



Charter College

of Health & Massage Therapy



Student Catalog

2011-2013





About Charter College 01

Philosophy

Charter College of Health & Massage Therapy believes in the ability of touch to build immunity, improve mental health and enhance bodily function. We believe that massage can assist the body in healing itself in the most natural way possible. We believe that massage therapy promotes health awareness in the community. Thus, we believe that massage education provides an opportunity for personal growth and the training of professionals to serve mankind.

Mission Statement

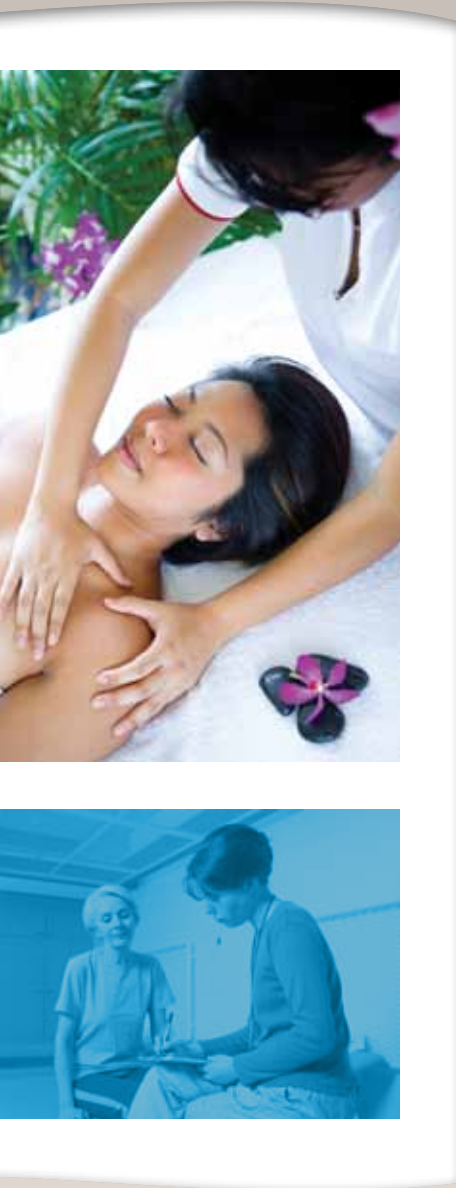
The objectives of Charter College of Health & Massage Therapy are:

- to create a nurturing educational environment conducive to both learning and understanding, and to provide developmental opportunities for students, faculty and staff.
- to provide a professional education, enabling graduates to pass the State or National Certification Examination and any other required examinations so that they may obtain state licensure and practice legally.
- to promote therapeutic massage and natural health as an integral part of the health care field.
- to offer a program that will provide the students with a strong working knowledge and experience in anatomy, physiology, kinesiology, pathology, business, various body work theories and practices, as well as natural health.
- to provide graduates with the knowledge and experience to work with various other health care practitioners, network in the community, increase public awareness of the benefits of massage and practice in the setting of their choice with a high level of professionalism.



Education Overview

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Massage Therapy Diploma Program

*Total hours = 750 Clock Hours
Completion = 14-18 Months*

Course	Hours
Massage Therapy I.....	80
Massage Therapy II	125
Anatomy & Physiology I.....	32
Anatomy & Physiology II	56
Oriental Approach	24
Professional Ethics.....	10
Shiatsu.....	8
Business Principles.....	20
Reflexology.....	16
Healing Touch.....	8
Myofascial Release	8
Muscle Energy Techniques.....	8
Seated Massage.....	8
Pathology	40
CranioSacral Therapy.....	16
Sports Massage I.....	16
Sports Massage II.....	16
First Aid & CPR.....	8
Hydrotherapy.....	16
Kinesiology	72
Special Population Massage.....	16
Supervised Clinic	115
Electives.....	32



Course Descriptions

03

Massage Therapy I

80 hours, In-Class Instruction

In Massage Therapy I the student will be introduced to the history of massage, the different forms of therapy and the reason each form is used. The student will learn proper draping techniques and the importance of client comfort. Oils, lotions, gels and creams will be experimented with and discussed. Aromatherapy will be introduced as a way to enhance massage oils. The student will learn proper body mechanics to keep his/her own body free from pain while giving massage. The benefits, contraindications and universal precautions of massage therapy will be discussed in detail. Students will learn to use charting and record keeping for each client. Swedish massage, the most well known form of massage therapy, is taught in this segment as well. Students will learn the hands-on techniques and the theory behind Swedish massage. Each student will give several instructor supervised Swedish massages during this time.



