INDIANA WELLNESS COLLEGE

CATALOG

With

Consumer Disclosures

Nationally Accredited by ACCET
Accrediting Council for Continuing Education & Training

This institution is regulated by:
Indiana Department of Workforce Development
Office for Career and Technical Schools
10 N Senate Avenue, Suite SE 308
Indianapolis IN 46204
OCTS@dwd.in.gov
http://www.in.gov/dwd/2731.htm

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INTRODUCTION

Both our Diploma of Sports & Medical Massage (DSMM) program and our Diploma in Esthetics program are distilled from the combined knowledge and experience of professionally trained, certified/licensed therapists on staff as well as employer feedback. Both programs build on entry-level skills required by regulatory agencies by incorporating a variety of techniques effective in both therapeutic as well as recreational massage, bodywork, and skin care settings; we go beyond the basics.

Presented in an integrative learning format, IWC allows students maximum scheduling flexibility while completing this advanced training in as little as 50 weeks for Massage Therapy students, and 37 weeks for Esthetics students.

Along with maximum flexibility in a hands-on career training program, IWC's curriculum is designed for entry-level students 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 (Swedish massage and basic facials). Courses progress into scientifically based, advanced therapeutic skills and modalities. IWC values training in business and marketing suitable for building a private practice and small business in wellness.

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

IWC ADVANTAGES

- Earn a Diploma, get licensed and Start a Career in Massage in less than a year
- Earn a Diploma, get licensed and start a Career in Esthetics in less than 9 months
- No General Education courses like English & Mathematics costing you time and money
- Real-World Experience working with the public Hands-On Clinic
- 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 course topics, exam prep materials and hands on videos as many times as you want and need Online through IWCLearning.com
- Curriculum emphasis on industry trend areas as identified by the Associated Bodywork & Massage Professionals (ABMP) and Associated Skin Care Professionals (ASCP)
  - 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. Our programs take you beyond basic entry level knowledge 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 than a '4-year' degree.

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 programs delivering scientific & evidence-based wellness education. We design our programs to empower the development of clinically and therapeutically skilled wellness professionals in gainful training-related employment and entrepreneurship. IWC's curriculum emphasizes hands-on skills, aiding you in truly achieving your goals.

In order to achieve these goals, we have developed a dynamic schedule that integrates key points across multiple courses for optimal learning, application, and retention. Retention of key information is enhanced by our innovative 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 traditional medical therapies is rising, the Diploma of Sports & Medical Massage and the Diploma in Esthetics emphasize 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, & Students 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 the 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 one student in October 2010. Courses were held in the lobby of a chiropractic office on Michigan Road and 96th Street in Indianapolis. 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 Road. 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.

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 had 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 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

graduates' skills in clinical massage, documentation, and knowledge of human anatomy are impressive, and that the culture of work ethic, 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.

In 2015, IWC sought out and received designation as a NCTMB (National Certification for Therapeutic Massage & Bodywork) Assigned School allowing graduates that choose, through additional testing, to pursue status as a Nationally Board Certified Massage Therapist.

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 first attempt at MBLEX (Massage & Bodywork Licensing Examination). In 2016, IWC continued as an industry leader, besting the average National and 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.

In October 2016, IWC outgrew our Carmel location and moved to their permanent home at 10585 North Meridian, Suite 102, Carmel, IN 46290. Here, IWC enrolls class sizes up to 26 students, holding to a 13 to 1 student to trainer ratio (Massage Therapy) and 20 to 1 (Esthetics) in hands-on classes and 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 two 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 wellness industry to continuously research, self-study, seek out, and implement better processes for the benefit of all professionals and clients - in short, to Pursue Excellence in the Wellness Career Education Industry.

In 2019, the owners and executive team, with incredible support, acknowledged the need for Estheticians trained to the same standard of quality we have become known for over the years, and they decided to offer a Diploma of Esthetics (DE). We expanded our current facility to the newly vacated unit across the hall from our original classroom and administrative offices. Our goal, as with massage therapy, was that our DE alumni not only have high-quality entry-level skills required upon job placement, but would also gain a thorough understanding of professionalism, possess the character required to build a career with respect and longevity in the field, and demonstrate a clinical 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@accet.org

This Institution is Regulated by:
Indiana Department of Workforce Development
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
Member ASCP| Associated Skin Care Professionals
25188 Genesee Trail Rd. #200, Golden CO 80401
800-458-2267 abmp.org & ascpskincare.com

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 (as of 10/26/23):

The Ohio Casualty Insurance Company (Student Bond)
West Bend Mutual Insurance Company (Liability)
Columbia Casualty Company (For AMTA, Massage Student Liability)
Allied Professionals Insurance Company (For Esthetics Student Liability)

ENROLLMENT REQUIREMENTS FOR MASSAGE THERAPY AND ESTHETICS

IWC is not an open enrollment school, and application to the school does not guarantee acceptance into the program. All prospective students must complete the required steps in the admissions process and meet all guidelines. Applicants may be required to meet with an IWC admissions committee prior to acceptance or denial.

