

Massachusetts State Disclosures

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

Additionally, the DPL regulations require a link to the licensure page so you can confirm the license status of the school. The link is located at:

<https://elicensing.state.ma.us/CitizenAccess/SearchaLicense.htm>

Graduate Placement Rates

Per the Office of the Attorney General for the Commonwealth of Massachusetts 940 CMR 31.05 this rate is defined by the number of students who obtained full time (at least 32 hours per week) and non-temporary employment in the field of study during the latest two calendar years (2014-2015) for which the school has obtained verification, divided by the number of all students graduating from the program during the latest two calendar years. This rate is determined within 180 days from the end of the calendar year.

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

Per the Department of Labor, most massage therapists work part time. Because therapists work by appointment in most cases, their schedules and the number of hours worked each week vary considerably. In addition to giving massages, doing skincare, polarity therapy sessions or spa treatments, therapists, especially those who are self-employed, may spend time recording client notes, marketing, booking clients, washing linens, and conducting other general business tasks. Additional information may be found at the U.S. Bureau of Labor Statistics website.

<http://www.bls.gov/ooh/healthcare/massage-therapists.htm>

<http://www.bls.gov/ooh/personal-care-and-service/skincare-specialists.htm>

Students or prospective students may request the data substantiating the school's graduation and total placement rates. This data will be de-identified as necessary for compliance with state or federal law.

Graduation Rate

Per the Office of the Attorney General for the Commonwealth of Massachusetts 940 CMR 31.05 this rate is defined by the number of students who received certificates, diplomas, or degrees in the program during the latest two calendar years, divided by the number of students who enrolled in the program during the latest two calendar years. The graduation rate shall be determined within 180 days from the end of the calendar year.

Please note this rate is calculated differently than the graduation rates that are required to be disclosed by our accrediting agency, (NACCAS).

Students or prospective students may request the data substantiating the school's graduation and total placement rates. This data will be de-identified as necessary for compliance with state or federal law.

Survey Methodology

The survey was sent to the email of record to all students who graduated during the 2-year statistical period. Responding to the survey is voluntary and many students either do not want to take the time, are unable to be reached or do not respond as a conscious choice for privacy reasons. Another factor is that some graduates may be working in a cash business and either under-report or do not report their income, including base pay and tips. Therefore, these students prefer not to respond and expose themselves to potential prosecution for not reporting income. As with all cash businesses and advice and education to the contrary, the under-reporting of cash income is still a factor in the industry.

Location	Total Surveys Sent	Total Responses	Response Rate
Ipswich	86	21	24%
Plymouth	261	43	16%
Westboro*	144	8	12%

Total Rate

According to the Office of the Attorney General for the Commonwealth of Massachusetts 940 CMR 31.05 this rate is the product of the graduate placement rate and the graduation rate. The total rate shall be determined within 180 days from the end of the calendar year. NACCAS does not require this calculation.

Students or prospective students may request the data substantiating the school's graduation and total placement rates. This data will be de-identified as necessary for compliance with state or federal law.

2 Year Graduation Rate, Full-Time Placement and Total based on MA AGO formula

Ipswich Campus	Based on All Graduates					Survey Results			*All/Survey	
	Enrolled	Graduated	Graduation Rate	All Placement	All Placement Rate	Total Responses	Full-Time Graduates	Full-Time Placement Rate	Full-Time Placement Rate	Total Full-Time Placement Rate
Program										
300 hr Aesthetic Program	3	3	100%	3	100%	1	0	0%	0%	0%
650 Therapeutic Massage	51	37	73%	34	92%	6	2	33%	5%	4%
770 Holistic Massage	30	21	70%	17	81%	7	2	29%	10%	7%
Polarity Career Program	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
600 Hour Aesthetics	30	26	87%	23	88%	7	4	57%	15%	13%

