initially made aware of the policy by providing the student catalog as well as discussing the information at new student orientation. Students who officially or unofficially withdraw are notified in writing via certified mail. This notification includes updated final ledger, official withdrawal letter, change in student status form, exit counseling requirements if applicable, the return of funds calculation, refund documentation, and PWD information and document if applicable.

R2T4 – Example R2T4

Sally Sample Student enrolled at IWC. She was awarded \$4252 in Financial Aid Funds. Sally was only scheduled to complete 50 of her 375 hours (13.3%) before she moved to Russia and had to withdraw. The total amount of aid she earned based on all of her disbursements and percentage completed was \$565.52. The refunds required to return were \$3686.48.

CONSUMER DISCLOSURE INFORMATION

College Navigator

IWC information can be found on the College Navigator website at

<https://nces.ed.gov/collegenavigator/?q=indiana+massage+college&s=all&id=488420>.

Net Price Calculator

IWC's net price calculator may be found at

<https://indianamassagecollege.com/NetPriceCalculator/npcalc.php> in the consumer disclosure section.

Gainful Employment Disclosure

IWC's Gainful Employment Disclosure may be found at <https://www.indianamassagecollege.com/gedt/51.3501-Gedt.html> in the consumer disclosure section.

State Grant Assistance Program

At this time, IWC is not eligible to participate in Indiana's State Grant Assistance program.

Net Price Calculator

IWC's Net Price Calculator is found at <https://indianamassagecollege.com/NetPriceCalculator/npcalc.php>

College Athletics Programs Disclosures

IWC does not offer any Athletic programs.

Security Report

IWC's Crime Report can be found at <https://www.indianamassagecollege.com/wp-content/uploads/2019/03/Campus-Security-Act-Information-Disclosure.pdf> in the consumer disclosure section. This report contains statements that include but not limited to campus security, crime prevention, crime statistics, crime reporting, and emergency response information. A physical copy will be made available upon written request. Crime log entries will be made within 2 business days of the reporting of the information to the campus.

Sexual Harassment Prevention Program

We offer sexual harassment prevention training and education to the IWC community as a part of the business and ethics curriculum and provide sexual harassment prevention training and education to each supervisory employee and student.

Drug Free Campus

The Drug Prevention Policy and its effectiveness are reviewed annually by IWC. If changes are necessary, the faculty will be notified at the next faculty meeting. The new policy will be presented in written form to all students and will be implemented from that point forward. IWC prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by faculty

and students on the property or as part of any IWC activities.

In some cases, the conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

IWC will expel students and terminate faculty involved in unlawful possession, use or distribution of illicit drugs and alcohol on IWC premises and will refer such cases to the proper authorities for prosecution. Faculty and students may be reinstated upon completion of an appropriate rehabilitation program.

If an arrest for drug or alcohol related incidences occurs off site, the student/faculty is required to inform IWC so IWC can assist with providing resources to aid the student/faculty member.

As a condition of employment, faculty must notify IWC of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction. IWC policy supports and enforces state underage drinking and illicit drug laws. The Biennial Review method of distribution for newly enrolling students is during the orientation process. The Biennial Review method of distribution for all current students is handing out a copy in the class. To ensure all students will receive a copy, students who are absent on the day of distribution will be handed a copy by their facilitator upon the student's return. The facilitator will take an attendance role call during class to determine missing students. The Biennial Review distribution for faculty is annual during a faculty meeting. Absent CDT Members will be given a copy upon their return. If new faculty joins after the annual distribution, all drug related material will be given as part of the new hire program.

DRUG AND ALCOHOL ABUSE PREVENTION

IWC will immediately contact law enforcement officials to report all unlawful activity.

The health risks of illicit drugs and alcohol abuse require IWC to provide education and referrals for faculty and students.

Health risks associated with the use of illicit drugs and the abuse of alcohol include: Impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

On-Campus Student Housing

IWC does not offer On-Campus student housing.

