



RMTRW
MASSAGE SCHOOL
7420 82ND ST, LUBBOCK, TX 79424
806-866-0089

INFORMATION CATALOG
For

2021 - 2021

500 HOUR CORE Massage Program
50 HOUR INTERNSHIP portion

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Welcome to RMTRW Massage School

Thank you for choosing RMTRW Massage School as your school of choice for your Massage therapy training. I, Donna Miller, Owner, Operator, Program Director and Instructor along with several other well qualified staff are willing and committed to helping you obtain your goals toward a care for people who seek out your ability to feel better. Your career choice of massage therapy will be very much a reward for you, and your future clients.

Rub Me the Right Way Massage Therapy Center opened in January of 2004 and opened RMTRW Massage School in January of 2008. Located at 7420 82nd St., Lubbock, Texas 79424, its 4900-sq. ft. of space has the ability to accommodate the growing number of classes and continuing education classes taught throughout the year. With 3 different class rooms, 9 individual massage rooms and a teacher ratio of 8:1 you will get a more hands on and personal education from your Massage program at RMTRW Massage Therapy School.

RMTRW Massage School's major goal of this course is to prepare students to administer a professional massage in a clinical environment. This implies a thorough understanding of the human body, its anatomy, and its physiology. In addition, you will be expected to practice various allied "modalities" that may enhance your ability to succeed in the field of massage therapy. From the beginning, you are encouraged to assume an extremely professional attitude in regard to the practice of therapeutic massage. You will learn that the most important phase of any good massage happens before the practitioner's hands ever touch the client. Clear communication is essential. High ethical standards are required, and, most of all, the desire to help others feel better via safe, nurturing touch.

RMTRW Massage School also provides newer equipment for your massage training, including overhead projections, TVs and laptops for video presentations, as well a hydraulic lift and manual adjustable massage tables. We also provide tables and chairs for your learning comfort.

At the end of this course, the student will be able to:

- Demonstrate the knowledge of:
 - Massage history and theory
 - Professional massage therapy ethics
 - Human anatomy and physiology as it relates to massage
 - Effects, benefits, and contraindications to massage therapy
 - Equipment and product use
 - Sanitation and safety measures
 - Massage therapy techniques
 - Allied modality theory and techniques
 - Successful business practices
- Demonstrate the ability to:
 - Communicate in a clear, professional manner
 - Establish rapport with a client
 - Use critical thinking practices to determine therapeutic courses of action
 - Practice sound, safe, healing massage technique

ADMISSION REQUIREMENTS

RMTRW Massage School evaluates each applicant without discrimination regarding age, sex, race, nationality, religion, creed, or marital status. In order to be considered a student at our school the following criteria must be met:

- 1) YOU MUST BE AT LEAST 18 YEARS OF AGE BEFORE THE START OF THE PROGRAM
- 2) YOU MUST BE WILLING TO ATTEND CLASS DURING THE TIMES LISTED ON THE FOLLOWING PAGES
- 3) A person is ineligible for licensure as a massage therapist in the state of TX if that person has a) ever been convicted of, pled guilty or nolo contendere to, received deferred adjudication for prostitution or another sexual offense: b) until the 5th anniversary of the date of conviction of a violation of the [Massage Therapy] act.
- 4) NON-REFUNDABLE \$50.00 APPLICATION FEE DUE UPON SUBMISSION OF APPLICATION
- 5) MINIMUM OF \$280.00 DOWN IF OPTING FOR PAYMENT PLAN OR TUITION IN FULL DUE UPON APPROVED APPLICATION.

Meet Donna Miller

Rub Me the Right Way Massage Therapy Center and RMTRW Massage School Owner / General Manager



Hello, my name is Donna Miller. I was born in New Mexico, and raised in a small town called Grants. I have had a passion for massage therapy and teaching since I was 8 years old. I would often be teaching my younger brother and others math with an old timer desk and chalk board I was given as a child. Growing up I would also massage my Dad's back while he lay on the floor reading the paper and watching TV at night. I recall drawing pictures in the thick lotion for around 2 hours each night. Although, I no longer draw pictures in the lotion on his back, I was given the privilege of giving him massages for 4 years while he lost his battle with bone cancer. I moved to Texas in 1988 shortly after graduating high school and in 1991 I purchased my 1st massage table and started giving massages to my friends and family who were in pain. I enjoyed the healing that it brought to them and they often encouraged me to do this full time. In 1995, I moved to Lubbock, Texas, and since then I have become more passionate about massage and its healing properties. In 2003 when I was laid off from a long-term job, I decided to practice full time what I had always loved to do, massage therapy! I started school in August of 2003 at a local Massage School, and before I was finished with school I hired 3 Licensed Massage Therapists and opened Rub Me The Right Way on Jan 5th 2004 with a much larger massage dream in mind. I had a dream of providing massage to all whom over the years kept giving excuses for not getting massages. One excuse was "I don't have time", so I set my office hours from 9 AM to 9 PM six days a week. Then I would hear, "it's just for people who want pampering", so I created a medical atmosphere where medical charts which are now a part of my practice. With these charts, I could monitor progress and healing with each visit and note each client's personal preferences for the different massage therapists that would work on them. Once I received my Massage Therapy License in Feb of 2004, I proceeded to take over 150 hours of continuing education classes all over Texas and New Mexico in massage modalities such as Medical Massage, Deep Tissue, Sports, Hot Stone, Mother to Be, Massage Ethics, and more. One last excuse I would hear "It's so hard to get into see you" so I hired several more massage therapists and started to train them to perform my massage techniques and made the office walk-in friendly with no appointment needed to get in. In early 2005, I was training a massage therapist who said that "I was not an instructor, and had no right to be teaching", so in March of 2005 I took a class on teaching adult learners and applied for and then received my Massage Therapy Instructors License. Once licensed as an Instructor, I proceeded to write 8 continuing education courses with my own New Mexico flair in massage techniques such as Deep Tissue, Hot Stone, Sports, Mother to Be, Stretching Upper Body, Stretching Lower Body, Repetitive Stress Relief, and Reflexology. In late 2005, I took a 30-hour Medical Massage CE class and started accepting insurance claims that require a doctor's referral and filed claims for clients with workers comp, PIP, and Liability Ins. After doing a few claims, I decided that my second passion in life was teaching and it needed to come to life. I then applied for my Continuing Education Providers License in October 2005 and have since taught over 1000 hours of continuing education classes to Licensed Massage Therapists all over Texas and NM to uphold their license. In July of 2006, I went to work part time for a different massage school in town, to teach their Intensive Basic course to 30 students. After comparing the 2 schools in Lubbock, I decided to prepare my own 500-hour program and open my own massage school. After starting the process in late 2006, I applied for my Massage School License and opened RMTRW Massage School in Nov 2007. I started my first massage class Feb 2008, and now have taught over 9500 hours to 21 massage programs. July of 2014 I attended a CE class at MD Anderson Cancer Center in Houston to learn to work with clients with Cancer. With all of this training and knowledge, I take pride in making sure that my staff and students have the training needed to provide our clients with all the variety of Medical Massage Therapies that Rub Me the Right Way offers.