Anatomy & Physiology I

32 hours, In-Class Instruction

In Anatomy & Physiology I medical terminology will be studied, enabling the individual to properly communicate within the medical community. In addition, mastering medical terminology will help the student to understand the material presented in the massage therapy courses more completely. This course will give students a basic foundation of anatomical and physiological knowledge. The integumentary, skeletal and muscular systems will be studied.

Massage Therapy II

125 hours, In-Class Instruction

This course will take the basic relaxation massage, learned in Massage Therapy I, to the next level. It will take the student through in-depth client assessment using gait patterns, Range of Motion, breathing patterns and a plumb line to assess spinal alignment. Palpitation of muscles, bony landmarks, ligaments, tendons, etc. will be mastered. More time will be devoted to developing the student's charting and record keeping skills. Both Deep Tissue and Trigger Point Therapy will be taught and practiced extensively. Stretching of muscles is a major component of massage therapy; thus, the reasons for inflexibility, the reason and frequency for stretching and types of stretching will be covered in this course as well.

Anatomy & Physiology II

56 hours, In-Class Instruction

The various organ systems of the body will be examined thoroughly with particular attention given to the nervous system. Stress will be placed on understanding the body's normal functions so the student will be clear on how the body works. With this knowledge, the massage therapist will be prepared to use various techniques more effectively to promote balance in the body.

Professional Ethics

10 hours, In-Class Instruction

This course will teach the student the value of professionalism and personal integrity in the massage business. The code of ethics for various organizations, including NCBTMB, AMTA and ABMP, will be discussed. Client discretion and confidentiality, as well as professional boundaries, will be taught. It will enable the massage therapist to appropriately and professionally handle ethical issues. The scope of practice for a massage therapist will be specified.

Business Principles

20 hours, In-Class and Hands-On Learning

The business skills presented in this course will prepare the student to set up and run his/her own massage therapy business proficiently. The course will not only teach business ownership, but also how to establish themselves as an independent business contractor. This course will show the student how to market his/her business for better client response. Course topics will include record keeping, resumé construction, business card and brochure creation, client intake forms and building a referral network. State law, licensure and taxes will also be reviewed.



Oriental Approach

24 hours, In-Class Instruction

This course will introduce the student to the Eastern philosophy of health. It will cover yin/yang, the five-element theory, the 7 major chakras, energy and polarity concepts and the meridian channels of the body.

Shiatsu

8 hours, In-Class Learning

In this course the student will be introduced to the modality known as Shiatsu. Shiatsu, in Japanese, means pressure with fingers and is based on the theory of ki, or life energy. This type of body work will be performed using fingers, hands, elbows, knees and feet on various parts of the client's body, as he/she lies on a comfortable mat on the floor. A unique aspect of Shiatsu is that the client always will remain fully clothed.

Reflexology

16 hours, In-Class Learning

Reflexology is a technique based on the idea that points on the hands and feet correspond to different parts of the body. Students will learn the correct use of finger and thumb pressure on these points to normalize bodily function and promote full-body relaxation.

Healing Touch

8 hours, In-Class Learning

The student will be introduced to the Healing Touch body work system. Healing Touch utilizes light, non-invasive, hands-on techniques to facilitate balance of the body's energy system. When the body's energy field is realigned, the healing process can be accelerated. This form of therapy is especially beneficial to those with fibromyalgia and other chronic pain sufferers.

Muscle Energy Techniques

8 hours, In-Class Learning

Muscle Energy Techniques are designed to treat concerns in soft tissue by the use of muscular resistance from both the massage therapist and the client. The student will learn various methods including, but not limited to, Proprioceptive Neuromuscular Facilitation (PNF), Post-Isometric Relaxation (PIR) and Reciprocal Inhibition (RI). Muscle energy techniques are used extensively in treating acute and chronic soft tissue conditions.

