

ADDENDUM TO CATALOG

Volume 23

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NATIONAL MASSAGE THERAPY INSTITUTE

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TABLE OF CONTENTS

Corrections/Omissions/Amendments:	3
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Important Notice: National Massage Therapy Institute's Wilmington, Delaware campus closed as of October 1, 2013. The Egg Harbor, New Jersey campus closed as of December 31, 2014. NMTI locations in Falls Church, Virginia and Philadelphia, Pennsylvania remain open.

As of 8/24/2014, NMTI no longer offers Associate of Science in Health Sciences with a Concentration in Massage Therapy (600 and 720 Hours) and Associate of Science in Health Sciences with a Concentration in Massage Therapy with Expanded Specialization (900 Hours)

CORRECTIONS/OMISSIONS/AMENDMENTS:

Page 7: The following language replaces [Statement of Non-discrimination](#) in its entirety:

STATEMENT OF NON-DISCRIMINATION

NMTI does not discriminate on the basis of race, color, religion, ancestry, national origin, age, non-disqualifying disability, gender, sexual orientation, marital status, genetic information or veteran status in the recruitment of students or in the implementation of its policies, procedures and activities. Sexual harassment is a prohibited aspect of discrimination under this policy.

Page 10: Add the following program for the Falls Church campus:

Massage Therapy

**Diploma
Falls Church
On-Ground**

PROGRAM DESCRIPTION

The program is presented in eight courses, including a specialization course. The program includes anatomy and physiology, kinesiology, pathology, massage theory and massage technique, CPR/AED certification and a student-run clinical component. In addition, emphasis is placed on employability skills, communication and self-marketing. The program also includes a specialty course, MT1180, Sports Massage and Active Isolated Stretching.

PROGRAM OBJECTIVE

The objective of the program is to train individuals in the art and science of therapeutic massage. The knowledge and skills acquired by students prepare them for the occupation of Massage Therapist/Practitioner. This program is also designed to prepare students to complete testing* for the National Certification Board for Therapeutic Massage and Bodywork (NCBTMB) certification.

* NMTI offers NCBTMB test preparation to all enrolled students and graduates. Test preparation is encouraged to ensure students are prepared for the testing. NMTI pays the initial test fee for NCBTMB for each student or pays up to \$370 for any other state testing fee.

LENGTH: **WEEKEND TIMES:**
Instructional Time: 44.0 weeks
Normal Time: 48.0 weeks

TOTAL PROGRAM: 720 clock hours/32.0 semester credits

REQUIRED COURSES

Course#	Course Description	Clock Hours	Semester Credit Hours
<u>MT1110</u>	Foundations of Massage Therapy	90	4.0 Semester Credits
<u>MT1120</u>	Head, Neck and Face	90	4.0 Semester Credits
<u>MT1130</u>	Torso	90	4.0 Semester Credits
<u>MT1140</u>	Lower Leg and Foot	90	4.0 Semester Credits

<u>MT1150</u>	Hip and Thigh	90	4.0 Semester Credits
<u>MT1160</u>	Shoulder	90	4.0 Semester Credits
<u>MT1170</u>	Lower Arm and Hand	90	4.0 Semester Credits
<u>MT1180</u>	Sports Massage and Active Isolated Stretching	90	4.0 Semester Credits
Total Semester Credits			32.0

Page 13: The following language replaces **Federal Student Aid (FSA) Programs** in its entirety as of **10/10/14**.

FEDERAL PELL GRANT

A Federal Pell Grant is gift assistance that does not have to be repaid. Federal Pell Grants are awarded to students who have a financial need as determined by the U.S. Department of Education standards. Annually, the U.S. Department of Education determines student eligibility for this grant. For the 2014 - 15 award year, the minimum grant for a full-time student is \$602 and the maximum grant is \$5,730.

A student is eligible to receive a Federal Pell Grant for up to 12 semesters or the equivalent. If a student has reached the 12-semester maximum, he or she is not eligible for additional Federal Pell Grants. Equivalency is calculated by adding together the percentage of Pell eligibility received each year to determine when the total amount exceeds 600%.

FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN

The Subsidized Federal Stafford Loan program provides low interest loans through the U.S. Department of Education’s Direct Loan program. The interest is “subsidized” or paid by the federal government while a student is in school or while the loan is in deferment. The chart on the following page contains the 2014 - 15 interest rates for Federal Direct Student Loans.

For each academic year, dependent students may be eligible to borrow up to \$3,500 as freshmen and \$4,500 as sophomores. The subsidized loan is need-based and eligibility depends on a student’s financial need as determined by information supplied on a FAFSA. The actual amount of a subsidized loan is affected by several factors, including number of hours enrolled and other financial aid funding.

FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN

Most students eligible to participate in Federal Student Aid qualify for an unsubsidized loan. With an unsubsidized loan, interest is charged from the time loan funds are disbursed. Interest may be paid while in school and during a grace period or may be added to the principal balance of the loan (capitalized). For each academic year, independent and dependent students may be eligible to borrow up to \$6,000 for each grade level. The chart on the following page contains the 2014 - 15 interest rates for Federal Direct Student Loans.

FEDERAL DIRECT PLUS LOAN

If additional funds are needed beyond the base amounts of Federal Direct Loans described above, parents of dependent students may borrow through the Parental Loan for Undergraduate Students (PLUS) program. The chart on the following page contains the 2014 - 15 interest rates for Federal Direct Student Loans.

Federal Direct Student Loans 2014 - 2015 Interest Rates
Effective for Loans with a First Disbursement on or After July 1, 2014

Loan Type	Student Grade Level	Cohort		2014 - 2015 Fixed Interest Rate
		First Disbursed	First Disbursed	

		On/After	Before	
Direct Subsidized Loans	Undergraduate Students	7/1/14	7/1/15	4.66%
Direct Unsubsidized Loans	Undergraduate Students	7/1/14	7/1/15	4.66%
Direct PLUS Loans	Parents of Dependent Undergraduate Students and Graduate/Professional Students	7/1/14	7/1/15	7.21%
Direct Consolidation Loans	N/A	Consolidation Loan Application Received on or after July 1, 2014		Interest rate remains the weighted average of the interest rates of the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. New law removes the 8.25% cap.

Page 13: The following language replaces [Federal Student Aid \(FSA\) Programs](#) in its entirety:

FEDERAL PELL GRANT

A Federal Pell Grant is gift assistance that does not have to be repaid. Federal Pell Grants are awarded to students who have a financial need as determined by the U.S. Department of Education standards. Annually, the U.S. Department of Education determines student eligibility for this grant. For the 2012-13 award year, the minimum grant for a full-time student is \$555 and the maximum grant is \$5,550. For the 2013-14 award year, the minimum grant for a full-time student is \$605 and the maximum grant is \$5,645.

A student is eligible to receive a Federal Pell Grant for up to 12 semesters or the equivalent. If a student has reached the 12-semester maximum, he or she is not eligible for additional Federal Pell Grants. Equivalency is calculated by adding together the percentage of Pell eligibility received each year to determine when the total amount exceeds 600%.

FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN

The Subsidized Federal Stafford Loan program provides low interest loans through the U.S. Department of Education’s Direct Loan program. The interest is “subsidized” or paid by the federal government while a student is in school or while the loan is in deferment. The chart on the following page contains the 2013-14 interest rates for Federal Direct Student Loans.

For each [academic year](#), dependent students may be eligible to borrow up to \$3,500 as freshmen and \$4,500 as sophomores. The subsidized loan is need-based and eligibility depends on a student’s financial need as determined by information supplied on a FAFSA. The actual amount of a subsidized loan is affected by several factors, including number of hours enrolled and other financial aid funding.

FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN

Most students eligible to participate in Federal Student Aid qualify for an unsubsidized loan. With an unsubsidized loan, interest is charged from the time loan funds are disbursed. Interest may be paid while in school and during a grace period or may be added to the principal balance of the loan (capitalized). For each [academic year](#), independent and dependent students may be eligible to borrow up to \$6,000 for each grade level. The chart on the following page contains the 2013-14 interest rates for Federal Direct Student Loans.

FEDERAL DIRECT PLUS LOAN

If additional funds are needed beyond the base amounts of Federal Direct Loans described above, parents of dependent students may borrow through the Parental Loan for Undergraduate Students (PLUS) program. The chart on the following page contains the 2013-14 interest rates for Federal Direct Student Loans.

Federal Direct Student Loans 2013-2014 Interest Rates

Effective for Loans with a First Disbursement on or After July 1, 2013

Loan Type	Student Grade Level	Cohort		2013-2014 Fixed Interest Rate
		First Disbursed On/After	First Disbursed Before	
Direct Subsidized Loans	Undergraduate Students	7/1/13	7/1/14	3.86%
Direct Unsubsidized Loans	Undergraduate Students	7/1/13	7/1/14	3.86%
Direct PLUS Loans	Parents of Dependent Undergraduate Students and Graduate/Professional Students	7/1/13	7/1/14	6.41%
Direct Consolidation Loans	N/A	Consolidation Loan Application Received on or after July 1, 2013		Interest rate remains the weighted average of the interest rates of the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. New law removes the 8.25% cap.

Page 14: Add the following information under [Additional Sources of Aid](#)

MESSAGE ENVY SCHOLARSHIP

NMTI students enrolled in weekday programs at Falls Church are eligible for a \$500 Massage Envy scholarship, provided they maintain a 90 percent attendance rate and a 3.0 CGPA. Scholarship recipients are chosen upon graduation. To apply for the scholarship, Falls Church students must meet aforementioned criteria and turn in a video testimonial or a 300 word essay explaining why they chose to be a massage therapist. To learn more about the Massage Envy scholarship, contact Scott Deidun, National Director of Career Services and Certification at 703-639-1764.

RETURNING STUDENT GRANT

NMTI offers a \$2,500 Returning Student Grant to those applicants who choose to return into NMTI’s Massage Therapy with Expanded Specialization (900 clock hours) program during any start date between May 30, 2014 and June 30, 2014. Returning students will be evaluated for SAP requirements prior to returning. Students who fail to complete their educational program lose their eligibility for the NMTI Returning Student Grant.

Students wishing to transfer from the 720 clock hour program into the 900 clock hour program or students who transferred between programs are not eligible for this grant.

Page 17: The following language is an addition to the Federal Student Aid Ombudsman contact information:

FEDERAL STUDENT AID OMBUDSMAN

If a situation exists that school personnel cannot resolve, students have the right to contact the Office of the Ombudsman with the U.S. Department of Education. Questions or concerns regarding Federal Direct Loans that cannot be answered by NMTI or your lender should be directed to:

Internet: <http://studentaid.gov/repay-loans/disputes/prepare>
Telephone: (877) 557-2575
Fax: (202)-275-0549
Mail: U.S. Department of Education
FSA Ombudsman Group
830 First Street N.E., Mail Stop 5144
Washington, DC 20202-5144

Page 18: The following language is an addition to the [Student Financial Assistance Section](#)

Financial Aid Disbursements

Disbursement eligibility criteria is maintained by the student finance department and provided to Fiscal Operations staff responsible for disbursing Title IV financial aid.

At the time of disbursement,

1. Student must be enrolled in classes for the period
2. Has attendance in the payment period or semester
3. For the Federal Pell Grant Program, the disbursement will not exceed the student's Lifetime Eligibility
4. For the Federal Direct Loan Program, the student is enrolled at least half-time
5. First time Federal Direct Loan Borrowers have completed the required entrance counseling and been active for 30 calendar days
6. For subsequent disbursements in a non-term program, the student completed the prior payment period including weeks and the clock hours associated with the payment period.