Although Rub Me the Right Way Massage Therapy Center is no longer open until 9 PM (we now close at 8 PM Tue.-Fri. Mon and Sat. 9am to 5pm & closed Sun's), we all still strive to provide a professional atmosphere. With a well-established customer base as of 1 /2004, ranging from 5 years old to 95 years old, we have built over 5200 Sq. Ft. for our growing practice so that we are able to help up to 17 people at one time. Rub Me the Right Way is growing to make our customers' needs become even more convenient and their experience with my wonderful and caring staff gives you the personalized attention you need to feel better. Please visit us today and enjoy learning more about us through our newly updated web site Rubmetherightway.com.

Instructor

Donna Miller – MT040219, MI01746, CMMP / Therapist since 6/04

Certified in Swedish, Deep Tissue, Hot Rock, Mother-To-Be,
Sports Massage, Medical Massage, Stretching with Massage

AREAS OF INSTRUCTION:

Swedish Massage and Swedish Massage Technique, Anatomy, Physiology, Health & Hygiene,
First Aide, CPR, Hydrotherapy,
Massage Laws, Rules, Business Practices and Professional Ethics, Kinesiology, Pathology
& Massage Internship. CPR & FIRST AIDE

Tracy James-Seaman – MT118044, MI3047 / Therapist since 06/13

Certified in Swedish, Deep Tissue, Hot Rock, Mother-To-Be,
Sports Massage, Stretching with Massage

AREAS OF INSTRUCTION:

Swedish Massage and Swedish Massage Technique, Anatomy, Physiology, Health & Hygiene, Hydrotherapy,
Massage Laws, Rules, Business Practices and Professional Ethics, Kinesiology, Pathology & Massage Internship

LIST OF CLASS BOOKS PROVIDED WITH TUITION FOR 500 HOUR SWEDISH MASSAGE PROGRAM

THEORY & PRACTICE OF THERAPEUTIC MASSAGE BOOK & MBLEX PRACTICE WORKBOOK - \$193.65

AUTHOR – MARK F. BECK - 6TH EDITION

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ILLUSTRATED ESSENTIALS OF MUSCULOSKELETAL ANATOMY - \$47.30

AUTHOR – SIEG AND ADAMS - 6TH EDITION

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PATHOLOGY FOR MASSAGE THERAPIST - \$87.39

AUTHOR – SUSAN G. SALVO & SANDRA K. ANDERSON – 4TH EDITION

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RMTRW Massage School

CORE MASSAGE LICENSING PROGRAM – 50 HRS INTERNSHIP

COMMITMENT 4 MONTHS 14 HOURS A WEEK – 4 MONTHS 22 HOURS A WEEK

FAST TRACK PROGRAM – 3 MONTHS 21 HOURS A WEEK – 3 MONTHS 28 HOURS A WEEK

APPLICATION COST (NON- REFUNDABLE AFTER 3 DAYS OF SUBMISSION) - \$50.00

MASSAGE CORE LICENSING PROGRAM TUITION - \$5024.00

ALSO INCLUDE

RMTRW MASSAGE REQUIRED SCHOOL SUPPLIES*

- BOOKS - \$303.32 + \$25.02 = \$328.34
- HOLSTER W/ 68OZ MASSAGE CREAM & 4 OZ JAR: \$69.60 + \$5.74 = \$75.34
 - 2 SCHOOL SCRUBS - \$52.00 + \$4.29 = \$56.29
- 6 SET OF SHEETS (250 Thread Count) - \$132.00 + \$10.89 = \$142.89
- LAB FEES - \$25.14

TOTAL COST = \$628.00

TOTAL COST FOR MASSAGE APPLICATION, TUITION & SUPPLIES

\$5702.00

OR

PAY IN FULL & RECEIVE A \$152.00 DISCOUNT OFF THE TUITION PRICE FOR

A TOTAL OF \$5550.00

ADDITIONAL OUTSIDE COST FOR STUDENTS

- LIABILITY INSURANCE & AMBP membership (OPTIONAL) - \$65.00
- HIGHLIGHTERS, COLORED PENCILS, NOTEBOOK PAPER, PENS, PENCILS & ADDITIONAL MASSAGE CREAM IF NEEDED FOR INTERNSHIP (\$10.00 -\$80.00)
- WHITE SHOES WITH WHITE SOLES – (\$10.00 -\$80.00)
- SCRUB BOTTOMS – (\$10.00 -\$25.00)

ADDITIONAL FEES AFTER GRADUATION

MBLEX STATE EXAM - \$195.00

&

\$100.00 FOR STATE LICENSE

LICENSE FEE WILL BE

FREE IF YOU PASS YOUR 500 QUESTION MBLEX PRACTICE TEST WITH AN 80 OR HIGHER AT THE END OF THE PROGRAM

PAYMENT OPTIONS

PAY IN FULL OPTIONS

PAY WITH CASH OR CHECK ONLY – ADDITIONAL 5% IF PAID WITH CREDIT CARD

RMTRW PAYMENT PLAN – \$475.00 DOWN & 12 PMTS OF \$435.60

TERMS will be determined by applicant's aptitude test score. Promissory Note and automatic draft of a checking account ARE REQUIRED.

A \$25.00 fee will apply to all Late or NSF charges.

806-866-0089 WWW.RUBMETHERIGHTWAY.COM PG. 3

Massage CORE Licensing Program Start and End Dates

			<u>START DATE</u>	<u>END DATE</u>	<u>APPLICATION DEADLINE</u>
CLASS #27	TUE & THU	9AM – 4:30PM	JAN 5TH, 2021	AUG 31ST, 2021	DEC 26TH, 2020
CLASS #28	TUE & THU	9AM – 4:30PM	SEP 7TH, 2021	MAY 12TH, 2021	AUG 26TH, 2020
FAST TRACK CORE PROGRAM ONLY					
CLASS #29	M-W-F	9AM – 4:30PM	JUN 6TH, 2022	NOV 18TH, 2022	MAY 26TH, 2022

Academic portion of class: 450 hours

Make up hours are charged to a student at \$12.50 per ½ hr., \$25.00 for every hour or \$175.00 per day.

Make up days are scheduled only after being paid for in advance and are only on the 2nd and 4th Fridays and Sundays of the month. If you fail to show for a scheduled make up day you will be charged additional make up fees.