Application procedures are as follows:

Schedule a School Tour and information session:
Call admissions office (317) 449-4798
Complete a form at http://www.IndianaWellnessCollege.edu

Experience a Tour and information session
Pass the Mandatory Entrance Exam with a minimum score of 18 on the aptitude exam and Personality & Career Capability Exam
Complete the application with a $25.00 application fee
Complete a FAFSA if you plan on using Financial Aid (School Code: 042561)
Provide a valid photo ID
Complete Financial arrangements and sign all Financial Aid documentation
Background check
IWC requires a copy of official high school transcripts OR GED transcripts, so we may confirm the validity of graduation from High School or obtainment of GED. Further, IWC will check that one obtained the 40 credits required to graduate from High School or met the requirements outlined for GED.
Personal Success Planning Session with Director of Admissions
Uniform Fitting
Ensure IWC that you will act in a professional and respectful manner
Successful Completion of New Student Orientation
Pay Registration Fee of $75
Sign IWC Enrollment Agreement

IWC does not discriminate in admissions, employment, or in any of its educational programs or activities on the basis of race, color, national or ethnic origin, ancestry, age, religion or religious creed, disability or handicap, sex or gender (including pregnancy, sexual harassment and other sexual misconduct including acts of sexual violence such as rape, sexual assault, stalking, sexual exploitation, sexual exploitation and coercion, relationship/intimate partner violence and domestic violence), gender identity and/or expression (including a transgender identity), sexual orientation, military or veteran status, genetic information or any other characteristic protected under applicable federal, state or local law.

All students admitted are beyond the compulsory age of attendance. IWC does not admit ability-to-benefit students. IWC does not require specific immunizations, medical physical exams, background checks, or drug test as a criterion of admissions.

LICENSURE REQUIREMENTS

In order to obtain licensure in Indiana for Massage therapy, one must:

- Be 18 years or older and be a high school graduate or equivalent.
- Graduate from an approved 625 clock hour program with 100% hour completion
- Pass an approved licensing exam (MBLEX)
- Submit a state approved school (IWC qualifies) transcripts to the PLA
- Submit the state licensing application and fee to the PLA
- Submit to a criminal background check with the PLA
- Submit fingerprints to the PLA
- Submit proof of professional liability insurance to the PLA

Each State has different requirements for licensure, find those outlined: State Regulations | AMTA (amtamassage.org)

In order to obtain a licensure in Indiana for Esthetics, one must:

- Graduate from an approved 700-clock-hour program with 100% hour completion
- Pass an approved licensing exam (PSI exam)
- Pass a written exam and hands-on practicum at a state-approved school (IWC qualifies)
- Submit the PLA application and include
- Submit to the PLA, the completed state-mandated hands-on progress tracker
- Submit to the PLA, evidence of passing all program topical tests at 75% or greater
- If you have a felony or misdemeanor, provide documentation of the charge to PLA

Answering yes to the following may impact one's ability to obtain state licensure.

- Have you ever been convicted of an act for which could be disciplined under IC 25-8-14? Yes or no
- Except for minor violations of traffic led resulting in fines and arrests or convictions that have been expunged by a court? Yes or no
- Have you ever been arrested? Yes or no
- Have you ever entered into a prosecutorial diversion or deferment agreement regarding any offense, misdemeanor or felony in any state? Yes or no
- Have you ever been convicted of any offense, misdemeanor or felony in any state? Yes or no
- Have you ever pled guilty to any offense, misdemeanor or felony in any state? Yes or no
- Have you ever pled no contest to any offense, misdemeanor or felony in any state? Yes or no
- Has any professional license, certificate, registration or permit you hold or have held been disciplined or are formal charges pending? Yes or no

Each State has different requirements for licensure, find those outlined:
Esthetician Requirements | Esthetician License Requirements by State (beautyinsuranceplus.com)

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 weekly classes & clinic	19.5
Massage Therapist	N/A	N/A	N/A	Includes weekly classes & clinic	N/A
Esthetics	700	40	PT	Includes weekly classes & clinic	20

Tuition

COURSE	STATE LICENSE & FEES	TEXTBOOKS, INSURANCE & KITS	TUITION	TOTAL
Massage Therapist 900 HR	$540	$1181	$15,300	$17,021
Massage Therapist 625 HR	N/A	N/A	N/A	N/A
Esthetics 700 HR	$325	$2424	$11,900	$14649

TEXTBOOK AND KIT POLICIES

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

The costs for the curriculum and materials 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 material. In order to keep learning materials current, IWC, from time to time, may change curriculum and materials. The student is responsible for any additional costs.

TEXTBOOK AND MATERIAL DISBURSEMENT POLICY
Curriculum and materials are disbursed on the first day of classes to all students who have made financial arrangements. In the event of unexpected delays such as supplier delivery delays, items are distributed as available.

