



Body Wisdom, Inc.
8401 Douglas Avenue, Suite 2,
Urbandale, Iowa 50322
www.bodywisdomschool.com

Academic Programs & Admissions: 515.727.4890
Financing & Financial Aid: 515.727.4044
Student Clinic & Front Desk: 515.727.5100

General School Policies & Procedures

Non-Discrimination Policy

No qualified person may be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity at the Body Wisdom School based on age, race, sex, color, creed, religion, disability, marital status, or national or ethnic origin. Title IX of the Education Amendments of 1972 ("Title IX"), 20 U.S.C. § 1681 et. seq., and its implementing regulations, 34 C.F.R. Part 106, prohibit discrimination on the basis of sex in education programs or activities operated by recipients of Federal financial assistance. Sex discrimination covers sexual harassment, including sexual violence.

Body Wisdom School will respond quickly to all reports of discrimination and will take appropriate action. Action could include suspension of the individual from employment or enrollment up to termination.

Copyright Infringement Policy (Including Computer Use and File Sharing)

Copyright infringement is the act of exercising, without permission or legal authority, exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer sharing, may subject the student to civil and criminal liabilities. For more information, please visit www.copyright.gov.

Students who engage in illegal downloading or uploading of files, unauthorized peer-to-peer sharing of files, or unauthorized distribution of copyrighted materials using the school's technology system shall be subject to the school's rule enforcement policy resulting in no less than school suspension.

Vaccination Policy

Body Wisdom Massage Therapy School does not require vaccinations for admission into its programs.

Official Communication Method

While other communication means may be utilized on occasion, students must be aware that most official school communication takes place via e-mail. Such e-mails originate from various addresses, including the school's administrative software. It is the student's responsibility to assure that they receive all e-mail correspondence from the school and accordingly:

- Provide valid e-mail address to the school
- Regularly check e-mail for messages from various senders at the school
- Screen spam folders to assure receipt of all school e-mails

Transfer of Credits Policy

Body Wisdom accepts credit transfer for the Massage Certification Program from prior education for subjects matching the school's course quality levels and content as to be established by official transcripts and program or course descriptions. A \$10.00 credit per accepted clock hour applies toward tuition and course fees are waived unless materials are needed for remaining studies. Generally, transfer hours are not to exceed 25% of total program hours of the student's Body Wisdom School certification program.

Admissions & Withdrawal Policy

Academic Year & Enrollment Periods, Program Length, Holidays & School Closures

The school's academic year is equal to the calendar year.

The school offers year-round enrollment; however, students must consider the time needed to: submit all required documents, complete FASFA and/or financing processes, and allow for reasonable processing time for the school to complete admissions PRIOR to their first course date (= program start date).

Programs may start with Therapeutic Massage Level 1, a basic science, or a non-perquisite elective course, however, the Therapeutic Massage Level 1 course, which is in all cases placed early in the program, defines the student's cohort.

The 900 clock-hour program duration is 12 months/48 weeks, averaging 18.75 hours/week, on a full-time schedule and 18 months/72 weeks, averaging 12.5 hours/week, on a part-time schedule with a 1.5 x maximum program duration. Students may graduate within a shorter period of time, if all required course work is completed accordingly.

The school observes Constitution & Citizenship Day on September 17th or the following business day. Further, to maximize available course hours for students also active in the workforce, the school officially closes for a 4-day Thanksgiving break and the period between Christmas Day and New Year's Day only each year.

Application

To apply for an individual course or a Certificate of Excellence or Reflexology Program, the applicant has to submit the applicable and completed application form with the required Registration Fee. NOTE: Full attendance is required to attain a course certificate. This includes on-time presence and full course participation. Up to 20% of missed course time may be made up with custom assignments if feasible and as determined by the school in such case. No certificates can be issued with less than 80% attendance.

To apply for a 900-Hour Certification program at Body Wisdom School, individuals must:

- Be 16 years of age or older.
- Have the emotional maturity and physical capability to practice bodywork.
- Submit proof of a high school diploma or equivalent (such as GED).
- Provide copy of valid government issued photo ID.
- Submit completed application form, available online: <http://www.bodywisdomschool.com/prospective-students/apply-now/>
- Submit non-refundable Registration Fee as stated with the application form and/or fee schedule.