Myofascial Release

8 hours, In-Class Learning

Patterns of dysfunction are often the result of tension in the fascia, or soft tissue, throughout the body. Myofascial Release is a whole body approach used to passively stretch the soft tissue, releasing that tension. The student will learn sensitivity to the client's subtle restrictions and learn to flow with the body to release them. This form of therapy uses the client's body for feedback. It is very relaxing while minimizing or eliminating pain.

Seated Massage

8 hours, In-Class Learning

On-site Seated Massage is a fast growing business. This course will prepare students to go to an office or other on-site location and do quick 5-30 minute massages on clients who remain fully clothed. These short massage sessions are a great pick-me-up and tension reliever for those working in high stress positions.

Pathology

40 hours, In-Class Learning

There are specific abnormalities in health of which the massage therapist must be particularly aware. This course will cover signs and symptoms of several specific pathologies, as well as the indication and contraindication of massage for each condition. The student will learn how to best treat clients with particular pathologies and when to refer the client to another health care practitioner.

CranioSacral Therapy

16 hours, In-Class Learning

The student will gain a basic working knowledge of craniosacral therapy. The craniosacral system houses the membranes and cerebrospinal fluid that protects the brain and the spinal cord. Imbalances in this system can be felt by the therapist. Using a light touch method these imbalances can be corrected to relieve tension and pain. It is also helpful in shifting emotional holding patterns and will aid in balancing the body as a whole.

Sports Massage I

16 hours, In-Class Learning

Athletes, as well as any person sustaining an injury in everyday life, may benefit from Sports Massage. The course will discuss what to do in specific cases of sprain and strain, rehabilitation and maintenance of debilitating conditions. Pre event, post event and training massage guidelines will be given for specific sports. Repetitive motion injury and specific sports related injuries will be covered. Cryotherapy, or ice therapy, will also be presented.

Sports Massage II

16 hours, In-Class Learning

This course is a continuation on the information presented in Sports Massage I. The student will gain more explicit knowledge of what to do in particular cases of injury. Specific muscle tests and treatments of common injuries will be presented.

First Aid & CPR

8 hours, In-Class Learning

Adult, child and infant First Aid and CPR are taught by a certified Red Cross Instructor. This is a certification class only. If the student is currently certified, this class may be waived.



Kinesiology

72 hours, In-Class Learning

Kinesiology is the study of human movement. The student will learn the origin, insertion and action of each muscle. This information will be used to properly assess each client's range of motion and gait. The information in this course will be applied in all advanced massage techniques. A stretch and strengthen protocol will also be covered in this part of the program.



Hydrotherapy

16 hours, In-Class Learning

Water has a relaxing and rejuvenating effect on our bodies. It may enhance certain treatments when used in massage therapy. The benefits and contraindications of hot packs, ice applications, steam baths and hot tubs will be discussed.

Special Population Massage

16 hours, In-Class Learning

Special Population Massage is an overview of pregnancy, infant, geriatric and handicap massage. The course will teach the basic benefits as well as contraindications of each and will demonstrate a variety of specialized techniques.

Supervised Clinic

115 hours, Hands-On Learning

Students are required to complete 100 hours of massage in a public clinic and supervised by a Certified Massage Therapist. This will give students the opportunity to provide massages for a variety of different people with a variety of different conditions, while under the supervision of an experienced therapist. Clinics will give students on the job experience with focus on proper body mechanics, record keeping and developing a rapport with their clients in a supervised clinic setting.

As part of school-run clinics, the student will be required to attend a minimum of 15 hours in public-sponsored events. Some of these events may include local triathlons, health fairs and various other events.

Elective Course Descriptions

32 Hours Required; Student Chooses Two Courses

Body Systems

16 hours, In-Class Learning

Emphasizing the practical aspects of maintaining homeostasis in the body, this seminar will deal with the organs, glands, tissues and structures of the body. Special note will be made of the function and interrelationship of the various organs for optimal performance. Learning how to strengthen systems of the body is as vital as the organs that make up those systems. By correctly feeding, supporting and nourishing those systems, the body will be better equipped to address any issue.