We hire instructors to come in that day, we expect you to. Scheduled make up days that are missed will not have a credit for rescheduled make up days. All make up days must be completed before student may start internship.

Internship portion of class: 50 hours*

Length of time required to finish will vary with each student and internship hours must be completed outside of class.

Students are able to start internship hours after 250 hours of the 500-hour program have been completed. Internship must be completed OUTSIDE of normal CLASS hours. Internship is available during NORMAL business hours and possible outside of clinic hours if an instructor is available. *All make up hours must be completed before internship may start.

Internship hours may not be scheduled when guest massage days are in session. Students are required during internship to be clocked in 10 minutes before each shift. CORE Program - 3 times clocking in less the 10 minutes early or less than 24-hour notice of cancellation of shift will result in not being put on the schedule in advance. 2 no shows for your shift will result in termination from the program.

HOLIDAYS OBSERVED – NO CLASS*

NOV 25TH, DEC 25TH 2021
JAN 1ST, FEB* 13TH & 14th, 2022

*INTERNSHIP HOURS available if office is not closed

Graduation Day from Academic Portion of Program will usually on the last day of the class:

Awards will be given for perfect attendance and top students.

TRANSCRIPTS & CERTIFICATION DIPLOMA FOR COMPLETION OF ALL 500 HOURS WILL BE ISSUED WITHIN 5 DAYS OF FINISHING PROGRAM AND ONLY IF ALL MAKE UP HOURS HAVE BEEN MADE UP AND TUITION HAS BEEN PAID IN FULL.

MESSAGE CORE LICENSING PROGRAM CONTENT – 500 HOURS PROGRAM OUTLINE

Swedish Massage Therapy Technique	(200 hours)
A solid understanding of Swedish Massage Techniques and proper application is established through historical aspects, effects and benefits, purpose and the application of Effleurage, Petrissage, Vibration, Friction, Tapotement, draping, along with body mechanics and communication skills.	
Anatomy	(50 hours)
Anatomy concentrates on the structure of the human body. An emphasis is placed on the relationship between muscle, nerve, and connective tissue. Students will also study joints, terminology of the muscles, and the anatomy of a cell, tissue makeup and the various systems of the body. Origin and insertion points are also a part of learning about the muscles, as well as boney process of the skeletal system. Students will also learn about different disorders of the body.	
Physiology	(25 hours)
Physiology will concentrate on how all of the muscles and bones work together in allowing the body to function. Student will learn terms for movement, joint articulation, and planes of the body as part of physiology.	
Health / Hygiene, First Aid, CPR	(20 hours)
Introduces health concerns and hygienic considerations for a professional massage; contraindications for massage & precautions for body fluid pathogens. Students will also learn First Aid, CPR, and Universal Precautions in Health & Hygiene.	
Hydrotherapy	(20 hours)
Introduces students on how to use hot & cold applications during massage.	
Massage Laws, Rules, Business Practice and Professional Ethics	(45 hours)
Shows students an effective way to communicate, work professionally and comfortably with clients. Learn Rules and laws governing massage therapy in Texas and learn how to build a business.	
Kinesiology	(50 hours)
Will be the study of the activity of muscles, and the functioning, mechanics, and structures of the body parts involved in movement.	
Pathology	(40 hours)
Students will study the essential nature of diseases and especially of the structural and functional changes produced by them.	
Massage Internship	(50 hours)

NOTE: Student may not start Internship until above 250 hours have been completed.

Students will perform intakes with clients, do massages in session times of 30 minutes, 60 minutes, or 90 minutes, and have clients' complete evaluations. Rescheduling clients will both test business ethics and help student's complete internship quickly 100 of the first 250 hours will be in Swedish Techniques. Internship hours must be completed outside of class.

Cancellation and/or Termination Refund or Money Due Policy

Full refund of all money paid in by a student if:

1. The student cancels the enrollment agreement within 72 hours (until midnight of the third day excluding Saturdays, and legal holidays) after the enrollment contract is signed by the prospective student; **this cancellation must be done with a dated written notice.**
2. The enrollment of the student was procured as the result of any misrepresentation in advertising, in promotional materials of the massage therapy educational program or by the owner, the massage school, or massage therapy instructor; or
3. The student was not provided ample opportunity to read the information provided in 140 (a) of this title (relating to Enrollment Procedures).
This information provides details on how to obtain a massage license and reasons why you may not be eligible for licensure

Refunds of the unused portion of tuition, fees and other charges in the event the student, after expiration of the 72-hour cancellation privilege, fails to enter, **withdraws from with a dated written notice**, or is terminated from the program at any time prior to completion.

1. Refunds for each program will be based on the program time expressed in clock hours;
2. Refund must be consummated within 30 days after the earliest of
 - The effective date of termination if the student is terminated;
 - The date of receipt of written notice from the student of withdrawal; or
 - 10 instructional days following the first day of the program if the student fails to enter;
3. If tuition is collected in advance of the first day of the program, and if, after expiration of the 72-hour cancellation privilege, the student does not enter the program, not more than \$50.00 shall be retained by the massage therapy educational program.
4. If a student enters a massage therapy educational program, and pays any amount, and is terminated or withdraws, the minimum refund of the tuition will be;
 - During the first week or one-tenth of the program, whichever is less, 90% of the remaining tuition;
 - After the first week or one-tenth of the program, whichever is less, but within the first three weeks of the program, 80% of the remaining tuition;
 - After the first three weeks of the program, but within the first quarter of the program, 75% of the remaining tuition;
 - During the second quarter of the program, 50% of the remaining tuition;
 - During the third quarter of the program, 10% of the remaining tuition; and
 - During the last quarter of the program, the student may be considered obligated of the full tuition;
5. Refunds of items of extra expense to the student, such as instructional supplies, books, student activities, laboratory fees, service charges, rentals, deposits, and all shown in the pre-enrollment information, will be made in a reasonable manner;
6. If a program is discontinued by the massage therapy educational program and this prevents the student from completing the program:
 - All tuition and fees paid shall be refunded if the student is not 30 days of discontinuance of the program; or relocation the student is not provided with a partial transcript of completed hours, then a full refund is needed.
 - In the event an enrolled student is unable to complete the course due to unforeseeable events at the fault of the school educational program then all tuition shall be refunded within 30 days after notification of discontinuance of program.
7. If a student did not meet the admission requirements of the program and the student does not complete the program for any reason, all tuition and fees shall be refunded.
 - In all refund computation, leaves of absence, suspension, school holidays, days when classes are not offered, the summer vacations shall not be counted as part of the elapsed time for purposes of calculating a student's refund
 - A massage therapy educational program is considered to have made a good faith effort to consummate a refund if the student's file contains evidence of the following attempts:
 - Certified mail to student's last known address;
 - Certified mail to the student's permanent address; and
 - Certified mail to the address of the student's parent, if different from the permanent address and if known.