Privacy of Student Records

Student records are retained for at least ten (10) years. Student and staff records are confidential and used solely for the purpose of conducting business with IWC. Student's information is available upon administrative petition and is protected by the Family Educational Rights and Privacy Act (FERPA) as outlined by the Federal government of the United States and viewable at www.ed.gov

Private Education Loan Disclosures

IWC offers a private loan payment plan through Tuition Options. Students may access Tuition Options by visiting <https://www2.tuitionoptions.com/STARBorrower/>.

- Most Private loans will have the following payment terms
 - 0% Interest, \$0 Finance Charge
 - Repayment term up to 12 months beginning with the first month of classes
 - Exceptions may be made on a case by case basis to include increased interest and extended repayment length
- All students are advised that they may be eligible for Federal Direct student loans. For additional information, please visit your financial aid office.

Additional disclosure information can be found on our website at <https://www.indianamassagecollege.com/wp-content/uploads/2019/03/Private-Loan-Application-Disclosure.pdf> in the consumer disclosure section. A physical copy will be made available upon written request.

Code of Conduct for Education Loans

IWC adheres to the following code of conduct with respect to Private Education loans. The code of conduct prohibits all of the following:

- Revenue-sharing arrangement with any lender
- Receiving gifts from a lender, a guarantor or loans services.
- Contracting arrangement providing financial benefits from any lender or affiliate of a lender
- Directing borrowers to particular lenders, or refusing or delaying loan certifications
- Offers of funds for private loans
- Call center or financial aid staffing assistance
- Advisory board compensation

Preferred Lender List

IWC does not have or utilize a preferred lender list.

Facilities and Services Available to Students with Disabilities

Handicapped accessible bathrooms through the main hallway and handicapped accessible entrances are both available on the Southwest side of the building.

Any requests for accommodations by students require documentation of disabilities. Written notification for the request for accommodation must be made during the admissions interview or prior to acceptance into the DSMM program. The Federation of State Massage Therapy Boards outlines requirements for disability accommodation documentation for the MBLEx examination; these requirements serve as guidelines for IWC accommodation decisions.

All applicants are offered equal opportunity to apply in IWC programs. If students choose to self-disclose disabilities or challenges, the program applicant must submit written documentation from a qualified medical doctor, physiologist, or government agency explaining any limitation and suggested accommodation. No accommodations will be made if deemed by IWC senior administration to compromise the integrity of academic and/or skills performance.

Academic Program (Education Program, Instructional Facilities, and Faculty)

IWC FACILITIES

IWC is conveniently located off Meridian and 106th street, in a newly remodeled 8800 square foot world-class facility. IWC has added a beautiful student union area containing a reception area, student computers lab, 2 refrigerators, 2 microwaves, a dishwasher, and plenty of seating for students and clinic clients. Additionally, 2 exploration rooms (for admissions tours) and administrative offices, student resource library, and a bank vault are all located on the north end of the building. Our classrooms (massage, esthetics, and spare classroom) are located on the south end of the facility and are fully equipped with professional therapeutic equipment and presentation technology. On the east side of our facility, we have a large conference room, as well as utility & laundry area, focus rooms and storage. 4 restroom facilities are located at the south end of the unit along with academic's offices and storage.

Courses and the Public Clinics are held at our facilities located at 10585 North Meridian, Suite 102, Indianapolis, IN 46290. The nearest major intersection is US 31 North (Meridian Street) and 106th Street.

WRITTEN ARRANGEMENTS DISCLOSURE

IWC's program is offered wholly by IWC at the IWC Indianapolis facility and under the oversight of IWC staff and faculty. IWC has no written arrangements with outside organizations/education institutions to offer any portion of our program. No additional costs are incurred.

