



2019-2020 Catalog Supplement (Revised January 2019)

In this supplement, you will find financial options that are available to you at CFMNH, as well as our tuition, scholarships, tax credits, calendars and other important information. Please read through this information carefully.

FINANCIAL OPTIONS

Title IV FEDERAL FINANCIAL AID

Applying for Title IV Federal Financial Aid Is FREE!

Available Title IV Federal Financial Aid for Qualifying Students:

- ✓ Federal Pell Grants and FSEOG Grants (Up to \$4,223.00—DOESN'T HAVE TO BE PAID BACK!)
- ✓ Direct Stafford Subsidized Loans
- ✓ Direct Stafford Unsubsidized Loans
- ✓ Direct Parent PLUS Loans

NOTE: Students must demonstrate financial need for Pell Grants, but not for student loans. To calculate eligibility, the aid office considers the cost of attendance (COA) at Center for Massage & Natural Health, as well as your Estimated Family Contribution (EFC), as determined by the information you provide on the FAFSA. Student loans must be paid back (usually with interest), while grants and scholarships do not.



CFMNH'S Virtual Financial Aid Office makes applying for Title IV Financial Aid EASY!

Complete your FAFSA (Free Application for Federal Student Aid) from the comfort of your own home at <http://www.fafsa.ed.gov/> or at our On Campus Resource Center.

- ✓ The Center for Massage & Natural Health's Federal School Code: **041294**.
- ✓ Apply for a Federal Financial Aid PIN number from the U.S. Department of Education.
- ✓ For Existing PIN Recovery, please follow this link : <http://www.pin.ed.gov/PINWebApp/pinindex.jsp>

Student Aid Eligibility

Eligibility for federal student aid is based on financial need and on several other factors. The financial aid administrator at the college or career school you plan to attend will determine your eligibility. To receive aid from our programs, you must:

- ✓ Demonstrate financial need (except for certain loans).
- ✓ Have a high school diploma or a General Education Development (GED) certificate, pass an ability-to-benefit (ATB) test approved by the U.S. Department of Education, meet other standards your state establishes that the Department approves, complete a high school education in a home school setting that is treated as such under state law, or have satisfactorily completed six credit hours or the equivalent course work toward a degree or certificate.
- ✓ Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- ✓ Be a U.S. citizen or eligible noncitizen and have a valid Social Security Number.
- ✓ Register with the Selective Service if required. You can use the paper or electronic FAFSASM to register, you can register at www.sss.gov, or you can call 1-847-888-6888. (TTY users can call 1-847-688-2567.)
- ✓ Maintain satisfactory academic progress once in school.
- ✓ Certify that you are not in default on a federal student loan and do not owe money on a federal student grant.
- ✓ Certify that you will use federal student aid only for educational purposes.

You will receive your Financial Aid Award Notice within 14 business days once the financial aid application has been completed and approved. FFA is awarded based on the assumption that each student will complete the program in its entirety. In the event a student does not, a percentage of government funds will be returned as required by the U.S. Department of Education, and the student will be responsible for all balances due based on our school's refund policies. For more information, visit <http://student-aid.ed.gov/PORTALSWebApp/students/english/aideligibility.jsp>

American Opportunity tax credit

Under the American Recovery and Reinvestment Act (ARRA), more parents and students will qualify through 2017 for a tax credit, the American Opportunity Tax Credit, to pay for college expenses and required course materials. Many of those eligible will qualify for the maximum annual credit of \$2,500 per student for any out-of-pocket costs.

- ✓ Full credit is available to individuals whose modified adjusted gross income is \$80,000 or less, or \$160,000 or less for married couples filing a joint return.
- ✓ American Opportunity Tax Credit: Visit www.irs.gov/newsroom/article/0,,id=205674,00.html for more information.

Note: Only schools that have been approved by the United States Department of Education are permitted to extend this benefit to their students. CFMNH is one of them.