Acceptance/Admission

Upon receipt of above items, the school reviews the 900-Hour Program application and assures in communication with the applicant that the program matches their needs in terms of content, schedule, and financing, prior to issuing an Enrollment Agreement draft.

In case the school refuses admission, the applicant will be informed accordingly.

Otherwise, the applicant is provided with the following items for final review/revisions:

- Enrollment Agreement draft
- Student Handbook plus all School Policies as listed with the Enrollment Agreement draft
- Invoice with details of tuitions/costs/fees
- Applicable financial documents
- Course/class schedule
- Access to student portal of administrative software

Once the applicant submits the signed and dated Enrollment Agreement together with applicable payment and/or finance documents as requested, the Student Counselor or Director sign and date the Enrollment Agreement. Such date is considered the date of acceptance on which the student is officially enrolled.

Application Refusal - Reasons an applicant may not be accepted into a program or class include, but are not limited to: 1) missing, false or misleading statements on the application form; 2) an inability to meet the School requirements; 3) an inability to progress academically, practically or ethically at the School's level of standards.

Body Wisdom School reserves the right to terminate a student after acceptance but prior to their first class.

If an application is not accepted or a student is terminated prior to their first class, all monies will be refunded except the Registration Fee.

Re-Admission Policy – If a student, for any reason, does not continue their Certification Program, they must submit a completed application form and non-refundable program registration fee with the Student Counselor to apply for re-admission into the program.

Re-admission to a program is possible within 180 from the last day of attendance, if program completion falls within the maximum allotted program duration of 150% of 18 months (part-time). Students wishing to return after 180 days from their last day of attendance, must apply for new program admission, if applicable, with transfer hours from their prior program.

Regular admission criteria apply. An acceptable level of discipline-specific competency may need to be demonstrated.

Students who are dismissed for reasons associated with academic misconduct or violations of a code of ethics, or are otherwise not in good standing with the school, will not be considered for re-admission.

Prior to proceeding with the program, the student may be required to remediate. Remediation will be tailored to the individual's needs and may include, but is not limited to, the following: repeating a course or courses, testing, massage technique evaluation, or tutoring.

In case of a major change in health status, the school may request a physician's release certifying the student's suitability for laboratory and clinical attendance and participation.

Students who are granted permission to re-enter the program, will be accepted on a space available basis.

In case of refusal, the student may, within 10 business days of the refusal notification, submit a written appeal to the Student Counselor for a procedural review, stating their reason/s for disagreement with the decision.

Program Modification, Termination or Withdrawal Procedures - Modifications to a program or program schedule include: replacing an individual program course, leave of absence from a certification program or any form of withdrawing from the certification program as listed below.

Students, who wish to modify their program, must do so in writing, and submit the request in one of the following ways:

In person to Student Counselor or Director; by E-mail to G.Kelley@bodywisdomschool.com;
or by mail to: Body Wisdom, Inc. * Attn.: G. Kelley * 8401 Douglas Ave. * Urbandale, IA 50322.

The first business day following the postmark of a written and mailed notification is considered the valid withdrawal/drop/add/leave of absence date. If the request was delivered to the Student Counselor or Director in person, the same day is considered the valid withdrawal/drop/add/leave of absence date. If the delivery date or postmark is not a business day, the following business day will be used. If written notification is sent via email, the first business day after the date stamp will be used. Body Wisdom School is not responsible for lost emails that go to SPAM, JUNK MAIL or CLUTTER. Students are strongly encouraged to follow up with Body Wisdom School to confirm receipt of the written withdrawal/drop/add/leave of absence.

Withdrawal (prior to first class) - If a student wishes to withdraw from Body Wisdom School after their application has been accepted but prior to their first class, they must do so in writing within 3 days of acceptance and no less than 3 days prior to the first day of class.