ADDITIONAL COSTS
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 is distributed via email to students prior to orientation. IWC catalog is distributed via email to all new employees upon hire. Catalogs are distributed via internal server to all employees annually for review.

The IWC catalog is also available at https://www.indianawellnesscollege.edu/consumer-information/

Student Financial Aid Information

The following section contains information on both Financial Aid and Non-Financial Aid options that students 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 here after 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

- □ Previous Grad Discount. Students who have successfully completed a previous Indiana Wellness College program will receive a tuition discount to be applied towards the subsequent program. Students must graduate in Good standing which includes completing all aspects of graduation. Students must complete the subsequent program in good standing as well. Failure to complete the program in good standing will result in the forfeiture of the discount.
- □ Scholarships. IWC does not typically 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.beautychangeslives.org or www.fastweb.com for additional information.
- □ IWC Payment Plan. Students may sign up for payments directly to IWC. The payment plan is limited to the number of months in the program under most circumstances. The payment plan is 0% interest with no fees. Cash, Check, Cashiers Check, or Money order are acceptable forms of payment.
- □ Auto Debit and MEMOedu Payments. An extension of the IWC payment plan, students may elect to make credit card payments via their MEMOedu account. Students may also elect to set up Auto Debit by placing a card on file.

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://studentaid.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 Student Aid Offer in your MEMOedu app.
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://studentaid.gov if you have not already done so.
    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 complete it at https://studentaid.gov

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, Student Aid Index number, enrollment status, and general eligibility requirements.

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.gov/default-support/

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.gov/understand-aid/types/loans/subsidized-unsubsidized

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 MEMOedu task notification to complete the Exit Counseling online. Students who are graduating will be

directed to complete Exit Counseling. This information can be found by contacting your Financial Aid representative or visiting
https://studentaid.gov

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 MEMOedu task 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. 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 determination. Upon final review, any changes to the student's aid package will be communicated.

Completion of Hours

Students must complete all listed hours in each program. Students failing to complete all listed hours in each program will be required to pay the prorated balance of returned funds based on the number of hours completed.

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

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

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.

Course	**Clocked (actual) Hours**
Massage 900	450 and 900
Massage 625	n/a
Esthetics 700	350 and 700

ATTENDANCE PROGRESS EVALUATIONS

Massage Students are required to attend a minimum of 100% of the 900 hours possible based on the applicable attendance schedule, in order to be considered as maintaining satisfactory attendance progress. Esthetics students are required to complete 100% of the 700 clock hours. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. At the end of each evaluation period, IWC will determine if the student has maintained at least 100% 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.

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 weeks to complete
Massage 900	FT	19.5	900	50	1350	75
Massage 625	n/a	n/a	n/a	n/a	n/a	n/a
Esthetics 700	PT	20.0	700	40	1050	60

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 100% 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.

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 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	74% OR BELOW FAIL	Unsatisfactory

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.

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.

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.

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.

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.

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 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.

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 DOE will decide 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 Staff, Executive Staff, 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 might need to 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. 50% of the charges are applied equally to each payment period. A payment period consists of 50% of the hours in each program. Students are responsible only for charges accrued.

Application Fee:	$25 (non-refundable)
Registration Fee:	$75 (non-refundable)
Tuition:	$15,300 for Massage 900 /
	N/A for Massage 625 /
	$11,900 for Esthetics
State License Exam Fee:	$265 for Massage / $50 for Esthetics (non -refundable)
Books/Supplies/Insurance:	$1181 for Massage / $2424 for Esthetics (non-Refundable)

Additional Charges that may apply are as follows.

Retake Fee:	Clock hours per course multiplied by clock hour rate of $17
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

The Payment Period is based on start date and hours progression. Students begin Payment Period 1 and progress to Payment Period 2 upon successful completion of 50% of the hours in their program. Charges are based on those Payment Periods. 50% of the charges will be charged in each payment period. Under most normal circumstances, the awarded Financial Aid will be disbursed 50% in each payment period as well. The institution's cancellation and refund policy is based on weeks of attendance at the time of withdrawal for the entire program.

Student payments are expected to be paid in full by each due date. Due dates are based on payment program, start date and completion date of the agreement. Students who are not current will be required to bring accounts current by the conclusion of the current quarter. Exceptions can be made on a case-by-case basis. Students who are no longer enrolled can be submitted to Kinum for collection.

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: $15300 MT900/
n/a MT625/
$11900 Esthetics
Fees: $540 Massage/$325 Esthetics
Kit/Books: $1181 Massage/$2424 Esthetics
Room & Board: $4056
Personal: $1072
Transportation: $1968
Loan Fees: $44
TOTAL: $26834 MT900/
N/A MT625/
$21789 Esthetics

COA Not Living With Parents
Tuition: $15300 MT900/
N/A MT625/
$11900 Esthetics
Fees: $540 Massage/$325 Esthetics
Kit/Supplies: 1181 Massage/$2424 Esthetics
Room & Board: $16912
Personal: $3376
Transportation: $2456
Loan Fees: $76
TOTAL: $58205 MT900/
N/A MT625/
$44609 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 issued to the student in the form of a check within 14 days of the creation of the credit balance. At the 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, Instructor, other academic staff, 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 is 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 have 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 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 fund.