All disbursements of Title IV financial aid require that students are in an Active status (Leave of Absence status is allowed to pay Pell), that the student is meeting SAP requirements, etc.

In NMTI's Clock Hour programs, second disbursements of Title IV financial aid require that students have attended at least one half of the hours (minus any excused absences up to 10% of the course) and one half of the weeks in the program. For example, in the 900 clock-hour program (42 weeks), the student must have attended 450 clock hours (minus any excused absences up to 10% of the course) and 21 weeks associated with the specific payment period. Students who fail to complete at least 450 clock-hours and 21 weeks associated with the payment period cannot receive a subsequent disbursement until the student makes up the necessary hours. A student's attendance and hours associated with a subsequent payment period cannot count toward the total hours of the prior payment period for payment.

Page 25: Update the following links for [Campus Safety and Security Report](#):

Philadelphia, PA: <http://www.nmti.edu/pdf/NMTIPhiladelphia2012.pdf>
Falls Church, VA: <http://www.nmti.edu/pdf/NMTIFallsChurch2012.pdf>
Egg Harbor, NJ: <http://www.nmti.edu/pdf/NMTIEggHarbor2012.pdf>

Page 37: Replace 2.a.iii. with the following language:

Students must maintain a 67% pace of progress as measured by clock hours and program weeks. (Rounding will occur for any percentage .5% and above.)

Replace 1. PACE of PROGRESS (POP) with the following language:

(Quantitative measurement) Students at NMTI must complete their programs at a 67% rate of progress. (Rounding will occur for any percentage .5% and above.)

Page 40: The following language replaces the first paragraph of [Re-Entries](#) entirety:

RE-ENTRIES

Students who are re-entering must re-enter at the beginning of a course unless they have received permission from the Director of Education. The SAP status for a re-enrolled student is the SAP status the student had at the time of leaving school.

Page 42: Replace the [Leave of Absence](#) section with the following:

Administrative Leave of Absence

Students may request an administrative leave of absence under the following conditions:

1. Diploma and Degree seeking students should begin a Leave of Absence (LOA) at the end of a course wherever possible and students must return from an approved leave of absence at the beginning of a subsequent course.
2. For Administrative LOAs, NMTI considers the student as a 'withdrawn' student for federal student aid purposes, but allows the student to remain enrolled. NMTI will perform a Return to Title IV calculation for each administrative leave of absence based on the student's scheduled hours through the last date of recorded attendance. Please refer to the 'Return to Title IV Federal Student Aid Policies' section of the school catalog for additional information.
3. Leave of absence requests must be made in writing, signed by the student and submitted to the Director of Education for approval.
4. If unforeseen circumstances prevent a student from providing a prior written request, NMTI may grant the student's request for a leave of absence. Emergency leaves of absence for unforeseen circumstances must include a written request from the student, as well as supporting documentation of the reason for the leave (medical provider's letter, military orders, etc.) and must be received no later than 14 calendar days from the date that NMTI assigned the leave. If a student fails to provide requested documentation within 14 days, he/she is withdrawn from NMTI. In the event the LOA will affect the student's ability to complete the educational program due to scheduling, NMTI will not approve the LOA, and the student will be withdrawn from the program. .
5. The total number of days a student may be on a leave of absence is determined on a case by case basis and depends on course schedule. The maximum allowed length is 180 calendar days, but may be less depending on the course schedule at the campus. NMTI reserves the right to determine on a case by case basis, if the student will be eligible to complete the required courses timely due to limited course availability.

6. A leave of absence does not provide debt relief from institutional payments if the student has a balance due.
7. Students are not eligible for federal student aid loans while on leave of absence or in a withdrawn status.
8. Once a student returns from leave of absence, they are still eligible for their repayment grace period. Students who have received federal student aid loans and fail to return from a leave of absence will have used part or all of their repayment grace period.
9. Veterans Affairs is notified immediately if a Veterans Affairs student is granted a leave of absence.
10. Acceptable reasons for Administrative LOA include:
 - a. Medical (including pregnancy)
 - b. Family Care (childcare issues, loss of family member or unexpected medical care of family)
 - c. Military Duty
 - d. Jury Duty
 - e. Course currently not available
 - f. Other special circumstances beyond student control
11. Students who fail to return on their scheduled return date following a leave of absence are officially withdrawn from the program.