Withdrawal (after attending first class) - Due to the financial impact of leaving the certification program, students are strongly encouraged to review the school's Institutional Refund Policy and contact the Student Counselor with any questions.

Other Withdrawal Types:

- **Drop:** A student is considered to be "dropped" from classes when they cease enrollment in the class with 14 consecutive days of non-attendance. A "dropped" student is still considered to have attempted the class for the purposes of the return of funds calculation. Research will be conducted on the student's participation in dropped classes to determine eligibility for any aid that was disbursed to the student or that was in preparation for disbursement.
- **Unofficial Withdrawal:** Students who remained enrolled in a course/class but at some point, cease participation for 14 consecutive calendar days, will be withdrawn from the program of study, unless they

confirm with the school in written form that they intend to return. If they fail to confirm within the school's given deadline or fail to attend again within 30 days from their last day of attendance (LDA), the school begins the withdrawal process. NOTE: Refer to the R2T4 policy regarding unearned Financial Aid funds that will be returned to the Department of Education within 45 days from the last day of attendance (LDA). Refer to the school's Institutional Refund Policy for likely substantial financial burden incurred by withdrawal.

- **Official Withdrawal:** A student who follows the instructions and clearly states their intent to withdraw via the official procedures for withdrawal from Body Wisdom, is considered to have officially withdrawn. The instructions for how to officially withdraw from the institution/program or individual courses are described above under Program Modification, Termination or Withdrawal Procedures.

Amendment to a Certification Program - Students wishing to amend their program content, schedule, graduation date or status, (including delaying or switching out courses) must submit their request in writing, using the designated Form available with the Student Counselor at applicable costs and fees - also refer to fee schedule. Processing such requests, Body Wisdom School will also consider academic standards, the specifics of the student's overall program and space available in given courses, including the clinic course.

NOTE: Tuition and course fees for dropped courses, transfer to applicable new course/s in case of given notice by the student of at least 30 days prior to the dropped course/s start date/s. Tuition for course/s dropped with less than 30 days but a minimum of 14 days notice prior to start, will transfer to the new course/s at 50%. The course fees transfer in full. There is no tuition transfer for courses dropped with less than 14 days notice prior to the dropped course start date, however course fees transfer.

If a student drops a course resulting in fewer than the required program hours, they must reschedule the equal amount of hours with the same or other course/s within 30 days of that action.

Termination - Body Wisdom School reserves the right to terminate any student who is not in good standing. Reasons for termination include, but are not limited to:

- Student does not comply with Rules and Policies stated within the Student Handbook, the Student Clinic Manual, the Enrollment Agreement, Sexual Harassment and Abuse Policy or the Drug Abuse Policy.
- Student is frequently tardy, has poor attendance or stops attending classes.
- Student does not meet financial obligations.

Body Wisdom will inform the student of such decision in writing by e-mail or mail, using the student's last known e-mail or physical address as provided by the student. Students, who have been terminated from a course or from their certification program, are responsible for any remaining financial obligations. If a student is later reinstated, they are responsible for any additional fees or tuition incurred.

A student who has been terminated may appeal the decision with the Student Counselor or Director.

Cancellation of a Class or Course by the School - Body Wisdom reserves the right to cancel a course. In case of CE students or persons taking one course only, the school will offer a refund or credit.

When the cancelled course is part of a Certificate of Excellence, Reflexology Certification, or a 900-Hour Certification Program, the Student Counselor will work with all students affected by a cancelled course in order to reschedule the course (if possible) or replace it with or more different course/s (if needed). Students will not be charged a "amendment fee", but may be due a refund or charge for additional course fees.

In case an individual course class is cancelled due to weather or other unforeseen circumstances, the Student Counselor or Director will work with students and the instructor(s) to arrange a make-up class.