Body Work

16 hours, In-Class Learning

This seminar will examine enhancing the proper relationship between body function and structure. Students will observe demonstrations which utilize the least invasive methods to normalize weakened body structures in an effort to strengthen diminished body functions.

Practicum

16 hours, In-Class Learning

The primary goal of this seminar will be to help the practitioner learn how to work with clients effectively, efficiently and lawfully. Practicum will bring together all of the information given in each of the core seminars for certification and will expand the practitioner's understanding and ability to communicate with the client. Practical examples, analogies and visuals will be emphasized to help the practitioner educate the client for lasting results and loyalty. Total health involves the body (physical), mind (emotional) and spirit (spiritual). Time will be spent discussing the interaction between emotions and physical imbalance. Students will get an introduction to Dr. Bach's flower remedies for emotional and physical balancing.

Iridology

16 hours, In-Class Learning

Following the traditional Jensonian American Iridology method, this seminar will focus on the practical application of iris analysis and interpretation. Students will learn how to incorporate their knowledge of nutrition and body systems in an effort to address health weaknesses revealed through the eyes.

Nutrition

16 hours, In-Class Learning

This seminar will discuss the various theories and basic elements of good nutrition. Students will learn the importance of diet, vitamins, minerals, amino acids and herbal supplementation.







Attendance Policy

Punctuality and attendance are required to learn massage therapy. Punctuality is of utmost importance to the massage therapy business. *If the student must be absent or late to class for any reason, it is required that he/she reports this information to the school attendance office before the scheduled class begins.* It is essential to receive an excused absence in the attendance record.

Excused absences are defined as:

- Illness or disabling accidents: yourself, spouse or dependent child
- A death in the immediate family
- Jury duty or court appearance

Absences other than the aforementioned will be unexcused.

It is the responsibility of the student to make up and understand all material missed due to absence. Students are required to attend 90% of most classes to graduate; however, some classes require 100% attendance. If a student is absent and must make up class time to satisfy hours, he/she must do so with an approved faculty member and at an additional expense.

When weather conditions are poor, classes may be postponed. In this event, you may call the school or the instructor to determine the status of the class in question. In case of school closings, make-up classes will be held with no extra expense to the student.

If a student has attendance problems, the student may be placed on probation. Attendance problems are determined as follows:

- A student who has missed three consecutive unapproved class days
- A student with five days of lateness or early dismissal in one month
- A student with 3 unexcused absences which have not be converted to excused absences

Dress Code

Charter College of Health & Massage Therapy expects all students to represent themselves and the college in the appropriate manner. Professional appearance is paramount in the field of massage therapy. Each student will be given **two** polo shirts bearing the logo of Charter College at the beginning of clinics. These shirts are to be worn whenever the students are at a school function and during clinic hours. Additional shirts may be purchased from the school at the student's expense. Khaki pants or shorts shall be worn to all clinics and school functions. If students choose to wear shorts in warm weather, the hem of the shorts must reach their fingertips when standing. All clothing shall be clean, odor free and properly pressed.

Jewelry can present a safety and sanitary issue; thus, students are not to wear any jewelry to class or clinic. Small earrings are permissible for women. Body piercing jewelry must be removed. Shoes must be comfortable, supportive and professional.

Attire will be monitored and students will be asked to leave if inappropriately dressed.

Personal Hygiene

It is imperative to maintain a high level of personal hygiene when working in a public field such as massage. Students are expected to be well groomed for class and any situation

If you are the kind of person who really has a heart to help people and see them healed of pain and stress, then massage is for you. Massage can do this and so much more.

Charter College helped me obtain this goal. The teachers and staff at Charter are experienced and knowledgeable. They always have the time to spend with students and be sure they understand what they are being taught. I graduated from Charter feeling ready and equipped to go out and work in my field.

Cindy Kyle

*2007 graduate,
Charter College of Health &
Massage Therapy*

in which they would be giving or receiving massage. Students need to be ever mindful that they are always representing the growing field of massage therapy.