Student Protection Fund

IC 22-4.1-21-15 and IC 22-4.1-21-18 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) a. If an applicant accepted by the institution cancels prior to the start of scheduled classes or never attends class (no-show), the institution must refund all monies paid, less a maximum application/registration fee of $100.

(b) b. 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.

(c) c. 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.

(d) d. 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.

(e) e. 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 student's last date of attendance. The last date of attendance is defined as the last day of participation in onsite lectures, lab, or clinic or as completion of academic work within the LMS, whichever is the latter. 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. Date of determination will be identified as the date student gives verbal or written notice to the institution or the date the institution terminates the student, by applying the institution's attendance, conduct or Satisfactory Academic Progress policy. 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, 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, 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, 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 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 the 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.

Return of Title IV Funds (R2T4) Policy

The law specifies how 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, TEACH Grants, Stafford Loans, PLUS Loans, and Federal Supplemental Educational Opportunity Grants (FSEOGs). 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 IWC or your 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 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 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 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 percentage of aid earned is determined by dividing the number of clock hours scheduled to be completed as of the student's last date of attendance (also known as the withdrawal date) by the total number of clock 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 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, 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 the 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. The student must respond to the offer of loan funds no later than 14 days from the offer date in order to accept the funds. 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 the 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.

If a PWD creates a credit balance, this credit balance will be disbursed to the student immediately upon the creation of the credit balance if possible but not to exceed 14 days from the date of the creation of the credit balance.

R2T4 – Treatment of Credit Balances

If a student has a credit balance at the time of withdrawal, the credit balance will be held until all final calculations are complete. These calculations include the R2T4 calculation as outlined above and the institutional refund policy. If a credit balance exists after applicable adjustments and refunds have been made, the credit balance will be issued immediately if possible but no longer than 14 days from the final adjustment.

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://www.indianawellnesscollege.edu/NetPriceCalculator/npcalc.php
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.

College Athletics Programs Disclosures

IWC does not offer any Athletic programs.

Security Report

IWC's Crime Report can be found at https://https://www.indianawellnesscollege.edu/consumer-information/ 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
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.

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 and staff is during the orientation process. The method of distribution for all current students is electronic distribution via IWCLearning platform. 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 distribution for faculty is via email and payroll documentation. 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

At this time IWC does not offer access to any private loan information. As an alternative, students may participate in the IWC Payment Plan. On a case by case basis in extreme and very limited circumstances, the payment plan may be extended beyond the typical program length. Students may be required to sign up for Auto Debit in circumstances where extended

payments are permitted.

All students are advised that they may be eligible for Federal Direct student loans. For additional information, please visit the financial aid office.

Previously available Additional disclosure information can be found on our website at https://www.indianawellnesscollege.edu/wp-content/uploads/2020/01/Private-Loan-Application-Disclosure-2020.pdf 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 boardcompensation

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 an IWC program. The Federation of State Massage Therapy Boards outlines requirements for disability accommodation documentation for the MBLEx examination; these requirements mirror esthetics examination standards and 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 and waiting area, power hubs for student technology, 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 (1 massage, and 2 esthetics classrooms) 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 a 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, Carmel, 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 Carmel 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 and Faculty
Learn More about IWC Staff and Faculty by checking the "About Us" tab at
https://www.indianawellnesscollege.edu/faculty-and-staff/

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, 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

Massage Therapy (900 Hour):

IWC's founding program is Sports and Medical Massage. IWC's Diploma in Sports and Medical Massage Therapy (DSMM) includes 900 hours across 50 weeks, program includes 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 Massage Therapy curriculum 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 the base Massage curriculum offered at other schools, the Massage Therapy curriculum 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 Stretching, Kinesiotaping, Cupping, Thai Massage, Postural Assessment, and Treatmentprotocols.

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 sets IWC ahead of base programs offered by competing schools. 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.

Esthetics:

The Diploma of Esthetics (DEs) 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 DEs 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 DEs 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 Camouflaging makeup techniques, Derma-Plaining, chemical peels, and MicroDermabrasion techniques. The DEs program emphasizes skin assessment, and treatment protocols to address individual skin care goals.