Leave of Absence (LOA) - Students wishing to take a leave of absence before the completion of their certification program must do so in writing using the designated form available with the Student Counselor at applicable costs and fees - also refer to fee schedule. A meeting with the student may be requested in person or by phone, and should be scheduled in advance, for the school to process the student's request. The school may agree to a LOA in increments of 10 - 30 days at a time. Maximum of LOA times cannot exceed a total of 180 days. The effective LOA date is specified by the Student Counselor with the amendment document signed by both parties. Courses affected by a LOA must be rescheduled by the student at least 7 days prior to the end of the LOA. All refund, cancellation policies, and fees apply.

In case a student does not return from an LOA, the last date of the LOA will be considered the same as the last day of attendance. Students wishing to appeal a denial of their request, may do so with the Director.

In-Active Status – Students who are not actively participating in courses including the student clinic course for more than 30 days will be considered ‘in-active’, unless otherwise arranged with and officially confirmed by the Student Counselor. To regain ‘active status’ a student must pay a re-activation fee (see fee schedule) and make necessary arrangements with the Student Counselor as applicable.

Deferment – A program that is not completed, which a student wishes to complete at a later time, exceeding 1.5 times of its program length are considered terminated. The student has the option to re-apply when the school will consider transfer of prior credits based on academic and other considerations. All refund, cancellation policies, and fees apply.

Billing & Payment Process

In case of individual courses or Certificate of Excellence and Reflexology Programs, non-refundable Registration Fees have to be submitted with the application, but will only be charged once the school processes registration. Tuitions and costs for individual courses are billed upon receipt of the application and Registration Fee, which is charged at the time of processing the application. Tuitions and costs are due as generally indicated with billing, at least 14 days prior to a course start date.

For Certification Programs, the total costs are reflected with the Enrollment Agreement. A non-refundable Registration Fee of \$175 must be submitted with the completed Application Form, but will only be processed once the school proceeds with registration, such as billing, enrollment contract and/or financing concerns. The fee will only be returned in case of application withdrawal prior to the school’s registration process.

Full program costs are invoiced during registration itemizing fees, tuitions, and costs. Total program costs are divided into two pay periods, due as follows: The amount of the 1st pay period is due 30 days prior to the program start date. The amount for the 2nd pay period is due 14 days prior to the calendar day on which the 451st program hour falls. In case of Financial Aid, the student must complete 450 program hours, 24 weeks, and meet GPA prior to fund disbursement proceedings for the second pay period.

Payments can be made by certified or personal check, money order, debit or credit card or in cash. Payments can be mailed, made in person, or called in with any administrative staff member or the front desk during opening hours. Please note that front desk personnel does NOT have access to invoices or student accounts. Any questions concerning a student’s account must be addressed to the Student Counselor, Accounts Receivable or the Financial Advisor & Student Aid Officer. Students shall request a receipt with the date and amount of the payment, especially for cash payments.

Payments made by a third party, must accompany the full name of the student on who’s behalf they are made, to assure such payments are applied to the correct student account.

NOTE: In case of VA financing Body Wisdom will not impose any penalty including: 1) the assessment of late fees; 2) the denial of access to classes; 3) libraries or other institutional facilities and/or 4) the requirements that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual’s inability to meet his or her financial obligations to institution due to the delayed disbursement of a payment by the U.S. Department of Veteran Affairs.

Fees, Interest Charges, Delinquency, Collections – Chart of Fees:

Registration Fee: for a Certification Program (non-refundable)	\$175
Re-Admission Fee: for a Certification Program (non-refundable)	\$175
Amendment Fee: Program Schedule Modification (Drop/Add of one or more course/s within a certification program)	\$125
Amendment Fee: Leave of Absence (LOA) from a certification program	\$100
Amendment Fee: Formal Graduation Date Extension: for a certification program	\$100
Program Cancellation/Termination/Withdrawal Administrative Fee	\$150
Document Fee (s. a. additional Transcript, Certificate, 1098-T tax form, etc.) per document	\$ 25
Re-Instatement to Active Status Fee (in case of unofficial LOA or Sabbatical)	\$100