ADMINISTRATION

Dainah R Craft (CMT, BS) Chief Executive Officer, Owner, Trainer; Jason R Craft (BCMT, BA) Director of Education, Owner, Trainer; Cindy Hall (BA, M Ed) Administrative Assistant; Diane Micich (CMT) Career Services & Registrar; Jason Reed (AA) Financial Aid Director; Kristy Gilmore (BA, MA) Admissions Guide, Advocate of Possibilities; Brittney Tuttle (CMT) Academic Manager, Coach, Trainer; Monigo Walker (CMT) Clinic Manager

FACULTY

IWC's faculty observe a minimum ratio of one educator per 13 students for all hands-on training. Current faculty (Jan 2019) include:

Dainah R Craft (CMT, BS) Chief Executive Officer, Owner, Trainer; Jason R Craft (CMT, BA) Director of Education, Owner, Trainer; Brittney Tuttle (CMT) Academic Manager, Coach, Trainer; Liz Lipan (CMT, BA) Trainer / Coach; Ally Buntin (CMT) Interactive Coach; Jason Reed (AA) Financial Aid Director; Elizabeth Cain (CMT, MBA) Trainer; Monigo Walker (CMT) Clinic Manager; Dr. Mark Tyburski (MD), Instructor; Various Clinic Coaches; Various Classroom Coaches. Learn More about IWC Staff and Faculty by checking the "About Us" tab at IndianaMassageCollege.com

PROGRAMS IMPROVEMENT

The pursuit of Excellence is the key factor in the IWC Mission Statement indicating a recognition that no system is perfect and, as such, IWC engages in an ongoing review of internal policies, educational standards and changing market environments in order to update current curriculum in existing programs and plan for the development of new upcoming program releases. Some of the tools used in this evaluation process include but are not limited to industry and internal IWC surveys, employer luncheons and quarterly career fairs hosted by IWC, as well as regular staff attendance at local and national industry conventions. Recently, IWC expanded its Massage Therapy program to 900 hours to better align with industry ELAP standards and new state regulations. IWC is dedicated to ongoing program evaluation and improvement as an essential need in growing wellness career fields.

CURRENT PROGRAMS

IWC's founding program is a Diploma in Sports and Medical Massage Therapy (DSMM). The DSMM program includes two major overlapping goals including preparing the student for completion of the licensure examination and for operational skills in both the technical and professional skills performance areas necessary to function in the modern career of Massage Therapy.

The DSMM includes a broad education in Massage Therapy preparing the student for work in general practice with an employer in traditional Massage roles. Courses include an emphasis in areas of business training aiding the students in operating as a more effective employee, as well as someday owning and operating their own private practice or massage facility if they choose to do so. In addition to base Massage curriculum, the DSMM includes introductory courses in many modalities leading students to develop a broader sense of the possible areas of specialization as they continue their careers; examples include introductions to Pregnancy Massage, Reflexology, Craniosacral therapy, Lymph Drainage therapy, Sports Massage and Stretching, Kinesiotaping, Cupping, Thai Massage, Postural Assessment, and Treatment protocols.

The inclusion of this broader introduction to massage modalities including the adaptation of Massage skills for use in niche populations like Athletics and Medical or Wellness Offices necessitated expanding the state minimum training from 625 hours to 900. IWC does not believe in performing at the minimum level; we seek to train leaders in our industry by having designed and consistently delivering a higher level of education.

DIPLOMA OF SPORTS AND MEDICAL MASSAGE (900 Hr)

IWC has expanded its Massage curriculum to aid student mastery of curriculum topics including modules in learning and life skills as well as increased academic and hands-on emphasis in muscular anatomy and treatment. See Below.

Qtr 1 (12 Weeks)	Course Hours	Cr Hr.	Block 1	Block 2	Pre-Requisites
Swedish Massage	39	2.695		39	No Pre-Requisite
Chair Mass.	8	0.66		8	No Pre-Requisite
Pregnancy Mass.	10	0.66		10	No Pre-Requisite
Bus Ethics & Skills	10	0.88		10	No Pre-Requisite
Career Lab	6	0.495		6	No Pre-Requisite
Clinic Talk	3	0.165	3		No Pre-Requisite
Career Success	10	0.715	10		No Pre-Requisite
A&P(K)&MdT 1	53	4.235	53		Take w/ Patho 1
Pathology 1	24	1.98	24		Take w/ A&P 1
	163	12.485	90	73	
			55.21%	44.79%	