Plymouth Campus	Based on All Graduates					Survey Results			*All/Survey	
	Enrolled	Graduated	Graduation Rate	All Placement	All Placement Rate	Total Graduates	Full-Time Graduates	Full-Time Placement Rate	Full-Time Placement Rate	Total Full-Time Placement Rate
Program										
300 Aesthetic Program	44	40	91%	26	65%	4	0	0%	0%	0%
650 Therapeutic Massage	93	76	82%	41	54%	12	6	50%	8%	6%
770 Holistic Massage	39	38	97%	24	63%	6	1	17%	3%	3%
Polarity Career Program	1	0	0%	0	0%	0	0	0%	0%	0%
600 Hour Aesthetics	164	107	65%	62	58%	21	5	24%	5%	3%

Westboro Campus	Based on All Graduates					Survey Results			*All/Survey	
	Enrolled	Graduated	Graduation Rate	All Placement	All Placement Rate	Total Responses	Full-Time Graduates	Full-Time Placement Rate	Full-Time Placement Rate	Total Full-Time Placement Rate
Program										
300 hr Aesthetic Program	46	32	70%	19	59%	0	0	0%	0%	0%
650 Therapeutic Massage	35	21	60%	10	48%	2	0	0%	0%	0%
770 Holistic Massage	35	17	49%	12	71%	1	1	100%	6%	2.9%
Polarity Career Program	4	3	75%	3	100%	1	0	0	0	0%
600 Hour Aesthetics	100	72	72%	53	74%	4	0	0%	0%	0%

* Based on total graduates/confirmed full-time from 2 year survey results

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.

NACCAS Completion, Placement and License Rates from Annual Report

PROGRAM	ENROLLED 1/1/15	FIRST CLASS START DATE JAN-DEC 2015	CONTRACT GRADUATION	COMPLETERS	RETENTION %	ELIGIBLE	GRADUATED 2015	PLACED	PLACED %	TOOK EXAM	PASSED	% PASSED
AESTHETICS 300 HOUR												
IPMA	1	2	3	3	100%	3	3	3	100%	3	3	100%
PLMA	11	24	24	22	86%	22	22	16	69%	20	20	100%
WEMA	5	24	12	10	83%	10	10	4	40%	7	7	100%
TOTAL	17	50	39	35	90%	35	35	23	66%	30	30	100%
AESTHETICS 600 HOUR												
IPMA	6	24	15	14	93%	14	14	13	93%	13	13	100%
PLMA	36	81	66	53	80%	53	53	34	64%	44	42	98%
WEMA	36	41	57	41	72%	41	41	36	88%	36	36	100%
TOTAL	78	146	138	108	78%	108	108	83	77%	93	91	98%
HOLISTIC												
IPMA	9	8	7	6	86%	6	6	5	83%	NA		
PLMA	26	21	30	24	80%	24	24	16	67%	NA		
WEMA	1	15	5	5	100%	5	5	4	80%	NA		
TOTAL	36	44	42	35	83%	35	35	25	71%	NA		
THERAPEUTIC												
IPMA	16	27	19	18	95%	18	18	17	94%	NA		
PLMA	22	50	36	29	81%	29	29	24	83%	NA		
WEMA	8	13	10	9	90%	9	9	5	56%	NA		
TOTAL	46	90	65	56	86%	56	56	46	82%	NA		
POLARITY												
IPMA	0	0	0	0	0%	0	0	0	0%	NA		
PLMA	0	0	0	0	0%	0	0	0	0%	NA		
WEMA	0	4	4	3	75%	3	3	3	100%	NA		
TOTAL	0	4	4	3	75%	3	3	3	100%	NA		

Placement Assistance

Employment Information: Spa Tech Institute trains individuals to work in the field of massage therapy, skincare, spa services and polarity therapy. In many states, including Massachusetts massage therapy is a “licensed” profession. The school can help to provide information to students who are interested in working in states other than Massachusetts as well. The school offers career placement assistance, but no school can guarantee job placement or a specific salary. The school maintains a Job Portal where employers post jobs. <http://job.spatech.edu/>

Massage therapists and aestheticians are licensed by the Commonwealth of Massachusetts Division of Professional Licensure. Additional information is available at the following links.

<http://www.mass.gov/ocabr/licensee/dpl-boards/hd/regulations/rules-and-regs/>

<http://www.mass.gov/ocabr/licensee/dpl-boards/mt/>

Polarity therapy is not licensed by the state but is under the jurisdiction of the towns.