Other financial options

- ✓ VA Approved for qualifying students under the G.I. Bill
- ✓ Approved for Vocational Rehabilitation
- ✓ Approved by AmeriCorps for Education Awards
- ✓ Academic Scholarship Available
- ✓ All major credit cards accepted

2019 TUITION, SCHOLARSHIP, TAX CREDITS & SCHOOL CALENDAR

You may be able to attend our COMTA ACCREDITED massage school for FREE if you qualify for a full Pell Grant through Federal Financial Aid (FFA), our Academic Scholarship and the American Opportunity education tax credit*! If you do not qualify for FFA grants, you may be still be able to attend our massage school for a reasonable in-school payment plan.

TUITION

- ✓ \$7995 -Includes MBLEX test registration Fee (Before any APPLICABLE discounts, grants, scholarship, financial aid or tax credits)
- ✓ \$250 Enrollment Fee is required to hold your place in our program (non-refundable).

OTHER REQUIRED COSTS: (NON-REFUNDABLE)

- ✓ Application Fee: \$50
- ✓ Books: \$150
- ✓ Supplies: \$550
Includes ABMP Student Insurance, 1 Set Flannel Massage Sheets, Hold-All Holster, Massage crème 8 oz, Self-Care Class, EXAM Coach, 12 week laundry & sheet rental for Student Clinic, Clinic T-shirt
- ✓ Transfer of Credit Fee (if applicable): \$250
- ✓ Return check fee: \$30
- ✓ Optional: Earthlite Table Package \$400 plus
Includes Earthlite Table your choice of size or color, 1 Additional Set Massage Sheets, Massage Oil 8 oz.



SCHOLARSHIPS

\$1000.00 Academic Scholarships: (Official Bachelors or Higher Degree = \$500) + (Academic Performance GPA criteria = \$500)
The Center for Massage & Natural Health provides Academic Scholarships of \$500.00 to students who have shown outstanding academic performance in the past.
Basis for Selection: Applicant must have a GPA of 3.5 or above from High School or Post-Secondary Education. Sealed transcripts are required to apply for this scholarship. College transcripts must have a minimum of 60 credit hours to qualify. Number of Academic Scholarships to be awarded: CFMNH awards a maximum of 8 (eight) Academic Scholarships per class. Deadline for Application: As with Admissions Applications, there is no deadline for applying for the Academic Scholarship. Sealed transcripts from your high school or college must be received as part of your Admissions Application for verification of your GPA.

Scholarship Terms: Academic Scholarships are awarded in the order students have completed their Admissions Application and are formally accepted and enrolled into our program. (Please see our complete Admissions Process). Academic scholarship can only be applied towards tuition, and has no cash value, and does not need to be repaid. It cannot be applied towards books, supplies or other costs. If you are not accepted into our program for any reason, you will not be awarded this scholarship. Scholarships are applied to student ledgers based on maintaining SAP and are earned by completed program hours.

2019 CLASS CALENDAR DATES (ALL CLASSES: 6-MONTHS, 600-HOURS)

The Center for Massage & Natural Health offers four 6 month classes day classes each year. Our current calendar is as follows:

SPRING Day 2019 Class

March 1 – August 24, 2019

Wednesday 1-5pm, Thursday & Friday 8AM-5PM

Break: June 2-June 8, 2019

SUMMER Day 2019 Class

May 28 - November 20, 2019

Monday & Tuesday 8AM-5PM, Wednesday 8AM-Noon

Break: July 4; September 1-7, 2019

SUMMER Evening 2019 Class

July 8, 2019 – April 24, 2020

Mon-Friday 16 Weeks 5:30-9:30 PM, then 4 evenings weekly

Break: September 3, November 21-25, December 22 – 26, 2019

FALL Day 2019 Class

August 29, 2018 - March 1, 2019

Wednesday 1-5pm, Thursday & Friday 8AM-5PM

Break: November 28-Dec 3; December 23-30, 2019

WINTER Day 2019 Class

November 25, 2019-Feb 29, 2020

Monday & Tuesday, 8AM-5PM, Wednesday, 8AM-Noon

Break: December 19, 2019- Dec 29, 2020

NOTE: Make-up days are subject to change based on weather and potential snow day make-up days.

Center for Massage & Natural Health
16 Eagle Street, Suite 100, Asheville, NC 28801

PHONE: (828) 658-081

WEBSITE: www.CenterForMassage.com EMAIL: information@centerformassage.com