Andaman Institute of Massage

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www.andamaninstitute.com

2026 School Catalog

CAMTC APPROVAL CODE SCH0125

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Welcome

It's an honor to welcome you to the Andaman Institute of Massage (AIM). We strive to balance your learning experience in the art and clinical study of massage. This course catalog is updated annually, or whenever changes in scheduling or content occur. Prospective students and returning students can obtain the latest course catalog by contacting our main office at 3108 San Luis Rey Road, Oceanside, CA 92058, or by calling (760) 453-7277. Also, a current AIM Catalog will be available for download by logging onto our website @ www.adamaninstitute.com/catalog. Beginning students will be with faculty and staff who are dedicated to their growth and development. We emphasize what we call Goal-Focused Learning.

Our core values are Compassion, Excellence, Integrity, Respect, and Self-Discipline.

"No one cares how much you know until they know how much you care."
Anonymous

Each of you is encouraged to search within yourself to find ways to strengthen these virtues in everything you do. You also will find an incredible mixture of cultural diversity at AIM. Revel in our similarities and differences to use each interaction to help you understand the issues that separate us. With understanding comes acceptance, and with acceptance brings peace and fellowship. It is our honor to offer our knowledge to each of you and we will stay true to our values. Please do not hesitate to reach out to the administration or faculty staff with any questions. You will find we are all attentive and engaged in your success here at AIM.

Every effort is made to ensure that the course information, applicable policies, and other materials presented here are accurate and current. The appropriate instructional departments or administrative offices will be consulted for updates, including catalog supplements. In the event a correction or update is warranted, a catalog addendum will be published electronically and will be available for download from the website.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the Andaman Institute of Massage, may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

School Information

Mission Statement

Andaman Institute of Massage is committed to preparing graduates for a career in the field of Massage Therapy by qualified faculty. Our Institute fosters values such as a commitment to pursue lifelong learning in massage therapy training promoting education that develops and advances the art, science, and practice of massage therapy and to enhance the quality and effectiveness of its graduates. Andaman Institute of Massage develops each student's intellectual, analytical, and critical abilities through the knowledge gained through challenging coursework, examinations, and continuous instructor feedback. Andaman Institute of Massage believes in giving back to our local community through charitable events and meet-and-greet functions with potential employers.

Objectives

Our goal is to have each student acquire the essential analytical and critical abilities, attributes, and skills necessary for employment as a massage professional. We empower individuals with the professional skills and development of values necessary to achieve higher levels of career excellence in the massage industry.

Catalog Dates

This catalog covers periods from **January 01, 2026, to December 31, 2026.**

AIM Approvals

Andaman Institute of Massage is a private institution that is approved to operate by the Bureau and "approval to operate" or "approval" means compliance with state standards as set forth in the CEC and 5, CCR. AIM is a non-accredited institution. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

AIM offers the following program:

Massage Practitioner (MP) – 520 Hours
Massage Therapist (MT) – 610 Hours (CAMTC Approval Code – SCH0125)
Massage Therapy (International Ed) – 140 Hours **Not Currently Approved by CAMTC**

Facilities

All in-person courses will be held at the location listed below. Please contact us at the number listed below for more information or directions.

3108 San Luis Rey Road. Oceanside, CA 92058 & 3122 San Luis Rey rd. Oceanside, CA 92058
760-453-7277 or Text: 760-941-3333
Web-Site: www.andamaninstitute.com
Email: admin@andamaninstitute.com

AIM is located in the heart of Oceanside, conveniently located 1 mile west of the Interstate 5 FWY. Our campus is approximately 3820 sq ft. We have three large classrooms that are used for both lectures and hands-on training. Additionally, we have a reception area, one treatment room, and office space. We strive to make the students and faculty feel comfortable in an environment geared toward learning. AIM maintains a small library for enrolled students. Students may, at their choosing, check-out material to further their education. Please consult the instructor or a member of the administrative team for our check-out policies.

Office tables and chairs and massage classroom equipment such as massage tables and chairs are available to students. Wi-Fi is available for student use throughout the facilities.

Hours of Operation & Academic Calendar

AIM's office hours are 10:00 a.m. to 6:00 p.m. Monday through Friday. Our school is closed on Saturday and Sunday.