Qtr 2 (13 Weeks)	Course Hours	Cr Hr.	Block 1	Block 2	Pre-Requisites
CPR, 1 st Aid	5	0.33		5	No Pre-Requisite
MediSPA	5	0.33		5	No Pre-Requisite
Asian / Thai Mass	21	1.43		21	No Pre-Requisite
Deep Tissue	37	2.915		37	Q1 Lab
Kinesiotherapy	10	0.66		10	Q1 Lab
Career Lab	6	0.495		6	No Pre-Requisite
Clinic Talk	3.25	0.17875	3.25		No Pre-Requisite
Career Success	6	0.495	6		No Pre-Requisite
A&P(K)&MdT 2	57	4.455	57		A&P 1
Pathology 2	24	1.98	24		Take w/ A&P 2
Clinic 1	71.5	3.9325		71.5	Q1 Lab
	245.75	17.2013	90.25	155.5	
			36.72%	63.28%	

Qtr 3 (12 Weeks)	Course Hours	Cr Hr.	Block 1	Block 2	Pre-Requisites
Deep Tissue	57	4.46		57	Q1 Lab
Kinesiotherapy	15	0.99		15	Q1 Lab

Career Lab	6	0.5		6
Clinic Talk	3	0.17	3	
Career Success	6	0.5	6	
A&P(K)&MdT 3	57	4.46	57	
Pathology 3	24	1.98	24	
Clinic 2	66	3.63		66
	234	16.67	90	144
			38.46%	61.54%

No Pre-Requisite
No Pre-Requisite
No Pre-Requisite
A&P 2
Take w/ A&P 3
Clinic 1

Qtr 4 (13 Weeks)	Course Hours	Cr Hr.	Block 1	Block 2
Sport, K-tape & Cup	20	1.32		20
Lymph Drainage	14	0.88		14
Medical Modalities	15	0.99		15
Craniosacral	15	0.99		15
Career Lab	3	0.33		6
Clinic Talk	3.25	0.18	3.25	
Career Success	3	0.33	3	
Certification Prep	14	1.1	14	
Health Psychology	6	0.44	6	
Therapist Nutrition	12	0.88	12	
Mngt & Marketing	61	5.17	61	
Keystone Project	16	1.54	16	
Comm. Leadership	3.5	0.19		3.5
Clinic 3	71.5	3.93		71.5
	257.25	18.27	115.25	145
			44.28%	55.72%

Pre-Requisites
Q2 & Q3 Lab
No Pre-Requisite
Q2 & Q3 Lab
No Pre-Requisite
No Pre-Requisite
No Pre-Requisite
No Pre-Requisite
Pass Q1, 2 & 3
No Pre-Requisite
No Pre-Requisite
No Pre-Requisite
Pass Q1, 2 & 3
No Pre-Requisite
Clinic 2

Program Total	900	Clock Hrs
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Transfer of Credit and Articulation Agreements

Transfer of credit to other educational institutions, as with all schools, colleges, and universities, is not determined by IWC. The receiving institution makes all decisions regarding acceptance of credits from previous education based upon time since the course was completed, the similarity of the original course material to the course being substituted as well as any criteria the receiving institution independently determines.

Many students with advanced degrees find benefit in previous human science courses but this prior experience is not required and many of those students express surprise at how much they had forgotten & re-learned or are learning for the first time.

IWC values the contributions that previous human sciences courses bring to a classroom as well as recognizes the benefit to the student to be able to delve deeper into their massage & bodywork education by focusing more of their valuable study time on lab topics rather than lecture courses.

Likewise, IWC values the consistent quality of the education that we provide and the accomplished students that emerge from this accelerated program. IWC cannot be sure of specific quality standards of previous institutions, nor the retention of the individual student, nor the depth of study in specific course topics essential to bodywork but less emphasized in more academic but less functional human sciences courses. For this reason, written transfer of credit requests will be determined at the sole discretion of the Director of Education (DOE) which may include input by the Academic Manager.