Expired Quiz/Test Fee (due to failure to take it in class)	\$ 25
Missed Deadline Fee (failure to reply and/or submit documents/information, take needed action w/in deadline)	\$ 75
Late Payment Fee (7 th day past due date) - NOTE: Does not apply in conjunction with FA Benefits & Transition Act of 2018	\$ 35
Returned Check Fee	\$ 25
3 rd Party Location Detection Fees (see Change of Address)	actual
Collection Proceedings – depending on the agencies used, either of versions A or B as follows: A: Legal Attorney & Court Fees, plus ongoing interest charges and late fees B. Collection Fee: 25% of outstanding account balances, or minimum of \$100 (see interest Charges/Delinquency/Collection)	actual

Interest Charges - Delinquency - Collections - Payments that are 30 days delinquent will result in the cancellation of any payment terms AND the student’s entire balance becomes due immediately. Moreover, Body Wisdom School will charge the delinquent student’s account a monthly interest charge of 1.5% or \$25, whichever is greater.

Body Wisdom School reserves the right to initiate collection processes on account balances after 30 days of initial delinquency. Body Wisdom School will charge a collection fee of \$100 or 25% of the outstanding balance, whichever is greater.

Student Academic Progress (SAP) Policy

Grading Procedures - Student’s academic progress is measured in qualitative and quantitative grades. The minimum qualitative grade to pass each program courses is 70% and will be assessed through practical observation/rubrics, written quizzes and/or tests. The minimum quantitative grade is 80% per of each program course and is taken from attendance records.

The following grading system applies to all courses:

P = Passed (obtained a course average of 70% or better, attended 80% or higher of all courses, and has completed all required assignments, including make-up’s).

I = Incomplete (meets minimum level of accomplishment, but has to complete required assignments, including make-up’s).

F = Failed (course objectives not fulfilled, does not meet minimum level of accomplishment and/or attendance requirements)

W = Withdrawal (voluntary or involuntary). Reasons for Withdrawal are recorded by the following distinctions:

- D = Dropped course by student
- T = Termination of student from a course by the school, or
- TS = Temporary Suspension of a student from a course by the school.

Students in the massage certification program must retake or replace any course for which they have received an F or W grade within the allotted program length. The respective program amendment shall be completed within 30 days after the last class of the Failed or Withdrawn course.

Grades are available within five business days after the completion of each course. If a student wishes to contest their grade, they must do so within 14 days from the completion of the course. The request must be in writing and addressed to the Student Counselor, who will review the student’s request. For more details refer to Application/Withdrawal/Change Procedures.

NOTE: Also refer to ‘Attendance–Tardiness/Leave of Absence’, ‘Make-up Procedures within a Certification Program’, ‘Completion of and Graduation from a Certification Program’, and ‘Non-Compliance & Disciplinary Actions’ for grades I, F and/or W.

Attendance - Tardiness/Leave of Absence - Any lack or attendance or tardiness is strongly discouraged.

Body Wisdom School expects all students to arrive on time and be ready to begin class/clinic at the scheduled time. Students should note that excessive tardiness and/or absences: 1) will impact their grades; 2) may impact their target graduation date; 3) may add to the cost of the program and affect financial terms; 4) is disrespectful to faculty and classmates; 5) shows lack of professionalism; and 6) may result in dismissal from Body Wisdom School.

Some courses at Body Wisdom School are prerequisites for other courses. If a student receives a grade of F or W for a prerequisite course it may impact their ability to take a given future course. The student would then need to reschedule a minimum of two courses. Refer to Amendment to Certification Program & Refund & Cancellation Policy for financial impact.

Body Wisdom School faculty members have their own practices; they juggle many responsibilities and some travel great distances to teach. Most students have jobs and sacrifice time with family to attend Body Wisdom School. When a student is tardy, it is disruptive to the flow of the class and the instructor may need to spend additional time to help the student catch up, which in turn takes time away from classmates who were on time. Repeated tardiness and/or excessive lack of attendance may result in 1) termination of the student from a course, or 2) termination of the student from the certification program, at the student's expense. Refer to Make-up Procedures within a Certification Program to assess total of missed time. Further, a student may lose privileges or the option to graduate from Body Wisdom School.