Charter College requires the following in regard to personal hygiene:

- Skin must be clean and free of odors
- Hair must be clean and styled properly for body work
- Fingernails must be neatly clipped to a working length and clean
- Breath must be free of odor. Please use a mouthwash or breath freshener if necessary.
- Cigarette smoke is an offensive odor to many. It tends to cling to the body, hair and clothing. Students must take special care to ensure that their clothing and their linens are free of this odor.
- Students must wash their hands before and after any body work session.

Draping and Modesty

Charter College maintains an environment of safety, modesty and professionalism. Each individual's physical boundaries and modesty are always to be respected. Students will be taught proper draping techniques and are required to adhere to them. Genital areas, gluteal cleavage and women's breasts are to be covered from all angles of sight at all times. All women are required to use a chest towel. The entire body will never be undraped. Only the section of the body being worked with shall be uncovered at any given moment. Students are expected to be sensitive to the individual needs and comfort zones of each client and fellow student.

Privacy

Massage therapists have an obligation to their clients to maintain confidentiality. The college insists on the same professional commitment from its students. Every effort shall be made by all individuals to safeguard the privacy of each client, faculty member and staff member. Confidentiality



includes the protection of the client's name, phone number and address. Students are not to discuss the information they learn about others outside of the college and only information about clients relative to the learning experience shall be shared in class. Situations may be presented for learning, but names and specifics will be omitted.

Substance Abuse

The unlawful manufacture, distribution, dispensing, possession, sale or use of alcohol, controlled substances or drugs on school property or in any massage therapy setting is unacceptable and will result in the dismissal of the student. Charter College reserves the right to require a random drug test at the expense of the student suspected of violating this policy. The educational facility and all college-sponsored activities are smoke-free. Students are not to smoke on the college property, at events or while in uniform.

Harassment or Intimidation

Harassment of any type—sexual, racial, religious or ethnic—is strictly prohibited. Sexual innuendos are to be left out of the massage environment since they can create an uncomfortable atmosphere. Any individual who believes he/she has been subjected to harassment should inform the offending person that he/she is an offender and his/her conduct is considered offensive. In this way, the offender will be given an opportunity to correct his/her offending behavior. If the conduct is repeated, or is of such an flagrant nature that the above policy of informing the offending individual that he/she is committing “harassment” is inappropriate, the incident should

be brought to the immediate attention of the Director. All complaints will be confidentially investigated. The individual making the complaint will be interviewed and the person charged in the complaint will be interviewed. A written report will be supplied to the person making the complaint and, if sustained, the person who has harassed will be put on notice that such conduct will not be tolerated and will be disciplined appropriately.

Infectious Conditions

Infectious diseases can spread rapidly. It is the responsibility of each individual to protect the health of all others within the college community. Any individual that is afflicted by a highly contagious condition, including but not limited to chicken pox, shingles, measles, strep throat, a serious flu or respiratory infection, conjunctivitis, uncontrollable secretion/excretion conditions or an infectious skin condition will not be permitted to attend class or participate in any hands-on activities. The individual may be readmitted to class once the infectious stage has passed. A note from a physician may be required.

Charter College does not discriminate against anyone with an illness. The student should consult with the director and/or physician. It is imperative that these individuals are aware of the risks and restrictions their illnesses present in the profession of massage.

Student Records

The staff of Charter College maintains a file for each student. The type of documents contained within the file include, but are not limited to, enrollment documents, financial agreement, record of payments, transcripts, attendance record and any disciplinary actions carried out. All records are confidential and will not be released to a third party without written consent from the student. Students may view their files in the presence of designated staff members by scheduling an appointment. Students may add documents to their files but nothing may be removed.

Grading

Charter College measures student's progress and determines grades using the following methods:

- written quizzes and examinations
- hands-on evaluations of practical material
- assigned projects, assigned homework, participation, professionalism and willingness to give and receive massage in class

The following scale is used for grading:

A = 90% – 100%

B = 80% – 89%

C = 70% – 79%

F = 69% and below

I = Incomplete: An individual will have 1 month to complete outstanding course work. If he/she fails to do so within the given time frame, a grade of F will result for the course.