STUDENTS WHO FINANCE

If tuition payment(s) are not made in advance of the commencement of the program and a student enters the Massage Core Licensing Program and is terminated or withdraws prior to completion, the student is obligated for tuition as follows:

- During the first week or one-tenth of the selected program, whichever is less: 10% of the **\$5702.00**;
- After the first week or one-tenth of the selected program, whichever is less, but within the first three weeks of the selected program: 20% of the **\$5702.00**;
- After the first three weeks of the selected program, but within the first quarter of the selected program: 25% of the **\$5702.00**;
- During the second quarter of the selected program: 50% of the **\$5702.00**;
- During the third quarter of the selected program: 90% of the **\$5702.00**; and
- During the last quarter of the selected program, the student will be considered obligated for the full tuition of **\$5702.00**.

I agree to satisfy all of the terms indicated in this enrollment agreement prior to receiving my transcripts and certificate of completion. If I do not complete the program that I have selected, I understand that I must pay the remaining balance of the full tuition according to the cancellation and refund policy within 30 days of my withdrawal or dismissal, however caused. Failure to satisfy the terms of this agreement constitutes a default. I hereby authorize RMTRW Massage School to use my social security number in order to collect this debt in the case of a default by me.

ALL STUDENTS WITHDRAW NOTICE A DATED AND WRITTEN NOTICE will be required to terminate enrollment for any reason. A student who is paying out their tuition will be required (such payment plan defined by their PROMISSORY NOTE) to pay for class days that have passed before receiving such written notice. Additionally, the student will be obligated for fees and all materials received by the student at the point of self-termination, or termination by the school for any reason, that have not been paid in full. A student will be automatically terminated after missing 10 consecutive days or has accumulated (15%) of the program. Unpaid tuition for days that were part of the program will be billed to, along with any unpaid supplies & fees received. Veterans or other eligible persons attending the program through the Montgomery GI Bill will be entitled to any refunds applicable according to the VA guidelines.

Students wishing to change programs will be able to by paying a \$1000.00 transfer fee and must resign a new Promissory Note.

Attendance / Leave of absence / Make-up Policy

Attendance - A master record of attendance indicating the number of scheduled hours for each class session and the hours absent are maintained by the faculty in a roll-book for each student. Each student is required to attend all classes as scheduled. The Texas Department of State Health Services – Massage Licensing Department requires completion of all 500 hours of the curriculum and must pass a state required exam to be eligible for Licensure in the State of Texas.

An absence shall be charged for a full day when the student attends none of the scheduled classes on that day. A partial day of absence shall be charged for any period of absence during the day. A student will be terminated from the program if the student accumulates absences of more than 10 consecutive school days or more than 15% of the total clock hours of the program. The refund policy shall apply to a student terminated and shall be the last day of absence as stated above in this section if no dated written notice has been received. If attending on a VA Montgomery GI grant then a notification to the Department of Veteran Affairs will also be sent. A student whose enrollment is terminated for violation of the attendance policy may not reenter before the start of the next grading period. A student may not start a program after 10% of the program has been taught except in those cases where appropriate credit for previous education has been given.

Leave of absence – A leave of absence for reasonable purposes acceptable to the school director shall not exceed the lesser of 30 school days or 60 calendar days. A student shall be granted only one leave of absence for each 12-month period. Attendance records shall clearly show the dates for which the leave of absence was granted. A written statement, as to why the leave of absence was granted, signed by both the student and the school director indicating approval, shall be placed in the individual student's file. If the student fails to return from leave, the student will be automatically terminated and a refund made under the cancellation and refund policy. The effective date of termination shall be the last date of the leave of absence.

Make Up Policy – Make-up work shall not be authorized for the purpose of removing an absence. At its discretion the school may allow a student, who for reasons acceptable to the school, is experiencing non-repetitive, extreme attendance problems to make-up essential coursework. It is the student's responsibility to contact his/ her department director to arrange for any make-up work. No more than 15% of the total program's hours can be made up. In the event the event that a student misses a significant number of hours in a course, the instructor may determine that it is in the best interest of the student to repeat the entire course. Students enrolled in the Massage Therapy Program are required by Texas Department of State Health Services to attend 100% of the first 500 hours of the program. Therefore, all absences during the first 500 hours must be made up. Any hours missed during the state mandated curriculum, which constitutes the same 500 hours, must be made-up by the student. The student is responsible for paying any additional fees before scheduling any make-up hours. Course work will be made up in timely manner. The make-up sessions should occur during the school's regular business hour and only when an instructor is available. Because students enrolled in Massage Therapy Program are required by the state to make-up hours, this must be completed before internship begins. Students enrolled in the Massage Therapy Program will acknowledge this imposed fee for make-up work by signing an acknowledgement from when they enrolled in the program.

During the 500 hours of the program the school's regular make-up policy applies AND fees are as follows – make up cost is \$12.50 for any ½ hr, \$25.00 per hour or \$175.00 per day will be assessed for make-up work during the remainder of the 500-hour program. Scheduled make up days that are missed will not have a credit due for rescheduled make up days. Make up days are the 2nd & 4th Friday and Sunday of every month or the particular day of the program you missed in another class programs schedule.

All make up days must be completed before student may start internship.

All make-up work must:

1. Be paid for and scheduled in advance before any make up time can be made up & if student fails to show for scheduled make up time then additional fees will need to be paid for additional scheduled make up time at the same rates as above.
2. Be supervised by an instructor approved to teach the subject matter being made up.
3. Require the student to demonstrate the same level of knowledge and competence expected within 10 days following the date the student was absent or the date in which the student returns to school.
4. Be documented by the instructor as being completed. The documentation should include the date, time, and duration of the make-up session. As well as the name of the supervising instructor.

Transfer of Credits

If a student wishes to receive credit for previous training they have completed, they must submit an official transcript to the Texas Department of State Health Services for review. Upon written confirmation from the Texas Department of State Health Services for prior course work taken, the written confirmation will be placed in the student's file. This will allow your tuition to be reduced and your length of program to be shortened. You can find out this information by calling: (512)834-6616

Grading System for Massage Therapy Program

Performance (hands on)	35%
Written Exams	40%
Quizzes	10%
Class work & Homework	5%
Professionalism	10%
Internship	
Clinic	75%
Office	10%
Professionalism	15%

Quizzes are given announced & unannounced on a daily basis.

Home work includes but is not limited to work assigned to the students that must be completed outside of regular class time, including written assignments, research, reading and other assignments.

Class work includes but is not limited to work assigned to the student that must be completed during regular class time, including written assignments, research, reading and other assigned projects.

Performance consists of all written and hands on competency test in classroom and lab.