Those wishing to apply for transfer of credit must have graduated from a nationally or regionally accredited program within the last 5 years as demonstrated with official transcripts and have a minimum cumulative GPA of 3.5. The student must supply catalog from their previous institution of study as well as course syllabi for the courses in question to the DOE. IWC currently accepts no advanced placement testing. Tuition will be adjusted accordingly, based on the cost per clock hour of the course in question. Appeals for denials will be heard by the DOE, and outcomes are at the sole discretion of the DOE. IWC does not accept transfer of credit for clinic hours, or hands on modality courses.

IWC does have any articulation agreements.

Copyright Infringement Policies and Sanctions (including computer use and sharing)

COPYRIGHT / INTELLECTUAL PROPERTY RIGHTS

Copyright 2010 Indiana Wellness College (IWC). All Rights Reserved. All text, images, graphics, animation, videos, music and other materials on IWC website and other electronic sources, and IWC curriculum are subject to the copyright and other intellectual property rights of IWC. These materials will not be reproduced, distributed, modified or reposted to other websites or printed materials or other media without the express written permission of IWC.

Intellectual property includes patents, copyrights, trade secrets, and trademarks. New ideas or inventions may be protected through a formal patent, or as trade secrets. A trade secret is any information that is sufficiently valuable and secret that it gives us an actual or potential advantage over others. A copyright is a right that prevents others from copying artistic, literary, and other works such as photographs, music, articles, and computer programs. It is the policy of the Company to secure and protect its intellectual property rights and to take appropriate action against any individual or group making unauthorized use of our rights.

Core Requirements

- Promptly submit invention disclosures on innovations in areas such as product or process improvements, business methods, manufacturing, designs, and software applications.
- Do not publish or disclose your invention to anyone outside the Company
- Promptly report any unauthorized use of the Company's intellectual property.
- If you wish to use a copyrighted work, (for example, by adding music to presentations) check to determine whether a copyright license is necessary.
- Do not load software that is not business-related onto Company computers.
- Do not disable antivirus & antipiracy or other protective computer services/mechanisms/software

COPYRIGHT POLICY

Indiana Wellness College and all its employees are subject to the provisions of the Copyright Act of 1976. Instructors, administrators, and other IWC personnel will take an active role in assuring compliance with the United States copyright law and congressional guidelines.

IWC does not sanction illegal use or duplication in any form. Unlawful copies of copyrighted materials will not be produced or used on IWC-owned equipment, within IWC-owned facilities, or at IWC-sponsored functions. Employees who knowingly and/or willingly violate IWC copyright policies do so at their own risk and will be required to remunerate IWC in the event of a loss due to litigation.

All pictures or other materials not produced by IWC should be open source or documented as useable, not under copyright protection.

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

The Drug Prevention Policy and its effectiveness are reviewed annually by IWC. If changes are necessary, the faculty will be notified at the next faculty meeting. The new policy will be presented in written form to all students and will be implemented from that point forward.

IWC prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by faculty and students on the property or as part of any IWC activities.

In some cases, the conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

Vaccination Policy

IWC does not require any vaccinations.

Student Body Diversity

Student body diversity information can be found at <https://nces.ed.gov/collegenavigator/?q=indiana+massage+college&s=all&id=488420#enrolmt>

Voter Registration Forms

Indiana Voter Registration forms may be downloaded at <https://www.indianamassagecollege.com/wp-content/uploads/2019/03/Indiana-Voter-Registration-Form-50504-fill-in.pdf> under the consumer disclosures section. Physical copies are available upon request. Voters are encouraged to vote in April and October each year.

Constitution Day

IWC celebrates Constitution Day annually the week of September 17. Each student will be provided with materials as well.

ADDENDUMS (IF ANY)

Addendum 1

Effective: March 1, 2019

Any IWC student wishing to do so, may complete all course hours on campus. Students who are eligible to receive Veteran's Assistance Benefits and wishing to utilize those benefits at Indiana Wellness College are required by the Department of Veteran's Affairs to do Interactive Coursework on campus.