A student must earn a 70% or better to pass each class and fulfill graduation requirements. Students may retake regional, mid-term and final written and practical examinations one time within one week of the first exam. Students may only retake an exam if they receive a 69% or lower. Charter College reserves the right to eliminate this opportunity for any individual if it is being abused. If a student fails a class, he/she may retake the class at his/her expense. Much of the course work is sequential and requires the student to satisfactorily complete previous course work to move forward. Failure of a class could seriously delay graduation for a student.



Graduation Requirements

The successful completion of and graduation from a Charter College program will depend on the following:

- payment of all tuition and fees
- completion of all program hours with 70% or better
- completion of all clinic hours
- satisfactory attendance
- return of all equipment borrowed or leased from the college

Payment of Fees

Those students paying tuition payments are required to pay on time as per their financial agreement with the college. Failure to make timely payments (60 day grace period) will result in a suspension until payments are made current.

Probation

We are committed to ensuring that our students receive a proper education. If it is determined that a student is having a problem adhering to policies he/she will be required to meet with the director and possibly placed on probationary status. During the probationary period, which lasts 30 days, it will be the student's responsibility to correct the problem.

Dismissal Policy

Any students who conduct themselves in a manner inconsistent with the student handbook and policies of the college may be dismissed. It should be the college's policy to prevent dismissal whenever possible.

Leave of Absence

A leave of absence is highly discouraged but may be necessary. A leave of absence may consist of no more than two weeks; however, additional extensions may be requested from the director. The director will make a decision after taking the circumstances into consideration.

Withdrawal

If a student wishes to withdraw from the program, he/she must speak with the director about possible options. If the student still feels it is necessary to leave, an exit interview will be held and a paper signed for permanent records. It is important for any student considering withdrawal to understand that he/she may still owe the college tuition if he/she had chosen the payment plan option. Please review the refund policy.

Grievance

If a student has a grievance, which is defined as something considered affording just cause for complaint or protest, we ask that he/she take the issue up with the appropriate student or faculty member. If the grievance is not satisfied or the issue cannot be worked out amicably, the student may fill out a grievance form, which can be obtained from a faculty/staff member and submitted to the director. The director will review the concern and respond with a plan of action in writing within ten working days. In some instances, a conference with the involved parties may be appropriate. In addition, the director may call upon an Administrative Council to review the grievance and respond accordingly.

Professional Code of Conduct

Students will be required to maintain a high degree of professionalism at all times. They will be expected to behave ethically and in a manner that



reflects well on themselves, the college and the field of massage therapy. Integrity, courtesy, maturity and honesty are absolutely necessary in the field of massage therapy. Students will adhere to all policies set forth by the college. A student may be placed on probation and/or dismissed for behavior that is not in accordance with the Professional Code of Conduct or any other policies of the college.

Charter College reserves the right to revise the Code of Conduct at the administration's discretion. In the event of revision, the new code will be applicable to all students, new and old.

All students of Charter College of Health & Massage Therapy will:

1. abide by the Code of Ethics set forth by the AMTA and NCBTMB.
2. conform to the dress code of the college.
3. maintain high levels of personal hygiene.
4. protect the privacy and confidentiality of each person they work with, including other classmates and staff.
5. obey the draping and modesty policy of the college.
6. avoid involvement in sexual innuendos, advances or activity on college property or in any massage therapy setting, regardless of location.
7. not be in violation of the college's infectious condition policy.



8. honor the enrollment and financial agreements signed at the time of acceptance.
9. refrain from the sale and/or endorsement of products and/or service on college premises, at college events or by using student and staff contact information.
10. adhere to the attendance policy of the college.
11. not use, consume, distribute or be under the influence of alcohol or illegal drugs on the college's premises or at any college function.
12. abstain from the use or possession of any weapon on college grounds or at college events.
13. not represent themselves as massage therapists or graduates of the college until all required course work is satisfactorily completed.
14. respect the property of others and the college. Nothing shall be borrowed or taken without the permission of the person to whom the item belongs. Such behavior will be treated by the administration as theft.
15. behave in a manner that is supportive and conducive to learning.
16. participate in class and keep up with studies for each class.
17. refrain from questionable academic behavior, including but not limited to cheating, falsifying information, plagiarizing and dishonesty. Integrity is an essential quality in a massage therapist.