DIPLOMA OF SPORTS AND MEDICAL MASSAGE (900 Clock Hour Course Guide)

DSMM 900 Hour Program		
Quarter 1 (12 Weeks)	Clock Hrs.	Pre-Requisites
Q1 Class Lab	76	No Pre-Requisite
Q1 Didactic / Lecture	87	No Pre-Requisite
Q Hours	163	
Quarter 2 (13 Weeks)	Clock Hrs.	Pre-Requisites
Q2 Class Lab	87.25	Q1 Hands-On (Swedish) Final & Q1 Class Lab
Q2 Didactic / Lecture	87	Q1 Didactic Course
Clinic 1 / Client Lab	71.5	Q1 Hands-On Final
Q Hours	245.75	
Quarter 3 (12 Weeks)	Clock Hrs.	Pre-Requisites
Q3 Class Lab	81	Q2 Class Lab
Q3 Didactic / Lecture	87	Q2 Didactic Course
Clinic 2 / Client Lab	66	Clinic 1
Q Hours	234	
Quarter 4 (13 Weeks)	Clock Hrs.	Pre-Requisites
Q4 Class Lab	73.75	Q3 Class Lab
Q4 Didactic / Lecture	112	Q3 Didactic & Class Lab Courses
Clinic 3 / Client Lab	71.5	Clinic 2
Q Hours	257.25	
Total Program Hours	900	
	Q1-4 ClHr	

900	Total Hrs.
625	Sup.Cl-Hrs
517.5	Hands-On
167	A&P Hrs
72	Patho Hrs
137.5	Bus Hrs
209	Clinic Hrs

Graduation Requirement

Massage Therapy students must meet all IWC standard graduation requirements and pass all classes with a 75% minimum score or higher. Additionally, students must complete 100% of 900 hours.

Credential Conferred upon successful completion of the program

Diploma of Sports and Medical Massage

Each State has different requirements for licensure, find those outlined: State Regulations | AMTA (amtamassage.org)

CERTIFICATE OF CLINICAL MASSAGE THERAPY (625 Clock Hour Course Guide)

CCMT 625 Hour Program

Quarter 1 (10 Weeks)	Clock Hrs.	Pre-Requisites
Q1 Class Lab	77	No Pre-Requisite
Q1 Didactic / Lecture	38	No Pre-Requisite
Clinic 1 / Client Lab	30	Q1 Hands-On Swedish Final
Q Hours	145	

Quarter 2 (10 Weeks)	Clock Hrs.	Pre-Requisites
Q2 Class Lab	50	Q1 Hands-On (Swedish) Final & Q1 Class Lab
Q2 Didactic / Lecture	50	Q1 Didactic Course
Clinic 2 / Client Lab	60	Clinic 1
Q Hours	160	

Quarter 3 (10 Weeks)	Clock Hrs.	Pre-Requisites
Q3 Class Lab	50	Q2 Class Lab
Q3 Didactic / Lecture	50	Q2 Didactic Course
Clinic 3 / Client Lab	60	Clinic 2
Q Hours	160	

Quarter 4 (10 Weeks)	Clock Hrs.	Pre-Requisites
Q4 Class Lab	60	Q3 Class Lab
Q4 Didactic / Lecture	40	Q3 Didactic Course
Clinic 4 / Client Lab	60	Clinic 3
Q Hours	160	
Total Program Hours	625	
	Q1-4 ClHr	

625	Total Sup.Cl-Hrs
457	Hands-On
130	A&P Hrs
38	Bus Hrs
210	Clinic Hrs

Graduation Requirement

Massage Therapy students must meet all IWC standard graduation requirements and pass all classes with a 75% minimum score or higher. Additionally, students must complete 625 hours.

Credential Conferred upon successful completion of the program

Certificate of Clinical Massage Therapy

Each State has different requirements for licensure, find those outlined: State Regulations | AMTA (amtamassage.org)

DIPLOMA OF ESTHETICS (700 Clock Hour Course Guide)

DEs 700 Hour Program		
Quarter 1 (12 Weeks)	Clock Hrs.	Pre-Requisites
Q1 Didactic / Lecture	144	No Pre-Requisite
Q1 Class Lab	96	No Pre-Requisite
Q Hours	240	
Quarter 2 (13 Weeks)	Clock Hrs.	Pre-Requisites
Q2 Didactic / Lecture	91	Q1 Didactic Course
Q2 Class & Client Lab	169	Q1 Class Lab
Q Hours	260	
Quarter 3 (12 Weeks)	Clock Hrs.	Pre-Requisites
Q3 Didactic / Lecture	80	Q2 Didactic Course
Q3 Class & Client Lab	120	Q2 Class & Client Lab
Q Hours	200	
Total Didactic / Lecture	315	Supervised Clock Hours
Total Class Lab	385	Supervised Clock Hours
Total Program Hours	700	Supervised Clock Hours

Credential Conferred upon successful completion of the program
Diploma of Esthetics.
Each State has different requirements for licensure, find those outlined:
Esthetician Requirements | Esthetician License Requirements by State (beautyinsuranceplus.com)

Graduation Requirement
Esthetic students must meet all IWC standard graduation requirements and pass all classes with a 75% minimum score or higher. Additionally, Esthetics students must complete 100% of 700 hours.

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 student's 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 course brings 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 from other academic staff.

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.

There is no fee assessed for the evaluation, or transfer of, any previous credits. IWC does not 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.

