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SPATECH.EDU

Massachusetts 940 CMR 31.05 Disclosures

Per the Office of the Attorney General for Commonwealth of Massachusetts 940 CMR 31.05 the following disclosures are required for all prospective students.

Cost of Attendance 31.05(2)(a) Program Cost.

The cost of attendance in a program is the combination of tuition, books and supplies, and living expenses including transportation expense. Since programs vary by length, the living expenses are given in Monthly rather than total, so you can compute it based on the schedule you elect.

Tuition, books, supplies and fees are current as of the date of publication and are subject to change.

Monthly Living Expense*

Program	Tuition	Books and Supplies	Sub Total	Dependent or Independent living with parents	All Others (Independent or not living at home with parents)
600 hr Aesthetics	\$ 10,550	\$ 1,118	\$ 11,718	\$ 1,193.00	\$ 2,329.00
650 Therapeutic Massage	\$ 11,750	\$ 1,079	\$ 12,879	\$ 1,193.00	\$ 2,329.00
770 Holistic Massage	\$ 12,925	\$ 1,332	\$ 14,307	\$ 1,193.00	\$ 2,329.00
Polarity Career Program	\$ 11,950	\$ 1,252	\$ 13,252	\$ 1,193.00	\$ 2,329.00

31.05(2)(b) Graduation.

[Graduation rate] of students graduated from the program during [the last two calendar years for which data are available].

Westborough	Based on 1/1/2017-12/31/2018		
Program Name	Started	Graduated	Graduation Rate
**650 Therapeutic Massage	36	20	56%
**770 Holistic Massage	33	27	82%
*600 Hour Aesthetics	151	93	62%
*Polarity Career Program	1	0	0%

31.05(2)(c) Graduation Time.

The average student graduates in [median completion time].

650 Therapeutic Massage	Months
Full-Time	6
Part-Time PM	13
770 Holistic Massage	
Full-Time	9
Half time Morning	9
Part-Time PM	15
600 hr Aesthetics	
Full-Time	7
Half-Time Morning	8
Part-Time PM	11

31.05(3)(a) Loan Debt.

Your Loan Debt. You must repay money that you borrow as student loans to pay for this program, including interest. You must repay any portion of the money you borrow to pay for this program, even if you fail to complete or drop out of the program. Failure to repay student loans is likely to have a serious negative effect on your credit, future earnings, and your ability to obtain future student loans.

31.05(3)(b) Loan Nonpayment Statistics.

[loan nonpayment percentage] of [school name] students defaulted on, or failed to repay, their loans during the period [years covered in corresponding federal cohort default rate used to calculate loan nonpayment rate].

Category	Denominator	Nemerator	Percent
<u>Cohort Default Rate</u>	344	8	2.3%
Forbearance and Deferred	344	31	9.0%
Institutional Loan Defaults	344	27	7.8%
Based on MA AGO Formula for Non-Repayment Rate			19.2%

The data in this table includes students from all campuses and programs. Therefore, it also contains data from the programs in our campus in Westbrook, Maine which includes students from the 1500 Cosmetology program.

Spa Tech Institute's Federal 3 Year cohort default rate for the most recent reporting year is 2.3%. This student default rate is calculated by the US Department of Education cohort using their default rate formulas.

This data is based on Cohort Default Repayment Dates of 10/01/2014 to 09/30/2015 to match the Federal 3 year cohort default rate reporting period.

To find the most up to date information, go to the following link and search on Spa Tech Institute as the school name.

<https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

31.05(4)(a/b)(1) Placement Rates

Based on the definition for Placement Rate in Massachusetts CMR 940 31.05(4)(a/b)(1), the Graduate Placement Rate for all programs is 0%.

Since graduates are not required to report placement, hours or earning data, and many graduates are self-employed or have a mix of employment activities, the school is unable to guarantee that placement information based on the state requirement of 32 hours a week, would be accurate or verifiable. Therefore, the school chooses to report 0% to ensure that there is no discrepancy with the state reporting requirements.

Please note, this rate is calculated differently than the placement rates that are required to be disclosed by our accrediting agency (NACCAS). NACCAS recognizes that the massage, spa and skin care occupations are not typical 40 hour a week professions. In fact, practitioners would run the risk of repetitive stress injuries if they worked 32 hours a week due to the nature of the work. Therefore, the NACCAS calculation produces a very different result than a calculation that only recognizes workers in jobs that exceed 32 hours a week.

Massachusetts Definition of Graduate Placement Rate: The number of students obtaining full time (at least 32 hours per week) and non-temporary employment in the field of study during the latest two calendar years for which the school has obtained verification, divided by the number of all students graduating from the program during the latest two calendar years.

For comparison, the NACCAS completion and placement rate is for a one-year period based on the number of students who were expected to graduate during that time and of those students who graduated, how many of them are working either full or part time. This methodology has been approved by the US Department of Education as a valid measurement of completion and placement in the massage and aesthetics industries. The NACCAS completion, license and placement rates are shown on the Application for Admissions as well as here.

NACCAS Graduation, Placement and Licensure Rates for the 1/1/17-12/31/17 calculation:

77.97% Graduation Rate 74.12 Placement Rate - 98.94% Licensure Rate

You may find additional information at the College Score Card at <https://collegescorecard.ed.gov/> for Spa Tech Institute and other schools you may be considering. The resource is relatively new and still being perfected. Data may vary over time as the US DOE continues to refine their data collection processes.

By signing below, I acknowledge receiving a copy of this information.

Student Signature _____ Date ___/___/___ Time ___:___

Print Name: _____