NOTE: The maximum time a student can miss in a certification program is 100 hours. Students are responsible to track their missed course hours through their online portal to avoid this limit and to enroll for additional courses in time and at their own expense as needed to fulfill 900 program hours.

Over all though, Body Wisdom School expects all students to attend 100% of every class of all courses in which they are enrolled. Instructors may excuse absences totaling no more than 20% of a given course as long as the student shows comprehension at the required minimum level (see grading procedures), and completes make-up of such missed hours.

The student clinic course is the exception: students must attend 100% of required course hours. Please refer to the Student Clinic Manual for more details related to the clinic course requirements, grading system, and procedures.

Full attendance in courses includes a student's undivided attention, following the instructions of the teacher, and participating in exercises and hands-on practice. If a student is present but cannot actively participate during the hands-on portion, they must be an active observer. The instructor will determine if the student will receive credit for attending and comprehending the subjects taught. If necessary, a final decision will be made by the Student Counselor or Director.

Students will be considered absent if they are not fully engaged during class time. Situations where students could be marked absent include but are not limited to: sleeping, reading books, using electronic devices for non-school related activities, side discussions and/or leaving the classroom during class time.

Students taking one or more individual courses, not part of a certification program, must have full attendance in order to receive a certificate of completion for such course/s.

Make-up Procedures within a Certification Program - Students who are enrolled in a certification program must complete missed hours that do not exceed the permitted limit. In order to complete program requirements, students must make up missed time as follows:

<u>Missed Time</u>	<u>Required Make-Up</u>
5 to 30 minutes	= ½ hour of additional student clinic
31 to 60 minutes	= 1 hour of additional student clinic

Certificates of completion or transcripts will only be issued if the student is in full compliance with all Body Wisdom School Rules and Policies including completing and passing of all individual courses and financial obligations.

NOTE: The full-time 12-month or part-time 18-month Certification Program must be completed within 150% of those time frames.

Required Grade Point Average (GPA) & Reviews – As detailed above, the required grade point average consists of both:

- a qualitative 70% or higher passing grade for academic performance plus
- a quantitative attendance rate of 80% or higher to pass classroom courses, not exceeding a total of 100 hours within the program, and 100% for the student clinic course.

The Student Counselor performs a first of two official student grade point reviews within the certification program at approximately 350-400 completed program clock-hours to assess whether the student meets the required GPA and is expected to do so at the 450-Hour Program completion that marks the half-way program point and at the end of the first Title IV Disbursement and/or pay period, allowing the student to continue their certification program into the second program half and second pay period.

The second official student grade point review takes place at approximately 650-700 completed program clock-hours.

Both estimated review dates are listed with the student's Enrollment Agreement.

Final Program Grade Calculation: Original course attendance exceeding 800 program hours, adds 0.01 percentage points per hour to the final performance grade.

Dean's List: Students earning a final program grade of 88.00 – 94.99 % are placed on the Dean's List.

Honors List: Students earning a final program grade of 95.00 % or higher are placed on the Honors List.

Failure of Passing Required Grade Point Average (GPA) – The school tracks student performance and attendance after completion of each individual program course to assess whether a student fails to make Satisfactory Academic Progress, in which case the school informs such student within 14 days of the completion of that course. Students failing to make Satisfactory Progress, are required to take necessary actions to achieve Satisfactory Academic Progress again, as stated above under: Make-up Procedures within a Certification Program.

The Student Counselor will contemplate and create an academic plan with and for students not meeting the required GPA, including at the time of their first grade review in preparation of their reaching the required GPA at the 450-hour reporting benchmark, which equals the completion of the first program half, and second Title IV disbursement and/or pay period.

Financial Aid Warning / In-House Finance Warning - If a student's GPA does not meet the required passing standard at the time of the 450-hour reporting benchmark, equaling the completion of the first program half, and second Title IV disbursement and/or pay period, the Student Counselor will determine a new monitored academic plan designed for the student to reach the required GPA within a reasonable time frame, and issue a Financial Aid Warning or In-House Finance Warning to put the student on notice that failure to comply with this plan will result in Financial Aid Probation or potential Loss of In-House Financing Privileges.