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+wellness+college&s=all&id=488420#netprc

VOTER REGISTRATION FORMS

Indiana Voter Registration forms may be downloaded at https://www.indianawellnesscollege.edu/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.

Academic Calendar 2026

Indiana Wellness College llc 06.25.26

Tuesday, December 16, 2025		Orientation MT 26.1 (Tues) Cohort
Tuesday, December 16, 2025		Orientation DEs 26.1 (Sun/Wed) Cohort (on Tuesday)
Saturday, December 20, 2025		Week Ending of Quarter (Student Last day on campus 12/21/25)
		Last MT class 12/18 & MT Clinic 12/21, Last DEs Class 12/18
12/22/25 - 1/1/26		Winter Break (No Students on Campus & Limited Staff)
Friday, January 2, 2026		Students Return to Campus (MT Clinic opens 1/2, DEs Q3 return 1/4)
Tuesday, January 6, 2026		First Day of Q1 MT 26.1 Tues Cohort
Wednesday, January 7, 2026		First Day of Q1 DEs 26.1 Sun/ Wed Cohort
Saturday, January 10, 2026		Graduation Ceremony DEs 25.2 & MT 25.1
Monday, January 19, 2026		MLK (Exercise Your Right to Earn a Great Career, Be at IWC)
Monday, February 16, 2026		President's Day (That Job's Already Taken, You Be in Class)
Sunday, March 8, 2026		Day Light Savings (Spring Ahead 1 Hour)
Saturday, March 28, 2026		Week Ending Quarter (Modality Week next week)
Monday, March 30, 2026		Orientation DEs 26.2 (Mon/Thurs) AND MT 26.2 (Mon) Cohorts
Sunday, April 5, 2026		Easter Vacation (Clinic and campus closed due to heavy travel)
Monday, April 6, 2026		First Day of Q1 DEs 26.2 Mon/Thurs Cohort
Monday, April 6, 2026		First Day of Q1 MT 26.2 Mon Cohort
Saturday, April 18, 2026		Graduation Ceremony DEs 25.3 & MT 25.2
Monday, May 25, 2026		Memorial Day (No Class)
Friday, June 19, 2026		Freedom Day/Juneteenth (Celebrate Freedom with Education)
Wednesday, June 24, 2026		Orientation DEs 26.3 (Sun/Wed) AND MT 26.3 (Wed) Cohorts
Saturday, June 27, 2026		Week Ending Quarter
Sunday, June 28, 2026		First Day of Q1 DEs 26.3 Sun/Wed Cohort
Saturday, July 4, 2026		Summer Break (MTs out 6/30-7/4, DEs out 6/30-7/4) no clinic 7/3
Wednesday, July 8, 2026		First Day of Q1 MT 26.3 Wed Cohort
Saturday, July 11, 2026		Graduation Ceremony DEs 25.4 & MT 25.3
Monday, September 7, 2026		Labor Day (No MT Class) (Este Class in Session)
Saturday, September 19, 2026		Week Ending Quarter (Modality Week next week)
Thursday, September 24, 2026		Orientation DEs 26.4 (Mon/Thurs) AND MT 26.4 (Thurs) Cohorts
Monday, September 28, 2026		First Day of Q1 DEs 26.4 Mon/Thurs Cohort
Thursday, October 1, 2026		First Day of Q1 MT 26.4 Thurs Cohort
Saturday, October 10, 2026		Graduation Ceremony DEs 26.1 & MT 25.4
Sunday, November 1, 2026		Day Light Savings (Fall Back 1 Hour)
Wednesday, November 11, 2026		Veteran's Day (Thank a Vet for your Freedom)
Thursday, November 26, 2026		T-giving Break (MTs out 11/23-11/28, & DEs out 11/24-11/28)
Tuesday, December 15, 2026		Orientation MT 27.1 (Tues) Cohort
Tuesday, December 15, 2026		Orientation DEs 27.1 (Sun/Wed) Cohort (on Tuesday)
Sunday, December 20, 2026		Week Ending of Quarter (Student Last day on campus 12/20)
		Last MT class 12/17 & MT Clinic 12/20, Last DEs Class 12/17
12/21/26 - 1/2/27		Winter Break (No Students on Campus & Limited Staff)
Sunday, January 3, 2027		Students Return to Campus (MT Clinic opens 1/3, DEs resumes 1/3)
Sunday, January 3, 2027		First Day of Q1 DEs 27.1 Sun/ Wed Cohort
Tuesday, January 5, 2027		First Day of Q1 MT 27.1 Tues Cohort
Saturday, January 9, 2027		Graduation Ceremony DEs 25.2 & MT 25.1

2027 Academic Calendar Coming Soon

ADDENDUMS

GRADING SYSTEM

Students must complete all courses with a minimum score of 75%. Grades are determined as follows:

GPA Calculation				
A	4	90%	to	100%
B	3	80%	to	89%
C	2	75%	to	79%
F	0	0%	to	74%
I	0			

Solely for the purpose of easing transcript conversion, IWC calculates GPA on a 4-point scale quarterly and cumulatively as follows. Grades are determined by dividing the total quality points by the total number of completed credits. Quality Points are determined by multiplying the number of course credits by the numerical value of the assigned grade, and apply to all IWC programs and students.