Professionalism consists of a positive attitude, dress code & grooming, calling in when absent or tardy, being on time, turning in work on time, class participation, along with following the rules as stated in the student hand book and profession code as seated in the state law.

Internship grade consist of clinic (massages) and office work (front desk duties) and professionalism.

Students will receive an individual grade per subject consisting of a combination of the above criteria. Each student must pass each subject to graduate.

To successfully complete each course, a student must achieve a satisfactory grade of 70% or better on all written and practical examinations.

Grading scale is as follows:

$$\frac{90 - 100 - A \quad 80 - 89 - B \quad 70 - 79 - C}{69 - \text{BELOW UNSATISFACTORY}}$$

TESTING

Each student is required to take a number of tests during their program. The 1st test of a numbered test is FREE, if you fail that numbered test you may retake it that test at a cost of \$5.00, If you fail it a 2nd time, you may retake it a 3rd time at a cost of \$10.00. If you fail it a 3rd time you may retake it a 4th time by someone verbally reading the questions that you got continuously wrong on all 3 tests for a cost of \$25.00

BEFORE any retake is allowed, all wrong answers must have questions written 3 times with correct answer and page number in book where correct answer can be found.

DEFINITION OF A CLASS CLOCK HOUR AND BREAK TIMES

A classroom hour shall include at least 50 clock minutes of actual classroom time and may include a maximum of 10 minutes of break time. Break time for hours which are taught consecutively in one sitting (i.e., in one evening) may be aggregated into a single break time during those consecutive hours, not to exceed 3 hour blocks of instruction, but not at the end of those hours. The 10 minutes of break time may not be accumulated and used in lieu of lunch or dinner breaks

PROGRESS REPORTS AND PROBATION OF UNSATISFACTORY PROGRESS

Appropriate standards must be implemented to ascertain the progress of the students enrolled. Each massage therapy educational program shall have a progress evaluation system of a type and nature to reflect whether the student is making satisfactory progress. To illustrate, being able to complete all subjects within the allotted time provided in the pre-enrollment information. The progress evaluation system shall be based on grading periods. A grading period shall not cover more than 25% of the required program hours. These progress reports will be provided to the students. Those students who are making unsatisfactory progress at the end of a grading period shall be placed on probation for the next grading period. If the student on probation achieves satisfactory progress for the subsequent grading period but has not achieved the required grades for overall satisfactory progress, the student may be continued on probation for one more grading period. When a student is placed on probation, that student will be counseled prior to returning to class, the date, action taken, and terms of the probation shall be clearly indicated on the appropriate permanent records. If the student on probation fails to achieve satisfactory progress for the first probationary grading period, the student's enrollment may be terminated. The enrollment of a student who fails to achieve overall satisfactory progress for the program at the end of two successive probationary grading periods shall be terminated. A student whose enrollment was terminated for unsatisfactory progress may reenter after a minimum of one grading period. Refunds shall be made in accordance with 140 of this title (relating to Cancellation and Refund Policy). The effective date of termination for purposes of refunds shall be the last day of the last probationary grading period. A student who returns after the enrollment was terminated for unsatisfactory progress shall be placed on probation for the next grading period. The student shall be advised of this action and the student's file documented accordingly. If the student does not maintain satisfactory progress during or by the end of this probationary period, the student will be terminated.

STUDENT CONDUCT AND CLASS RULES

Students are required to follow school policies while attending RMTRW Massage School. It is the student's responsibility to conduct him/herself in a proper and respectable manner while in school. Any student who fails to comply with the following conduct standards may be subject to written reprimand, probation, suspension from classes, or termination from RMTRW Massage School depending on the nature and severity of the violations. Re-admittance following such termination is at the discretion of the school. Students should immediately report any violations of conduct or rules to the Instructor, Program Director, or President.

Violations that will result in a written reprimand – (3 written reprimands will result in a 1-day probation)

1. A student must not interfere with class instruction; this includes talking on cell phones or to other classmates during class lectures or presentations.
2. Under no circumstance is any FOOD, DRINK or GUM other than water in a closed container allowed in the classroom.
3. All students are expected to keep the school environment free from intimidation and harassment regardless of sex, race, age, religion, national origin, and disability.
4. Smoking, and chewing tobacco, are not allowed in the buildings or outside the property at any time.
5. Students are expected to participate in the classroom and lab activities. He/she must put forth a reasonable effort to learn. Sleeping in class, during presentations, or even while on massage tables is considered types of unsatisfactory conduct.
6. No loitering in front of the building is allowed.
7. It is mandatory for all students to have books, tools, and sheets at school daily. If they fail to bring supplies – a student may not participate in labs.
8. Parking for students is in the rear of the building at all times.
9. Students must wear to school EVERY day their RMTRW Massage School scrub top and scrub bottoms of any color AND WHITE SHOES WITH WHITE SOLES to look professional at all times.
10. Students must cover any large or inappropriate tattoos at all times and not wear any facial piercings.

Violations that will result in automatic suspension:

11. Cell phones are to only be used outside or in designated break areas. **Absolutely NO use of cell phones in classroom, hallways or lobbies allowed.** (ABUSE OF THIS POLICY will also result in cell phones being removed from student until the next break or for the remainder of the day OR student will be suspended the remainder of the day and makeup time and fees will result. Repeat violation could result in being dropped from the program)
12. Students are to conduct themselves in an orderly manner at all times. Profanity, vulgarity, LOUD talking, or inappropriate discussion which may cause embarrassment to RMTRW Massage School or to fellow students, is not tolerated.
13. Fighting on school property is absolutely forbidden.
14. The unlawful manufacture, distribution, dispensing, possession, use of a controlled substance or alcoholic beverage or the presence of a controlled substance in your body's systems is prohibited on the school's premises.
15. Students may not carry a handgun or knife on school premises.
16. Any student who willfully damages school property, property of another student, or removes a part(s) from departmental training aids without instructor approval is responsible and liable for repair or replacement costs and is subject to dismissal from RMTRW Massage School.
17. Each student is expected to do his/her own work. Presenting work done by others, using dishonest means in taking tests, and aiding in cheating is forbidden and could result in the student receiving a ZERO or other disciplinary action.
18. RMTRW Massage School seeks to assure that the school maintains a facility free of sexual harassment and intimidation. Sexual harassment is defined as unwelcome sexual advances, request for sexual favors, or other verbal or physical conduct of a sexual nature. If at any time you feel that you have been a part of sexual harassment then please inform your Instructor, Program Director, or the President of RMTRW Massage School.
19. At RMTRW Massage School, you will be expected to participate in classroom massage exchanges which will involve you to be undressed BUT securely draped of all genital and breast areas. You will also be draped securely and properly with the diaper drape taught as part of your training at RMTRW Massage School. Please note and understand that gluteal massage is taught in this program as the gluteal region holds 9 important muscles that can cause a serious condition known as SCIATICA in which massage has been proven to be most helpful with.
20. YOU ARE NOT ALLOWED TO HAVE ANY FACIAL PIERCINGS DURING GUEST OR INTERNSHIP MESSAGES.
21. SMOKING DURING THE PROGRAM IS NOT ALLOWED UNLESS YOU ARE SMOKING AN ECIG.
22. STUDENTS ARE NOT TO START UP RELATIONSHIPS WITH EMPLOYEES, OTHER STUDENTS OR CLIENTS OF RUB ME THE RIGHT WAY OR RMTRW MASSAGE SCHOOL – IMMEDIATE TERMINATION OF MASSAGE PROGRAM
23. RANDOM DRUG TESTING IS A PART OF THIS PROGRAM – FAILURE OF A DRUG TEST RESULTS IN AUTOMATIC SUSPENSION