Page 43: Replace the **Attendance** section with the following:

ATTENDANCE

Regular attendance throughout each week of a course is expected of all students and is regarded as integral to academic success. When a student registers, that student accepts the responsibility of attending all classes and completing all coursework assigned by the instructor. Attendance information is kept in an electronic system and this information is entered in the student's permanent record.

All NMTI students are monitored for attendance on a daily basis. Students who violate the consecutive days absent policy, as listed below, will be dismissed from NMTI.

The consecutive days absent policy is listed below for each campus/state:

Egg Harbor, New Jersey – Any student who is absent for 14 consecutive calendar days (excluding scheduled breaks and school closures due to weather or unforeseen circumstances) is withdrawn from NMTI.

Philadelphia, Pennsylvania – Any student who is absent for 14 consecutive calendar days (excluding scheduled breaks and school closures due to weather or unforeseen circumstances) is withdrawn from NMTI

Falls Church, Virginia: Any student who is absent for 14 consecutive calendar days (excluding scheduled breaks and school closures due to weather or unforeseen circumstances) is withdrawn from NMTI.

Online: Any student enrolled in a distance education program who is absent for 14 consecutive calendar days (excluding scheduled breaks and school closures due to weather or unforeseen circumstances) is withdrawn from NMTI.

In addition to the consecutive days absence policy listed above, students enrolled in a diploma/certificate massage therapy programs are considered to be enrolled in a clock hour program for federal student aid purposes. Students in the clock hour programs are required to complete all scheduled hours within each course and the educational program. Students, in cases of approved excused absences (see Excused Absence Policy), are required to complete at least 90% of the hours in each course and the program to be eligible to continue to receive federal student aid. (Please see the Disbursement Policy for additional information).

It is the responsibility of the student to request all material missed due to any absence, whether excused or unexcused. Any assignments or materials not completed by the student will result in a zero (0) grade being issued for the assignment. Please see the Make Up work policy and the Make Up Hours policy for additional information.

Absences may be excused by providing a written excuse to the instructor for approval. Please see the excused absence policy for further information. All hours associated with an unexcused absence must be made up by the student.

Students who fail to meet the minimum attendance requirement for any course receive an incomplete grade for that course. Students are given two (2) weeks from the last scheduled class day (not including scheduled breaks) to complete makeup time and assignments (see: Make-Up Policy). Students may appeal one time to the Director of Education to extend this period by another two (2) weeks. Appeals must be made by the student in writing and submitted to the Director of Education prior to the end of the two week incomplete period. The Director of Education will review and approve or deny on a case by case basis. The Director of Education's decision is final.

Any student who fails to complete the required hours at the end of all applicable incomplete periods or extensions, will receive an F grade for the incomplete course. This may impact a student's ability to remain eligible to receive federal student aid.

Excused Absences

Students requesting an excused absence must provide a written request to the instructor for approval. Students may submit the details of an absence either prior to the absence or within ten calendar days following the student's return from absence. The student must provide the request for an excused absence to the instructor in writing. It is in student's best interest to have an excused absence processed in advance. It is the responsibility of the student to contact their instructor/learner services advisor (LSA) for missed assignments and complete any material missed due to absences. Students who are absent for three or more consecutive classes must provide the written request and may be asked to provide supporting documentation to the instructor within ten calendar days following the student's return. Students who fail to provide the documentation to the instructor will have any excused absence converted to unapproved.

Excused absences cannot exceed 10% of a course and 10% of the total program length. Any absences above 10% of a course or the program will automatically be unexcused regardless of the reason. Students with excused absences are allowed to complete missed assignments. Students, with excused or unexcused absences, who fail to submit the assignments will receive a zero (0) grade for the missed assignment. Please refer to the make-up work section for additional information.