GRADUATION REQUIREMENTS

Completion of the program and qualification for graduation requires passing each course with a 75% minimum grade in each course, completion of 100% of assigned clinic shifts, a minimum 100% cumulative programmatic attendance, and taking the appropriate certification or licensing exam.

- Massage students take the MBLEX exam.
- Massage Therapy student must complete 100% of program clock hours
- Esthetics students take the PSI exam, as well as an on-site final practicum exam.
- Esthetics students must complete 100% of program clock hours

In addition, all school property (rented, borrowed, or damaged) must be returned or paid for before a certificate and transcripts will be issued.
After graduation, an official certificate showing program completion will be mailed with a student transcript detailing hours completed within 14 days of graduation.

In order to qualify for graduation, students must meet the following criteria:

- Passed each course per the syllabi designated grade requirement (75%)
- Complete graduate exit interview
- Maintained adequate attendance in accordance with the attendance policy
- Be in Good Financial Standing

Take the aforementioned licensing/certification examination for their program

ATTENDANCE POLICY

If a student is not in his/her seat ready for instructors by 8:00, following breaks, or after lunch, he/she will be considered tardy. How late the student is will determine how many professional participation points the student will lose. Each student starts each day with a bank of points. It is your responsibility to be on time and maintain good attendance.

The Participation Tracker, Hour Tracking, and Attendance run in conjunction with this policy but each is maintained separately.

Professional participation points may not be made up. There is no need for any documentation; if a student is not present, he/she loses participation points.

If a student is absent for 14 calendar days, then that student will be dismissed from the program. Administrative staff will discuss this beginning Day 10.

In addition to completing 100% of program hours, massage students are required to complete 100% of assigned clinic shifts (the program hours include time to complete all assigned clinic shifts). As such, it is the student's responsibility to contact clinic scheduling staff electronically as soon as possible and/or the next day on campus to select an appropriate make-up shift date and time. Failure to complete the make-up shift in a timely manner may delay the release of graduation documents and/or prevent the student from walking at graduation with their cohort.

In addition to completing 100% of program hours, esthetics students are required to complete 100% of state-mandated hands-on progress (the 700 program hours include time to complete all progress). Progress may be completed with a combination of classmate clients and/or public clinic lab clients. Failure to complete the state-required progress in a timely manner may delay the release of graduation documents and/or prevent the student from walking at graduation with their cohort.

Make-Up Work Policy

Students are encouraged to show responsibility and professionalism by attending all course sessions and by making arrangements to complete assessments in advance if it is impossible to avoid an absence. In the event of emergencies resulting in missed assessments, students may be permitted to make up (at their next class session) assessments as required by state rules or IWC policy for a maximum score of 75%. Any unexcused or undocumented absences and missed assessments will result in zero points for that assessment. Midterm and Final assessments cannot be dropped but must be scheduled for retake for a maximum score of 75%. Failure to attend a scheduled retake will result in failure of that assessment and possible action as outlined in the Satisfactory Academic Progress Policy. This policy applies to each course individually and independently.

CAREER SERVICES / Placement Policy

At IWC, we believe that empowering students with the knowledge and tools to organize and execute an employment search will be more valuable to students in the long term than placing students in a job. These tools, provided by IWC Trainers, and Career Services Representative include assistance with resume preparation, access to current job listings posted on the online and physical Job Board as well as hosting quarterly career fairs open to all students and graduates. While many IWC graduates have obtained employment in training related fields, **we do not guarantee employment as a result of training or Career Services at IWC.** Long term employment in the wellness profession takes commitment to personal excellence, strong work ethic, ongoing development of skills, and is aided by the distinguished training graduates received at IWC.

COMPLAINT & DISPUTE RESOLUTION PROCEDURE

IWC realizes the value of constructive feedback from all levels of our organization including students, faculty and administration. As such, we seek mutually beneficial resolution to any disputes or complaints and have established this system for collecting, considering and acting upon concerns. It is important for all members of the IWC organization to realize that any decision has far-reaching effects across multiple departments and systems and that, keeping the foundational guidelines in this catalog in mind, compromise may be required on

one or all sides of any conflict in order to maintain the integrity of the educational programs we deliver.