Addendum 2 Esthetics Program

Admission Requirements

The following documents must be submitted upon registration and prior to the student signing an enrollment contract and being admitted into the School:

Personal Identification: Valid driver's license or A social security card or a valid passport

Photo I.D.

An official High School Transcript or Hi-Sat Certificate (GED) or Homeschool Certificate, including state issued credential

Passing of the IWC required entrance examination

You will be presented with either an acceptance or denial letter. IWC is not an open enrollment school, and application to the school does not guarantee acceptance into the school. Applicants may be required to meet with IWC admissions committee prior to acceptance or denial.

Upon acceptance, Complete and sign IWC Enrollment Agreement with a \$75 Registration Fee
All students admitted are beyond the compulsory age of attendance IWC does not admit ability-to-benefit students.

Program and Delivery Methodology

The Diploma of Clinical Esthetics (DCE) program includes two major overlapping goals including preparing the student for completion of the licensure examination and for operational skills in both the technical and professional skills and performance areas necessary to function in the modern career of professional esthetics.

The DCE includes a broad education in Esthetics preparing the student for work in general practice with an employer in traditional professional roles. Courses include an emphasis in areas of business training aiding the students in operating as a more effective employee, as well as someday owning and operating their own private practice or spa facility if they choose to do so. In addition to base curriculum, the DCE includes introductory courses in many methods leading students to develop a broader sense of the possible areas of specialization as they continue their careers; examples include introductions to Camflaaging makeup techniques, Dema-Plaining, chemical peels, and microderm abrasion techniques. The DCE program emphasizes skin assessment, and treatment protocols to address individual skin care goals.

Esthetics Clock Hour Course Guide

IWC Est 700 Hour Program Grid

Qtr 1 (12 Weeks)	Class	Pre-Requisites
Q1 Didactic	72	No Pre-Requisite
Q1 Class Lab	132	No Pre-Requisite
Q1 Client Lab	36	No Pre-Requisite
	240	

Qtr 2 (13 Weeks)	Class	Pre-Requisites
Q2 Didactic	78	Q1 Didactic Course
Q2 Class Lab	52	Take w/ Q2 Didactic
Q2 Client Lab	130	Q1 Client Lab
	260	

Qtr 3 (12 Weeks)	Class	Pre-Requisites
Q3 Didactic	48	Q2 Didactic Course
Q3 Externship	68	Q2 Client Lab
Q3 Client Lab	84	Q1 Client Lab
	200	

198	Lec Hours
434	Hands-On
68	Externship

700	Sup. CIHrs
18.9	Avg Hrs/Wk

Graduation Requirement

Esthetic students must meet all the sam IWC stanard grauation requirement and pass all classes with a 75% minimum score or higher.

Credentail Conferred upon successful completion of the program

Diploma of Clinical Esthetics.

Addendum 3

Title 38 United States Code Section 3679(e) School Compliance Form

As part of the Veterans Benefits and Transition Act of 2018, section 3679 of title 38, United States Code was amended, and educational institution will be required to sign this form to confirm their compliance with the requirements as outlined.

Effective August 1, 2019, the State Approving Agency, or the Secretary when acting in the role of the State Approving Agency, shall disapprove a course of education provided by an educational institution that has in effect a policy that is inconsistent the areas below:

NOTE: A Covered Individual is any individual who is entitled to educational assistance under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post-9/11 GI Bill benefits.

- IWC permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to IWC a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33 (a “certificate of eligibility” can also include a “Statement of Benefits” obtained from the Department of Veterans Affairs’ (VA) website e-Benefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:
 1. The date on which payment from VA is made to the institution.
 2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.
- IWC will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual’s inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under Chapter 31 or 33.

IWC currently complies with the requirements of 38 USC 3679(e) and this is already reflected in your catalog

Facility Name: Indiana Wellness College

Facility Code: 25511214

Name and Title of School Official: Dainah Craft CEO