TERMINATIONS OF ENROLLMENT

A STUDENT WILL BE TERMINATED IF GRADES ATTENDANCE OR STUDENT CONDUCT ARE NOT COMPLIANT WITH RULES STATED THROUGHOUT HANDBOOK.

RE-ADMISSION POLICY

A student may be considered for re-admission if approved by the administrative committee.

PLACEMENT PROGRAM

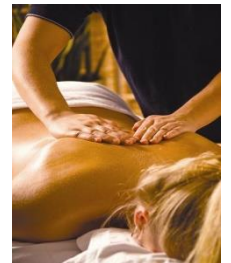
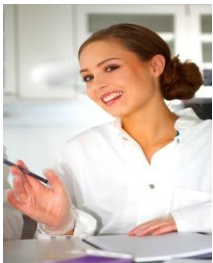
RMTRW Massage School places great importance on assisting graduates in starting their careers. Their success is a reflection of the school's success. This program allows our graduates more individual attention and gives them an advantage over graduates from schools that have only one or two large graduating classes per year. We wish to make it clear that due to the vastly different personalities, characteristics, and background of each individual graduate, the school does not guarantee placement/employment. We do, however, accept the responsibility of making every reasonable effort to assist each graduate in finding employment; however, it may be necessary for graduates to relocate to areas where the greatest career opportunities exist. Job placement results are greatly influenced by the student's attendance, overall attitude and academic performance. Graduates are expected to update their phone

number, address and resume regularly with RMTRW Massage School.

STUDENT GRIEVANCES & COMPLAINTS

Student grievances or complaints should be brought to the attention of the class instructor. If that fails to resolve the problem or if the grievance is a direct result of an instructor, then the grievance should be taken to the Program Director. If still unresolved, or the grievance is a direct result of the Program Director then the student should be bringing the grievance to the School President. If this still unresolved the grievance then complaints should be directed to:
TEXAS DEPARTMENT OF LICENCING AND REGULATIONS DEPARTMENT PO BOX 12057, AUSTIN, TX 78711
STUDENTS MAY ALSO CALL 1-512-463-6599

FOR A COMPLETE LISTING OF RULES ON MASSAGE SCHOOLS, PLEASE GO TO WWW.TDLR.TEXAS.GOV AND CLICK ON THE RULES/REGULATIONS TO THE RIGHT OF THE PAGE. TO VIEW THE MASSAGE THERAPY LICENSING RULES, GO TO THE SAME WEBSITE ABOVE AND CLICK ON STATUE LAWS.



RMTRW Massage School Enrollment Agreement
 CORE MASSAGE LICENSING PROGRAM – 50 HRS INTERNSHIP
 7420 82nd St. - Lubbock, TX 79424 806-866-0089 - Fax 806-866-0091
 DONNA MILLER – OWNER / PROGRAM DIRECTOR

ENROLLMENT POLICIES

- 1) YOU MUST BE AT LEAST 18 YEARS OF AGE BEFORE THE PROGRAM STARTS
- 2) YOU MUST BE WILLING TO ATTEND CLASS DURING THE TIMES LISTED BELOW
- 3) A person is ineligible for licensure as a massage therapist in the state of TX if that person has a) ever been convicted of, pled guilty or nolo contendere to, received deferred adjudication for prostitution or another sexual offense; b) until the 5th anniversary of the date of conviction of a violation of the [Massage Therapy] act.
- 4) NON-REFUNDABLE \$50.00 APPLICATION FEE DUE UPON SUBMISSION OF APPLICATION
- 5) MINIMUM OF \$280.00 DOWN IF OPTING FOR PAYMENT PLAN OR TUITION IN FULL DUE UPON APPROVED APPLICATION

Name (first, middle, last) PLEASE PRINT CLEARLY:

Today's Date:

Social Security Number	Sex	Date of Birth
Permanent Mailing Address		DL / ID #
City	State	Zip
Evening Phone	Day Time Phone	Email
Emergency Contact (Name & Phone #)		
Do you have any learning disabilities or physical impairments? Please list below		Are you pregnant? (Circle one) YES NO
High School / GED	Date of Graduation	
College / Other training	Date of Graduation	
Degrees Received		
Other health care training	Anatomy or Physiology hours taken (list how many credits)	
Occupation	What is your native language?	
How did you learn about Rub Me The Right Way Inc. Massage School?	Do you smoke	YES NO
What is your shirt size? (Circle one)	Small Medium Large XL 2X 4X	
Have you ever been convicted of any crime? (Please circle one – if yes, please explain)	YES	NO
Program Name - Massage CORE Licensing Program – (50 Hours Internship) Class # ____		
START/END DATE: _____		
Course Days & Times	CATALOG # _____	

Tuition and Fees

Application Fee	\$50.00
Tuition	\$5024.00
Books includes tax	\$328.34
Massage Cream/Holster/4oz jar (First 68oz supply) includes tax	\$75.34
2 school scrub tops includes tax	\$56.29
6 sets of 250ct sheets includes tax	\$142.89
Lab fees	\$25.14
TOTAL	\$5702.00

Payment Methods Accepted

Cash	Check Account & Routing # _____ / _____	RMTRW Financing	Other Financing Source
Credit Card # _____	Expiration Date _____		

Student Signature	Date
X _____	_____

By signing this contract, you are agreeing to participate in the Program Date stated above and that all information is true.

Full refund of all money paid in by a student if:

1. The student cancels the enrollment agreement within 72 hours (until midnight of the third day excluding Saturdays, and legal holidays) after the enrollment contract is signed by the prospective student; **this cancellation must be done with a dated written notice.**
2. The enrollment of the student was procured as the result of any misrepresentation in advertising, in promotional materials of the massage therapy educational program or by the owner, the massage school, or massage therapy instructor; or
3. The student was not provided ample opportunity to read the information provided in 140 (a) of this title (relating to Enrollment Procedures).
This information provides details on how to obtain a massage license and reasons why you may not be eligible for licensure.