General Information

05

Location

Charter College is located in Warsaw, Indiana, affectionately known as Lake City. This quaint little town has twice been named one of the “Top 100 small towns in America.” Warsaw has a number of restaurants ranging from fast food to gourmet. There are several parks and lakes of various sizes in the area, which make for great lunch and study atmospheres. The Wagon Wheel Playhouse holds concerts and plays throughout the year. Warsaw also has several golf courses and an athletic complex, the CCAC, for soccer and softball games. Historical Winona Lake is just around the corner and features the Billy Sunday Museum, Grace College and Seminary, and charming artisan shops.

Our Facility

Charter College resides within a newly renovated facility with 4,500 square feet of space. The facility offers a large classroom, five spacious, private therapy rooms and a nicely equipped library/conference room. The library includes a wide variety of resources, including several volumes on body work and other topics in the field of natural health. A kitchen area is also located within the building and contains a large refrigerator/freezer, sink and microwave.

Counseling

The Student Advisor is the academic counselor for all students. This individual may also serve as a liaison between the teacher and student if the student is having trouble in a particular class. Any academic concerns should be discussed with the Academic Director. The faculty is available for one on one tutoring, with additional cost to the student. Since this is a professional training program, the institution does not provide non-academic student counseling on the premises.

Housing

Charter College does not provide student housing; however, there are a number of apartment and rental properties available in the area at a reasonable price.

Job Placement Facilities

Charter College does not provide a job placement service for its students. The staff will publicly post any employment opportunities they are aware of in one central location. It will be the student's responsibility to check this location regularly and pursue any employment leads. This institution does not guarantee job placement for its graduates.





Tuition & Expenses

06

Program Tuition

The tuition cost for the Massage Therapy Diploma Program is \$7,800.00.

Application Fee of \$50.00 is non-refundable.

Although Charter College is currently unable to offer federal financial aid to its students, there are a number of generous payment options available.

Option 1: Tuition paid in full before program begins.

Option 2: Tuition paid in twelve monthly installments.

Option 3: Tuition paid in eighteen monthly installments.

Option 4: Tuition paid at \$200.00 per month with a balloon payment due before graduation.

Tuition payments may be made by check, money order or credit card (Visa, MasterCard and Discover). Payments are due according to the financial plan made with the Financial Aid Officer. A fee of \$25.00 will be applied for late payments. In addition, Charter College has a \$20.00 fee for NSF check returns.



Massage Tables

Mastering technique and becoming a successful massage therapist requires a great deal of practice outside of the classroom. Thus, the student should purchase a massage therapy table for this practice. Tables are available directly from various massage table manufacturers. Some manufacturers include:

- Custom Craftworks 1-800-627-2387
- Oakworks..... 1-800-558-8850
- Earthlite 1-800-872-0506
- Stronglite..... 1-800-289-5487

Most professional tables have excellent warranties. This is an important investment and something to carefully consider. Students typically receive a discount when ordering from these companies.

Textbooks

The student will be able to purchase textbooks either from the college or another place of their own choosing.

Charter College will make available to the student a list of the books that will be used in class.

All textbooks purchased from the college must be paid at the time of purchase.

Refund Policy

570IAC 1-8-6.5 Resident institution; refunds Sec 6.5

(a) The post secondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified in this section or as otherwise approved by the commission. The

institution must make the proper refund no later than thirty (30) days of the student's request for cancellation or withdrawal.

(b) The following refund policy applies to each resident post secondary propriety educational institution, except as noted in section 4.5 of this rule:

- (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 post secondary proprietary educational minimum admission requirements.
 - (C) The student's enrollment was procured as a result of misrepresentation in the written materials utilized by post secondary proprietary educational institution.
 - (D) If the student has not visited the post secondary proprietary 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 post secondary proprietary institution and attending one (1) week or less, is entitled to a refund of 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 fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

Student Testimony

- (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.

This is the refund policy of the Indiana Commission on Proprietary Education for programs greater than 120 clock hours in length.

Charter College of Health & Massage Therapy provides an education that is truly a cut above the rest.

Holistic in its approach, their program offers a wealth of knowledge and the opportunity to put it to use in both class and hands-on clinics.

