

Consumer Information Required by the US Department of Education

Final regulations published in the Federal Register on October 29, 2010, [75 FR 66665 and FR 66832], by the U.S. Department of Education (the Department), require institutions that participate in the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended (the HEA), to report certain information about students who enrolled in Title IV-eligible educational programs that lead to gainful employment in a recognized occupation (GE Programs). Those regulations also provide that institutions must disclose to prospective students certain information about their GE Programs. Finally, the new regulations require an institution to notify the U.S. Secretary of Education (the Secretary) if it wishes to add additional GE Programs to its list of Title IV-eligible programs. All of these requirements are effective July 1, 2011.

In order to be eligible for funding under the Title IV programs, an educational program must lead to a degree (associate, bachelor's, graduate, or professional) or prepare students for "gainful employment in a recognized occupation." In addition, virtually all programs - degree and nondegree - offered by proprietary institutions must prepare students for "gainful employment in a recognized occupation."

CIP and SOC Codes and Links

Program Group	CIP	Training Description Link	SOC Code	Occupational Description Link
Aesthetics	<u>12.0409</u>	<u>Aesthetician/Esthetician and Skin Care Specialist.</u>	41-2031.00	<u>Retail Salespersons</u>
Aesthetics	<u>12.0409</u>	<u>Aesthetician/Esthetician and Skin Care Specialist.</u>	41-4011.00	<u>Sales Representatives</u>
Aesthetics	12.0409	<u>Aesthetician/Esthetician and Skin Care Specialist.</u>	39-5094.00	<u>Skin Care Specialists</u>
Aesthetics	12.0409	<u>Aesthetician/Esthetician and Skin Care Specialist.</u>	39-1021.01	<u>Spa Managers</u>
Massage	<u>51.3501</u>	<u>Massage Therapy/Therapeutic Massage.</u>	31-9011.00	<u>Massage Therapists</u>
Polarity	<u>51.3703</u>	<u>Polarity Therapy.</u>	31-9011.00	<u>Massage Therapists</u>
Cosmetology	12.0401	<u>Cosmetology/Cosmetologist, General.</u>	39-5012.00	<u>Hairdressers, Hairstylists, and Cosmetologists</u>
Teacher	<u>12.0413</u>	<u>Cosmetology, Barber/Styling, and Nail Instructor.</u>	25-1194.00	<u>Vocational Education Teachers, Postsecondary</u>

The CIP Code Descriptions can be found at <http://nces.ed.gov/ipeds/cipcode/search.aspx?y=55> and the SOC Code Descriptions can be found at <http://www.bls.gov/SOC/> if you would like to do additional research into the training and occupational outlook.

Employment Related Links

It's important as you review the employment information to remember that these occupations have a lot of self-employed individuals and that they are cash businesses that include tips and product sales. The information from the US Department of Labor, Bureau of Labor Statistics may not properly account for the actual income and employment outlook due to these issues. It's recommended that you talk to people who have been successful in the profession to find out more about these careers.

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The following links and information are used as a reference to aid you in your decision around your educational choices. It is grouped by occupational category to assist you in learning more. Go to <http://www.bls.gov/oco/> and <http://www.onetonline.org/> for additional information on employment and enter the codes listed above.

Completion Rate Information

The completion rate information gives the student an opportunity to understand the expected time for completion of a program. The department of education guidance on completion information includes "On-Time Completion". The definition of On-Time Completion is not clearly defined by the US DE. In a Dear Colleague Letter <http://ifap.ed.gov/fregisters/FR102910Final.html> it's states as follows:

Therefore, to minimize burden on institutions while providing meaningful information to prospective students, an institution must calculate an on-time completion rate for each program subject to the gainful employment provisions by:

(1) Determining the number of students who completed the program during the most recently completed award year.

(2) Determining the number of students in step (1) who completed the program within normal time, regardless of whether the students transferred into the program or changed programs at the institution. For example, the normal time to complete an associate degree is two years. The two-year timeframe would apply to all students who enroll in the program. In other words, if a student transfers into the program, regardless of the number of credits the institution accepts from the student's attendance at the prior institution, the transfer credits have no bearing on the two-year timeframe. This student would still have two years to complete from the date he or she began attending the two-year program. To be counted as completing on time, a student who enrolls in the two-year program from another program at the institution would have to complete the two-year program in normal time beginning from the date the student started attending the prior program.

(3) Dividing the number of students who completed within normal time in step (2) by the total number of completers in step (1) and multiplying by 100.