Financial Aid Probation / Loss of In-House Financing Privileges - A student's failure to reach the required GPA at the end of a Financial Aid or In-House Finance Warning period will be put on Financial Aid Probation or on note regarding Loss of In-House Financing Privileges.

Student Appeal of Financial Aid Probation / Loss of In-House Finance Privileges - If a student wishes to appeal Financial Aid Probation or a notice regarding Loss of In-House Financing Privileges, they must do so in writing as follows:

- Appeals must be based on circumstances outside the student's control that have prevented them in complying with academic plans to reach a required GPA minimum. The written appeal has to state such circumstances in detail and explain how they prevented the student's from achieving the required GPA.
- Supporting documentation that proves such circumstances must be submitted together with the written Appeal.
- All items per above two points must be submitted to either the Student Counselor, the Student Financial Advisor or the Director in person, or mailed with postal date stamp within the appeals period (approximately two weeks) stated with the school's Notice of Financial Aid Probation / Loss of In-House Financing Privileges.

The school processes such appeal within 30 days. If the appeal is granted the school will devise and monitor one final academic plan for the student to reach GPA standards within a reasonable time frame. A student's failure to meet GPA requirements at that point will result in loss of Financial Aid and/or potential loss of In-House Financing privileges and/or program termination.

Information Security Policy & Program

Almut Hatfield is Body Wisdom Massage Therapy School's (also referred to as 'School') designated single qualified individual to oversee the Security Program, effective July 1st, 2023.

This policy is designed to ensure: the security, availability, privacy, and integrity of the School's information systems, networks, and data; as well as compliance with various federal and state laws plus other School information security-related policies and procedures.

This policy affects all School staff.

It includes, but is not limited, to safeguarding data such as:

- Social security numbers
- Credit or debit card numbers
- Bank account numbers
- Passwords, pins, certificates and similar data that permit access to financial accounts
- Driver's license numbers or state (and other government) identification card numbers/information
- Income, credit information, and tax returns; as well as statements of assets and/or liabilities
- Financial aid application materials
- Loan information (including repayment status)
- Scholarship application materials
- Payroll information
- Other personally identifiable financial information not otherwise publicly available
- Legal files
- Health-related information
- Sensitive student information (including student grades, official and unofficial transcripts, and any other student record information required to be protected by FERPA)
- Personnel files
- Aggregations of names and/or contact information of School applicants, students, faculty and/or staff
- Sensitive competitive data
- Advising/counseling data containing sensitive information

Further included, is the requirement to securely dispose of customer data after two years of completed transactions, unless it is necessary to keep such data for legitimate business purposes or must be retained by law.

Any breach to data, systems or devices must be immediately reported to:

Almut Hatfield – bodywisdom1999@gmail.com * 515-868-6660

Failure to comply with this Information Security Policy may result in disciplinary action, including, without limitation, reprimand, loss of network access privileges, suspension or discharge/expulsion.

Almut Hatfield shall oversee the on-going implementation and execution of risk assessment associated with the School's data, systems or devices to

- identify '*reasonably foreseeable*' internal and external risks to the security and privacy of School data that may result in unauthorized disclosure, misuse, alteration, destruction or other compromise of such data;
- design, implement, assess & review the sufficiency of any safeguards to control these risks;
- ensure that employees receive necessary security awareness training to understand and be able to follow this policy & program.

General Non-Compliance & Disciplinary Actions

Students who are not responsive to school communication, including voice messages, e-mails, FB-private Messages, SMS, and or postal mail within 14 days; or students who do not comply with above SAP policy, or program length time as listed under 'Completion of and Graduation from a Certification Program', are considered to be in Non-Compliance, and must expect consequences: such as course schedule changes, delayed graduation, loss of active status (see details under 'In-Active Status'), temporary suspension, penalties, special assignments, additional clinic hour requirements (also see Clinic Manual), re-taking of a given course, additional costs and fees, or other disciplinary actions, and even termination. Students may appeal Disciplinary Actions within 14 days in written form addressed to the Student Counselor.