Massachusetts Massage Therapy Licensure Requirements and Additional Costs

The qualifications for licensure as a massage therapist include:

- (1) A high school diploma or GED;
- (2) Graduation from a state licensed massage school;
- (3) Completion of a course of study of at least 650 classroom hours;
- (4) A Criminal Background Check.

Please note, The Massage Board has received certification by the Criminal History Systems Board (ID# MAREG G) to access data about convictions and pending criminal cases. As part of the licensure application the Board will conduct criminal background checks for conviction, non-conviction, and pending criminal case information only, on an ongoing basis. A criminal conviction may, but not always, disqualify you from licensure (or later license renewal). Other Federal and professional records may also be checked. The Board will not deny you a license (license renewal) based on criminal information prior to giving you an opportunity for a limited appearance before the Board. In the past, the Board has refused to rule on questions of eligibility prior to the completion of a program, thereby leaving the potential student in the position of having to seek outside counsel as to the viability of attaining a license after graduation from a program. This only applies to licensing in Massachusetts.

(5) Licensed Massage Therapists must have appropriate liability insurance. (Approximate cost \$100-\$200)

(6) Currently, the Cost of Massage Therapy Licensure in the State of Massachusetts is \$225 but may be subject to change without notice.

Aesthetician Licensure Requirements and additional costs (subject to change)

Aesthetician - Type 7. A person who has successfully completed a course of at least three months, which course must have included at least 300 hours of professional training in an aesthetics school approved by the Board, may apply to the Board for examination and licensure as an aesthetician - Type 7. The applicant must file an application with the Board accompanied by required fees and pass a practical and written examination satisfactory to the Board. The license must be renewed on the date determined by the Board. These regulations are under review and may change in the future.

The fee for the exam and the license is approximately \$120 and \$68 respectively but are subject to change without notice.

Transfer of Credit

The transferability of credits is at the discretion of the school that the student is enrolling in. Spa Tech Institute is aware of no other schools that accept the transfer of its credits. However, the school does supply transcripts to other schools and states when formally requested. Students who have previously attended massage, aesthetics or polarity school or other institutions of higher education may apply for transfer credit per the policy published in the school's catalog. Aesthetics transfer credits must be approved by the MA Board of Cosmetology and Barbering.

Buyers Right to Cancel

Spa Tech Institute's cancellation and settlement policy is disclosed in its entirety on the school's enrollment agreement. Prospective students have a minimum of 72 hours before the school will execute a fully completed enrollment agreement.

Loan Repayment

Many students use student loans to pay for school including federal financial aid and other in-house loans. In-house payment plans and loans are offered by the school. Consumers have the right to choose their lender. Students may choose to borrow money privately through a bank, credit union or other source of their choosing. Please read all loan paperwork very carefully and understand that private loans have no grace periods or deferral terms.

Students are responsible for repayment of student loans for all monies borrowed plus interest and any late fees. Students must repay any portion or the money borrowed to pay for the program, even if the student fails to complete the program. Failure to repay student loans is likely to have serious negative effect on credit and the borrower's ability to obtain future student loans.

Student Loan Default Rate

Category	Denominator	Numerator	Percent
Default	379	16	4.22%
Forbearance and Deferred	379	133	35.09%
Institutional Loans	379	15	3.96%
MA AGO Formula Non-repayment rate total			43.27%

The data in this table includes students from all campuses and programs. Therefore, it also contains data from the programs in Maine which also includes cosmetology.

Spa Tech Institute's Federal 3 Year cohort default rate for the most recent reporting year is 6.9%. This student default rate is calculated by the US Department of Education cohort using their default rate formulas.

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

https://nsls.ed.gov/nsls/nsls_SA/defaultmanagement/search_cohort_3yr_CY_20_13.cfm

Cost of Attendance

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.