All students, faculty, administrators or other organization members are required to follow this complaint and dispute resolution procedure:

1. Students and/or staff needing to resolve problems or complaints should first contact the person whom the complaint or dispute involves in order to seek resolution.
2. If resolution is not found with the involved person or persons, senior administration will then accept student's formal complaint in writing by personal or postal delivery stating he or she is filing an "Official Dispute". IWC will investigate complaints thoroughly, interview those concerned, and review all documents related to the complaint. IWC administration has full authority to determine if a complaint is valid and to take all steps necessary to resolve it. The school will provide the student with a written response within 10 business days of receiving the complaint in writing.
3. All members of the IWC organization are encouraged to address concerns quickly and using the appropriate procedure; however, less immediate concerns will be presented and are encourage during regular survey of students and staff. Detail of feedback on these surveys is optional; however, self-identification is encouraged to aid in the resolution of any concerns and/or adoption of any suggestions. It is our intention to use these ongoing systems in order to continually strive for increasing effectiveness and value in our organization.
4. All concerns must be addressed using the above outlined process, and decisions made by senior administration of IWC are final.
5. Complaints not resolved to student satisfaction may be addressed to Office for Career and Technical School OCTS@dwd.in.gov
6. Complaints not resolved to student satisfaction may be addressed to our Accrediting Agency:

ACCET CHAIR, COMPLAINT REVIEW COMMITTEE 1722 N Street, NW Washington, DC 20036
Telephone: (202) 955-1113 Fax: (202) 955-1118 or (202) 955-5306 Email: complaints@accet.org
Website: www.accet.org

Esthetics Fees	
Blanket	21
Clipboard	10
IWC Water Bottle	8
IWC Pen	1
Scrub Top	34.5
Scrub Bottom	34.5
Scrub Jacket	38
Crew Neck	21
Q1 IWC T-shirt	21
Q2 IWC t-shirt	21
Q3 IWC t-shirt	21
Linen (4 per Esti)	25
Name Tag	3
Graduation fee	13
Notepad (legal)	1
Tablet for Purchase	600
CPR Certification	40
Cotton Roll	17
Cotton Swabs (1 box of 80 per student)	5
Disinfectant Spray Bottle	6
Extractor Set (this Comedone extractor is double-headed, 2 in set)	4
Tweezers	2
Scissors	3
Mixing Plate & Spatula	6
Sharpener	12
Hand Held Mirror	2
Hand Sanitizer	2
Headbands, white (quan 2 per student)	3
Lancets (12 per student) - WE HAVE TO BAG	1
Lashes (1 pack pf 20 pairs)	12
Cosmetic/ Makeup Wedge Sponges (1 pack of 32)	4
Applicator (1 pack of 50 Lip + 50 mascara)	7
Mixing Bowls (2 per student)	4
Nitrile Gloves	12
Compressed Removal Sponges (10 X 12 pcs = 120 total)	9.5
Sharps Container with Lid	4
4x4 Wipes - 4x4 (1 pack of 200 per student)	5
Spa Wrap Serenity Blue	22
Rolling Suitcase	92
Clear Bag	3.00
Makeup Brush Set	11.5
NYX Professional Eyeshadow Palette - Warm Neutral	21
NYX Professional Eyeshadow Palette -Brights	26.5
Eyeliner - Black	6
Eyeliner - Brown	6

Highlighter/ Bronzer Palette	10
Lip Gloss - Clear	2.5
Lipliner - (rose, rasp, nat crème, cocoa, burg, sexy red)	23
Mascara	14.5
Setting Powder - Ben Nye	9
Foundation Palette - RCMA	92
Lip/ Cheek Palette - Ben Nye	40
Drying Powder	9.5
Essential Tonic	26
Hydrating Lotion	22
Presept Skin Cleaner	14
Pro Kiss Sugar - Regular (2 per student)	9
Pro Kiss Sugar - Resistant (2 per student)	7.5
Epilation Woven Strips	16.5
Wooden Spatulas (1 bag 200 per student)	10.5
Dermalogica Kit -	202
Dermalogica Kit - Small (Peels)	179
Massage Gel Cream 6oz.	45
Hyaluronic Acid IonActive 2oz.	61
Apron	16
Lotion Fees	5
PP Fee	290
Moodle Esti Grade BooK	40
PSI	40
Insurance ASCP	15
Credit Card Processing	300
Disposal Fee	28.5
Total	**2749**

Massage Therapy Fees	
Blanket	21
Clipboard	10
IWC Water Bottle	8
IWC Pen	1
Scrub Top	34.5
Scrub Bottom	34.5
Scrub Jacket	38
Crew Neck	21
Q1 IWC T-shirt	21
Q2 IWC t-shirt	21
Q3 IWC t-shirt	21
Linen (2 per MT)	12
Name Tag	3
Graduation fee	13
Notepad (legal)	1
Tablet for Purchase	600
CPR Certification	40
Face Rest Cover - Cloth (MT)	3
Face Rest Cover - Fleece (MT)	5
Holster - (MT) Comes with belt	5.00
Bottler Holster Belt (MT) XL belt only	4
Q4 IWC t-shirt	21
Bag (Fine)	14
Lotion Fees	40
Moodle	154.5
MBLEx	265
Credit Card Processing	300
K Tape	9.5
Total	**1721**