*With regard to the commenter who believed that a student could not miss a single day of classes to complete a program on time, we note that under Sec. 668.4(e) a student can be excused from attending classes. **Under this section, a student may be excused for an amount of time that does not exceed the lesser of (1) any thresholds established by the institution's accrediting agency or State agency, or (2) 10 percent of the clock hours in a payment period. Absent any State or accrediting agency requirements, for a typical payment period of 450 clock hours a student could miss 45 hours. In the commenter's example of a 1,500 clock hour program, the student could miss 150 hours and still complete on time for this requirement.** Also, under Sec. 668.41(a), normal time for a certificate program is the time published in the institution's catalog and that time may include make-up days. So, an institution could schedule make-up days, as part of normal time, to enable students who missed classes to complete the number of hours required for State licensing purposes.*

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On-Time Completion, License and Placement Rates

Program/Location/CIP Code	Hours	On-Time Completers*	Total Completers	On-Time %	Completion Rate	License Rate****	Placement Rate
Cosmetology							
Cosmetology, Westbrook, ME	1500	38	45	84%	55%	100%	82%
Aesthetics							
Ipswich, MA	600	10	18	56%	58%	100%	56%
Plymouth, MA	600	27	32	84%	71%	100%	78%
Westboro, MA	600	25	30	83%	86%	96%	72%
Westbrook, ME	600	28	33	85%	97%	97%	67%
Holistic Massage**							
Ipswich, MA	600	15	20	75%	77%		78%
Plymouth, MA	600	27	28	96%	93%		92%
Westboro, MA	600	11	14	79%	74%		100%
Westbrook, ME	600	19	25	76%	81%		89%
Therapeutic Massage***							
Ipswich, MA	600	18	21	86%	81%		81%
Plymouth, MA	600	37	43	86%	83%		92%
Westboro, MA	600	12	16	75%	89%		83%
Westbrook, ME	600	38	47	81%	96%		87%
Polarity Therapy							
Ipswich, MA	660	3	3	100%	100%		80%
Plymouth, MA	660	0	0	0%	0%		0%
Westboro, MA	660	3	4	75%	67%		100%
Westbrook, ME	660	5	6	83%	86%		100%
Cosmetology Teacher Training							
COSMO.TEACHER TRAIN., Westbrook, ME	1542	2	2	100%	100%	100%	100%

* On-Time Completers are considered on time if they finish within 110% of the scheduled hours.

** The Holistic Massage Program for the Massachusetts schools has increased in hours to 770 to meet changes in the state regulations. The statistics are from a time prior to this increase in hours.

*** The Therapeutic Massage Program for the Massachusetts schools has increased in hours to 650 to meet changes in the state regulations. The statistics are from a time prior to this increase in hours.

**** The licensing for Massage and Polarity Therapy are not based on a test but on completion from an approved program and the submission of proper documentation. Therefore there is no licensure rate calculated for these programs.

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Institutional Completion, License and Placement Rates

The following information is part of a specific group of Spa Tech Institute Schools with a Main Campus in Westbrook, ME and Additional Locations in Ipswich, Plymouth and Westboro, MA. Differences in tuition are noted by campus and program where applicable. The completion and placement rates are based on the NACCAS annual report.

Completion, License and Placement Rates for 1/1/09-12/31/09 taken from NACCAS annual report calculation:
 Completion Rate: 79.07, Licensure Rate: 98.45 Placement Rate: 83.25

Listed below is the Tuition and Fee Schedule as of 7/1/2011. Changes in tuition, fees, books and supplies will be posted on line 30 days prior to any changes. The changes will only apply to programs that start after the effective date of the new pricing and will not affect currently enrolled students. These charts reflect all approved Title IV eligible programs offered by Spa Tech Institute campuses in the states of Maine and Massachusetts.

Program	Clock Hours	Tuition	Fees*	Books & Supplies Kit	Total
Maine Prices					
Massage Career Programs	600	\$13,250.00	\$50	Included	\$13,300.00
Polarity Therapy Career Program	660	\$13,695.00	\$50	Included	\$13,745.00
Cosmetology	1500	\$15,750.00	\$50	Included	\$15,800.00
Cosmetology Teacher Training	1000	\$5500.00	\$50	Included	\$5550.00
600Aesthetics Career Program ME	600	\$10,750.00	\$50	Included	\$10,800.00
Massachusetts Additional Location Prices					
Therapeutic Massage Career Program	650	\$12,250.00	\$50	\$ 831.03	\$13,131.03
Polarity Therapy Career Program	660	\$12,525.00	\$50	\$ 951.43	\$13,526.43
600 hour Aesthetics Career Program	600	\$8,700.00	\$50	Included	\$8,750.00
770 Holistic Massage Program	770	\$14,250.00	\$50	\$ 1,042.70	\$15,342.70

*Fees: The only fee is the non-refundable application fee which covers the administrative costs of processing an application and doing preliminary Financial Aid processing.

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Median Debt by Program

"Median Loan Debt" reflects the median loan debt incurred by students who completed the program, between July 1, 2009, and June 30, 2010, including Title IV program loans, private educational loans and institutional financing plans.

Program	Title IV Loans	Private Loans	Institutional Financing
Maine			
Massage Career Programs	\$4,303	\$1,189	\$250
Polarity Therapy Career Program	\$4,398	\$1,078	\$351
Cosmetology	\$9,524	\$0	\$0
Cosmetology Teacher Training	\$1,200	\$0	\$0
600Aesthetics Career Program ME	\$3,902	\$0	\$0
Massachusetts Additional Location			
Therapeutic Massage Career Program	\$4,217	\$2,389	\$872
Polarity Therapy Career Program	\$4,147	\$3,156	\$974
600 hour Aesthetics Career Program	\$3,578	\$2,482	\$287
770 Holistic Massage Program	\$4,869	\$3,659	\$1,328

Employment Related Links

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