Refunds of the unused portion of tuition, fees and other charges in the event the student, after expiration of the 72-hour cancellation privilege, fails to enter, **withdraws from with a dated written notice**, or is terminated from the program at any time prior to completion.

1. Refunds for each program will be based on the program time expressed in clock hours;
2. Refund must be consummated within 30 days after the earliest of
 - The effective date of termination if the student is terminated;
 - The date of receipt of written notice from the student of withdrawal; or
 - 10 instructional days following the first day of the program if the student fails to enter;
3. If tuition is collected in advance of the first day of the program, and if, after expiration of the 72-hour cancellation privilege, the student does not enter the program, not more than \$50.00 shall be retained by the massage therapy educational program.
4. If a student enters a massage therapy educational program, and is terminated or withdraws, the minimum refund of the tuition will be:
 - During the first week or one-tenth of the program, whichever is less, 90% of the remaining tuition;
 - After the first week or one-tenth of the program, whichever is less, but within the first three weeks of the program, 80% of the remaining tuition;
 - After the first three weeks of the program, but within the first quarter of the program, 75% of the remaining tuition;
 - During the second quarter of the program, 50% of the remaining tuition;
 - During the third quarter of the program, 10% of the remaining tuition; and
 - During the last quarter of the program, the student may be considered obligated of the full tuition;
5. Refunds of items of extra expense to the student, such as instructional supplies, books, student activities, laboratory fees, service charges, rentals, deposits, and all shown in the pre-enrollment information, will be made in a reasonable manner;
6. If a program is discontinued by the massage therapy educational program and this prevents the student from completing the program:
 - All tuition and fees paid shall be refunded if the student is not 30 days of discontinuance of the program; or
 - In the event an enrolled student is unable to complete the course due to unforeseeable events at the fault of the school educational program then all tuition shall be refunded within 30 days after notification of discontinuance of program.
7. If a student did not meet the admission requirements of the program and the student does not complete the program for any reason, all tuition and fees shall be refunded.
 - In all refund computation, leaves of absence, suspension, school holidays, days when classes are not offered, the summer vacations shall not be counted as part of the elapsed time for purposes of calculating a student's refund
 - A massage therapy educational program is considered to have made a good faith effort to consummate a refund if the student's file contains evidence of the following attempts:
 - Certified mail to student's last known address;
 - Certified mail to the student's permanent address; and
 - Certified mail to the address of the student's parent, if different from the permanent address and if known.

Student's payment plan requirements

If tuition payment(s) are not made in advance of the commencement of the program and a student enters the Massage Mastery Program and is terminated or withdraws prior to completion, the student is obligated for tuition as follows:

- During the first week or one-tenth of the selected program, whichever is less, 10% of the **\$5702.00**;
- After the first week or one-tenth of the selected program, whichever is less, but within the first three weeks of the selected program, 20% of the **\$5702.00**;
- After the first three weeks of the selected program, but within the first quarter of the selected program, 25% of the **\$5702.00**;
- During the second quarter of the selected program, 50% of the **\$5702.00**;
- During the third quarter of the selected program, 90% of the **\$5702.00**; and
- During the last quarter of the selected program, the student will be considered obligated for the full tuition of **\$5702.00**.

I agree to satisfy all of the terms indicated in this enrollment agreement prior to receiving my transcripts and certificate of completion. If I do not complete the program that I have selected, I understand that I must pay the remaining balance of the full tuition according to the cancellation and refund policy within 30 days of my withdrawal or dismissal, however caused. Failure to satisfy the terms of this agreement constitutes a default. I hereby authorize RMTRW Massage School to use my social security number in order to collect this debt in the case of a default by me.

ALL STUDENTS WITHDRAW NOTICE

A DATED AND WRITTEN NOTICE will be required to terminate enrollment for any reason. A student who is paying out their tuition will be required (such payment plan defined by their PROMISSORY NOTE) to pay for class days that have passed before receiving such written notice. Additionally, the student will be obligated for fees and all materials received by the student at the point of self-termination, or termination by the school for any reason that have not been paid in full. A student will be automatically terminated after missing 10 consecutive days or has accumulated (15%) of the program. Unpaid tuition for days that were part of the program will be billed to the student, along with any unpaid supplies & fees received. Veterans or other eligible persons attending the program through the Montgomery GI Bill will be entitled to any refunds applicable according to the VA guidelines.

Students wishing to change programs will be able to by paying a \$1000.00 transfer fee and by resigning a new Promissory Note.

SIGNATURE & Print First, Middle, Last Name (below)

DATE

Student are expected to: (1) come to class regularly, on time, and prepared for class each day; (2) pay tuition in accordance with the payment schedule set forth below, if not paid by due dates a \$25.00 late fee will be assessed for each late payment (3) make satisfactory grades of at least 70% on all required tests; (4) agree not to charge or accept donations or tips for services until licensed with the Texas Department of State Health Services. Students may be suspended or dismissed without the option to re-enroll if their conduct is unsatisfactory.

Graduation Requirements:

To receive a transcript and diploma, a student must have (1) Satisfactorily completed 450 hours of academic hours and passed all required tests with a 70% or higher; (2) Satisfactorily completed 50 hours of practical work; (3) Paid all tuition and fees

I, _____, applicant and future student of RMTRW Massage School, have received a copy of all pre-enrollment information as described in the Texas Department of State Health Services rules. By signing below, I am acknowledging that I have received and have read every portion of the pre-enrollment information and the application. I agree to abide by all rules and to conduct myself in a professional manner as set forth in this agreement.

Transfer of Credits

If a student wishes to receive credit for previous training they have completed, they must submit an official transcript to the Texas Department of State Health Services for review. Upon written confirmation from the Texas Department of State Health Services for prior course work taken, the written confirmation will be placed in the student's file. This will allow your tuition to be reduced and your length of program to be shortened. You can find out this information by calling: (512)834-6677 ext. 2778.

I, _____ have read the terms for RMTRW Massage School application and agree to the tuition requirements and refund policies set forth in this agreement. This I also understand that I may go to the website www.dshs.state.tx.us/massage to obtain a copy of the Chapter 455, Texas Occupations Code on Massage Licensure and for more information on the Rules and Regulations of Massage Schools.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF PROGRAM DIRECTOR / OWNER – DONNA MILLER

DATE

AUTHORIZATION FOR BACKGROUND CHECK PRIOR TO ADMISSION INTO MASSAGE SCHOOL

In connection with my application as a massage student for RMTRW Massage School, I understand that consumer reports or investigative consumer reports which may contain public record information may be requested or made on me, including consumer credit, criminal records, driving records, education, prior employment verification, workers compensation claims, and others. These reports may include experience along with reasons for termination with past employment. Further, I understand that you may be requesting information from various Federal, State, and other agencies which contain my past activities.