Ipswich

Program	Tuition	Books and Supplies	Sub Total	Monthly Living Expense*	
				Dependent or Independent living with parents	All Others (Independent or not living at home with parents)
300 hr Aesthetics	\$ 4,780	\$ 520	\$ 5,300	\$ 1,193.00	\$ 2,329.00
600 hr Aesthetics	\$ 9,550	\$ 638	\$ 10,188	\$ 1,193.00	\$ 2,329.00
650 Therapeutic Massage	\$ 11,750	\$ 1,066	\$ 12,816	\$ 1,193.00	\$ 2,329.00
770 Holistic Massage	\$ 12,925	\$ 1,293	\$ 14,218	\$ 1,193.00	\$ 2,329.00
Polarity Career Program	\$ 11,950	\$ 1,222	\$ 13,172	\$ 1,193.00	\$ 2,329.00

Plymouth

Program	Tuition	Books and Supplies	Sub Total	Monthly Living Expense*	
				Dependent or Independent living with parents	All Others (Independent or not living at home with parents)
300 hr Aesthetics	\$ 4,780	\$ 520	\$ 5,300	\$ 1,031.00	\$ 2,369.00
600 hr Aesthetics	\$ 9,550	\$ 638	\$ 10,188	\$ 1,031.00	\$ 2,369.00
650 Therapeutic Massage	\$ 11,750	\$ 1,066	\$ 12,816	\$ 1,031.00	\$ 2,369.00
770 Holistic Massage	\$ 12,925	\$ 1,293	\$ 14,218	\$ 1,031.00	\$ 2,369.00
Polarity Career Program	\$ 11,950	\$ 1,222	\$ 13,172	\$ 1,031.00	\$ 2,369.00

Westboro

Program	Tuition	Books and Supplies	Sub Total	Monthly Living Expense*	
				Dependent or Independent living with parents	All Others (Independent or not living at home with parents)
300 hr Aesthetics	\$ 4,780	\$ 520	\$ 5,300	\$1,230	\$1,736
600 hr Aesthetics	\$ 9,550	\$ 638	\$ 10,188	\$1,230	\$1,736
650 Therapeutic Massage	\$ 11,750	\$ 1,066	\$ 12,816	\$1,230	\$1,736
770 Holistic Massage	\$ 12,925	\$ 1,293	\$ 14,218	\$1,230	\$1,736
Polarity Career Program	\$ 11,950	\$ 1,222	\$ 13,172	\$1,230	\$1,736

* Monthly expense Room & Board, Personal and Transportation

Multiply this by the number of months in your schedule.

Median Months in the Program

Ipswich, MA

650 Therapeutic Massage	Months
Full-Time	6.5
Part-Time PM	11.8
Half-Time Morning	10.5
770 Holistic Massage	
Full-Time	8.1
Half time Morning	10.2
Part-Time PM	13
300 hr Aesthetics	
Full-Time	3.6
Half-Time Morning	3.9
600 hr Aesthetics	
Full-Time	7.2
Half-Time Morning	8.1
Part-Time PM	11.8

Plymouth MA

300 hr Aesthetic Program	Months
Full-Time	3.3
Part-Time PM	6.2
650 Therapeutic Massage	
FULL TIME	6.4
Half Time Morning	10.6
Part-Time PM	12
770 Holistic Massage	
FULL TIME	8.8
Half Time Morning	14.6
Part-Time PM	14.1
Polarity Career Program	
NA	NA
600 Hour Aesthetics	
FULL TIME	7.1
Half Time Morning	9.9
Part Time PM	11.4

Westboro, MA

300 Hour Aesthetics	Months
Full Time	3.7
Half-Time Morning	6.3
Part-Time PM	3.8
*650 Therapeutic Massage - 6/12 -	
Full Time	6.4
Half-Time Morning	11.8
Part-Time PM	8.3
*Polarity Career Program - 6/12-	
FULL TIME	6.4
600 Hour Aesthetics	
Full Time	7.2
Half-Time Morning	11.7
Part-Time PM	8.2
770 Holistic Massage-6/12-2/16	
FULL TIME	8.1
Half-Time Morning	14
Part-Time PM	9.2

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

Student Name _____ Date ___/___/___ Time ___:___

Print Name: _____