The instructors at Charter are truly amazing teachers, as well as valued mentors.

I am so grateful to have learned massage from such passionate, gifted educators. My experience at Charter gave me all the tools I needed to enter the field with confidence, and to help others through massage. I love working as an MT, and am so thankful for the training I received at Charter College.

Erin Smoker

*2010 graduate,
Charter College of Health &
Massage Therapy*



Applying to Charter

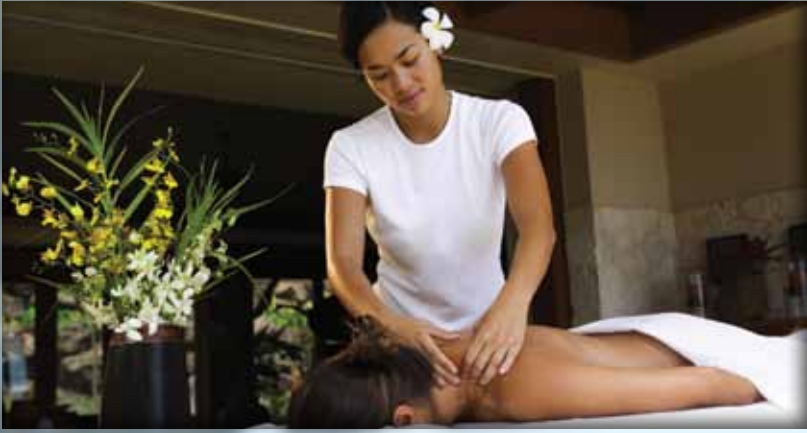
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Preparation for Applying to Charter College

Before applying for enrollment in the program, the college asks each individual to take a number of items into consideration. The applicant must be 18 years of age by the start date of the program. The college welcomes all qualified applicants regardless of race, creed, color, religion, national origin, gender, or sexual orientation; however, the ability to speak, write, and understand the English language sufficiently is absolutely necessary to participate in and complete the program. The applicant must have the necessary financial resources for the program. There will be costs in addition to the tuition for the program. Please evaluate the total cost of participation before applying for enrollment. The individual will need a flexible schedule that will allow for some weekend, daytime and evening commitments in addition to the regular class schedule. The prospective student must also be able to devote 20-25 hours per week to class and study time to be successful.

The Application Process

1. Complete the application and submit it to the college. Include the following with your application:
 - a nonrefundable application fee of \$50.00
 - a recent photo of yourself
 - the completed medical history form
 - a copy of your high school diploma, GED or college transcripts
 - two reference letters from professional people not related to you



2. Schedule an appointment with an admission's representative for a tour of the college and a personal interview.
3. Upon acceptance, the applicant must sign an enrollment agreement indicating that he/she understands and agrees to the policies and procedures of the college.
4. A fee of \$500.00 is due once the student is accepted to secure his/her place in the program. This is credited to his/her tuition balance.

All admissions must be approved by the Admission Council.

After graduation, the student must pass a state or national exam. After passing the test, the applicant may apply to the State of Indiana for certification. The State of Indiana does a mandatory criminal background check, a state and federal tax records check, child support payment check and a check of any previous licensure nationwide. Full liability insurance is also necessary. These items will cost the graduate approximately \$500.00 before they may legally practice.

For more information go to <http://www.in.gov/pla/massage.htm>



Contact Information

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Charter College of Health & Massage Therapy

Admission Office
714 E. Winona Avenue
Warsaw, IN 46580

Phone: (866) 766-3660
(574) 267-1720

Email: info@chartermassage.org

Online: www.chartermassage.org





Accreditation

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This institution is accredited by the Indiana Commission on Proprietary Education which sets the highest standard of excellence for a college of massage therapy.

Indiana Commission on Proprietary Education
302 W. Washington St., Room E 201
Indianapolis, IN 46204
1-800-227-5695 or 317-232-1320

Charter College is a NCBTMB assigned college.



Charter College is an AMTA Member.



Charter College is an ABMP Member.



All information printed in this catalog, including prices and policies, are subject to change. This catalog was printed in September 2011.

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714 E. Winona Avenue
Warsaw, IN 46580