I authorize, without reservation, any party or agency contacted by RMTRW Massage School, or agents acting at the direction of RMTRW Massage School, to furnish the above-mentioned information

I have the right to make a request of Randall Investigations, Inc. or any other agency or company conducting such background checks, upon proper identification and the payment of authorized fees, for the information in their files on me at the time of my request.

I further authorize ongoing procurement of the above-mentioned reports at any time during my enrollment. I hereby consent to RMTRW Massage School obtaining the above information from Randall Investigations, Inc. and/or any of their licensed agents, or other agencies or company's conduction background checks. I understand to aid in the proper identification of my files or records, the following information, as well as other information, that may be requested, are necessary.

PLEASE PRINT

FULL NAME _____

DATE OF BIRTH _____ SOCIAL SECURITY NUMBER _____

DRIVERS LICENSE NUMBER _____ STATE _____

CURRENT ADDRESS _____ CITY/STATE/ZIP _____

SIGNATURE _____ DATE _____

IF YOU HAVE LIVED OR WORKED OUTSIDE OF THE ABOVE LISTED ADDRESS WITHIN THE PAST SEVEN (7) YEARS, PLEASE COMPLETE BELOW

FORMER ADDRESS _____ CITY/STATE/ZIP _____

DATES OF RESIDENCE _____

IF YOU HAVE MORE THAN ONE (1) FORMER ADDRESS WITHIN THE PAST SEVEN (7) YEARS, PLEASE USE ADDITIONAL LINES

Date:

Borrower:

DOB:

Borrower's Mailing Address:

Borrower's Social Security #

Driver's License #

Co-Borrower:

DOB:

Co-Borrower's Mailing Address:

Co-Borrower's Social Security #

Driver's License #

Lender: RMTRW Massage School

Place for Payment: 7420 82nd Street, Lubbock, Lubbock County, Texas 79424

Annual Interest Rate: 0%

Principal Loan Amount:

Maturity Date:

Annual Interest Rate on Matured, Unpaid Amounts: 20% per annum

Terms of Payment (principal and interest):

This Promissory Note is for the 500-hour CORE Massage program:

Beginning _____ and Ending _____

on [days/times] _____.

The Principal Amount and interest are due and payable in ____ equal monthly installments of _____ (\$_____), on the _____ day of each month, beginning _____ until the unpaid principal and accrued, unpaid interest have been paid in full. Payments will be applied first to accrued interest and the remainder to reduction of the Principal Amount.

If any installment becomes overdue for more than three (3) days, at Lender's option a late payment charge of \$25.00 may be charged in order to defray the expense of handling the delinquent payment.

Security for Payment: None

Other Security for Payment:

Borrower promises to pay to the order of Lender the Principal Amount plus interest at the Annual Interest Rate. This note is payable at the Place for Payment and according to the Terms of Payment. All unpaid amounts are due by the Maturity Date. After maturity, Borrower promises to pay any unpaid principal balance plus interest at the Annual Interest Rate on Matured, Unpaid Amounts.

If Borrower defaults in the payment of this note or in the performance of any obligation in any instrument securing or collateral to this note, Lender may declare the unpaid principal balance, earned interest, and any other amounts owed on the note immediately due. Lender may also withhold certification until all amounts due have been paid. Borrower and each surety, endorser, and guarantor waive all demand for payment, presentation for payment, notice of intention to accelerate maturity, notice of acceleration of maturity, protest, and notice of protest, to the extent permitted by law.

Borrower also promises to pay reasonable attorney’s fees and court and other costs if this note is placed in the hands of an attorney to collect or enforce the note. These expenses will bear interest from the date of advance at the Annual Interest Rate on Matured, Unpaid Amounts. Borrower will pay Lender these expenses and interest on demand at the Place for Payment. These expenses and interest will become part of the debt evidenced by the note and will be secured by any security for payment.

Borrower may prepay this note in any amount at any time before the Maturity Date without penalty or premium.

Interest on the debt evidenced by this note will not exceed the maximum rate or amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law. Any interest in excess of that maximum amount will be credited on the Principal Amount or, if the Principal Amount has been paid, refunded. On any acceleration or required or permitted prepayment, any excess interest will be canceled automatically as of the acceleration or prepayment or, if the excess interest has already been paid, credited on the Principal Amount or, if the Principal Amount has been paid, refunded. This provision overrides any conflicting provisions in this note and all other instruments concerning the debt.

If borrower has been released from the 500-hour CORE Massage program for any reason, a final balance will be calculated based on hours completed, time of program released, & payments received. A new balance due will be processed and expected upon terms of a new loan OR for payments in excess of hours completed a refund according to terms on student application.

A DATED AND WRITTEN NOTICE will be required to terminate enrollment for any reason. A student who is financing their tuition will be required to pay for class days that have passed before receiving such written notice. Additionally, the student will be obligated for fees and all materials received by the student at the point of self-termination, or termination by the school for any reason that have not been paid in full. A student will be automatically terminated after missing 10 consecutive days or has accumulated (15%) 75 hours of the 500-hour CORE Massage program. Unpaid tuition for days that were part of the 500 hr. CORE Massage program will be billed to the student at \$10.00 an hour, along with any unpaid supplies & fees.

Veterans or other eligible persons attending the 500-hour CORE Massage Program through the Montgomery GI Bill, will be entitled to any refunds applicable according to the VA guidelines. Each Borrower is responsible for all obligations represented by this note.

When the context requires, singular nouns and pronouns include the plural.

_____, Date _____
PRINT

_____, Borrower
SIGN

_____, Date _____
PRINT

_____, Co-Borrower
SIGN

_____, Date _____
RMTRW Massage School Representative



RMTRW
Massage School
7420 82nd Street
Lubbock, Texas 79424
(806) 866-0089

Notice of Cancellation

A student may cancel the enrollment agreement within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) by notifying the school in writing. Notice of cancellation must be sent to the school at the address on the enrollment agreement by Certified or Registered mail, postage prepaid or hand delivered to the director of admissions. Cancellation shall be effective as of the date of mailing or hand delivery of the notice. If cancellation is effective more than 72 hours after the student's execution of the Enrollment Agreement and before the start of the classes, the school will retain the registration fee and refund any other monies paid within 0 days after receipt of cancellation notice.

I hereby acknowledge receipt of the notice of cancellation. Date: _____

I understand the expiration date for cancellation without penalty is: Date: _____

Student Signature: _____

I hereby cancel this transaction according to the above paragraph.

Student Signature: _____ Date: _____