Acceptable excused absences include but are not limited to the following:

- Illness
- Family emergency

- Family care (childcare issues, unexpected medical care for family member)
- Jury duty
- Court appearance
- Natural disaster or extreme weather related conditions
- Child care
- Work related events (including travel for work, job interviews/training, military service/training, etc.)
- Transportation
- Pre-planned travel (preapproved by the instructor to be considered excused and the instructor could require completed assignments upon returning)
- Or other circumstances deemed as excused by the Instructor/Director of Education. Other circumstances will be considered on a case-by-case basis.

Unexcused Absences:

Students with an unexcused absence must make up the missed clock hours associated with the class missed as well as any assignments due during the absence. Class hours missed with an unexcused absence must be made up. See section for Makeup Work below.

Unacceptable reasons for excused absences include, but not limited to, the following:

- Overbooking in the student’s schedule
- Poor time management
- Lack of preparedness for class
- Or other circumstance deemed as unexcused by the Instructor/Director of Education. Other circumstances will be considered on a case-by-case basis.

Make-Up Work and Hours:

Students with excused or unexcused absences are required to makeup all assignments.

Students with unexcused absences are required to make up all hours contained in the course.

Students with excused absences exceeding the 10% allowance per course are required to make up all the class hours above the 10% allowance. (For example, the student receives approval for an excused absence for an amount of time, which is below the 10% threshold, however, the absence increases in length which could cause the student to exceed the previously approved 10%)

Students who miss classroom time may utilize the following options to make up any necessary hours:

1. Attending additional class – a student may, with instructor permission, attend an additional class on a different day or time than the student’s current course. The student must receive written proof from the other instructor of having attended the other class and present the proof to the instructor.
2. Tutoring – a student may, with instructor permission, attend a tutoring session offered at the school.
3. Completing required coursework missed during class – Students who miss required coursework may be eligible to complete the coursework out of class and receive make-up time credit based on the standard assignment completion time assigned by the instructor.
4. Completing additional assignments – A student may, with instructor permission, complete additional assignments to make up missed class time.

- a. Each online assignment, completed through NorthStar (with a minimum of 60 questions) or LIRN, equates to 60 minutes of make-up time. Make up time will be recorded once the student completes the assignment.
5. Completing an additional pathology report and presenting the report to the class.
6. Prepare a written massage sequence specific to the muscle groups covered in the module.
7. Participate in an outreach event involving therapeutic massage (i.e., not a promotional event)
8. Demonstrate the massage sequence in class that student wrote (make up for Lecture) for muscle group covered in class.

Students who miss clinical hours have the following options to make up the clinical hours:

1. The student may, with instructor permission, attend an alternate clinic course. The student must receive written proof of having attended the clinic and present the proof to the instructor.
2. Complete clinical tutoring which allows the student to perform the necessary clinical tasks on a student under the direct supervision of an instructor.
3. Participate in outreach even involving therapeutic massage (i.e., not a promotional event)

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4. For the Federal Direct Loan Program, the student is enrolled at least half-time
5. First time Federal Direct Loan Borrowers have completed the required entrance counseling and been active for 30 calendar days
6. For subsequent disbursements in a non-term program, the student completed the prior payment period including weeks and the clock hours associated with the payment period.

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In NMTI's Clock Hour programs, second disbursements of Title IV financial aid require that students have attended at least one half of the hours (minus any excused absences up to 10% of the course) and one half of the weeks in the program. For example, in the 900 clock-hour program (42 weeks), the student must have attended 450 clock hours (minus any excused absences up to 10% of the course) and 21 weeks associated with the specific payment period. Students who fail to complete at least 450 clock-hours and 21 weeks associated with the payment period cannot receive a subsequent disbursement until the student makes up the necessary hours. A student's attendance and hours associated with a subsequent payment period cannot count toward the total hours of the prior payment period for payment.