School Holidays 2026

May 25	Monday	Memorial Day
July 3 (Observed)	Friday	Independence Day
September 7	Monday	Labor Day
November 11	Wednesday	Veteran's Day
November 26-November 27	Thursday - Friday	Thanksgiving Holiday
December 23-January 6	Monday - Friday	Christmas Holiday

Massage Practitioner Program Start and End Dates

Start Date	**End Date**
January 07, 2026 (Full-time)	April 22, 2026 (Full-Time)
January 29, 2026 (Part-time)	September 17, 2026 (part-time)

Staff and Faculty

Rod Billups, *Chief Executive Officer, and Massage Instructor*.
He has brought with him, more than 25 years in Business Development. He spent much of his career cultivating international businesses having traveled to 26 Countries. Rod spent 2 years in Thailand where he was introduced to the art of massage healing. Rod teaches our business, Anatomy, ad Kinesiology classes. With years of experience in business management and massage therapy, he plans classroom activities to enrich and add value to the lessons.

Suporn Billups (Susi), *Chief Operating Officer, Chief Academic Officer, & Massage Instructor*
Susi originally trained in the art of massage in Phuket, Thailand. She brought that love of massage to San Diego, CA, and opened three successful massage businesses over the past 8 years. She now manages AIM as our CAO and Instructor. Her drive and customer-focused attitude are what sets her apart from many in her field. Susi combines her knowledge of Eastern and Western modalities for our students to get a well-rounded education.

Marjorie Olivera, *Massage Instructor*
Marjorie is an experienced Massage Therapist, Reiki Master, and Theta Healer with over 10 years of expertise in holistic healing. She specializes in trauma release, nervous system regulation, and energy balancing. Marjorie integrates advanced techniques like Somatic Experiencing®, EMDR, and breathwork. She has made a commitment to lifelong learning and continuously expanding skills to provide transformative healing experiences for clients.

Xuhan Liu (Kara), *Massage Instructor*
Kara has a passion for teaching and learning from others. Over more than 10 years, she has guided students in maintaining fitness and wellness through proper diet and exercise. Her enthusiasm and uplifting spirit are what sets her apart. She is a believer that learning should be challenging and fun.

Teresa Davis, *Massage Instructor*
Teresa is an enthusiastic and empathetic instructor who brings a broad knowledge in Lymphatic Drainage, Deep Tissue, Lomi-Lomi, and Assisted Stretching. Teresa holds certifications in massage and cosmetology and runs her own successful business. She treats clients with care and professionalism.

Ming Lin, *Massage Instructor*
Ming's expertise spans both Eastern and Western modalities, including Swedish, Deep Tissue, Chinese Meridian Medical Massage, Sports Massage, Hot Stone Therapy, Cupping, and Foot Reflexology. Drawing from his extensive experience in both clinical and luxury spa environments, Ming brings a unique cross-cultural perspective to massage education, combining traditional Chinese therapeutic techniques with modern massage approaches to provide students with comprehensive, practical training.

Admissions Procedures

Prospective students may enroll in any of our classes or programs by visiting our office and meeting with our Chief Academic Officer. Our class sizes are small to meet the individual needs of our students, so we ask that you sign up at least 7 days before the start of class. We cannot guarantee space will be available if we do not receive your signed enrollment agreement less than 7 days before the start of your class.

AIM will admit students from other countries provided they meet our admission requirements. AIM does not offer visa services and we do not vouch for student status. All students are expected to comprehend English at the High School level and the lessons being taught. This will be determined by the Chief Academic Officer during the initial interview. Non-English speakers must provide proof of language proficiency in the form of TOEFL or CELSA test results. Ability-to-benefit students can be admitted to our institution by passing the CELSA written test, which can be completed at our school.

Admissions Requirements

All students interested in enrolling in any course must be at least 18 years of age. Our program offers an entry-level into the massage profession. As such, no previous experience is necessary. Massage training involves physical activity. All incoming students are expected to be in good health and fully capable of performing the required movements involved in massage therapy; students are expected to give and receive massages. Additionally, all courses and course material will be presented in English only. English-level competency is documented with evidence of High School graduation or equivalency, or through passing TOEFL or CELSA test results. Each student will be expected to comprehend the material and presentations in English only. No additional assistance can be given in any other language.

- Andaman Institute of Massage has not entered into an articulation or transfer agreement with any other institution.
- This institution does not award credit for satisfactory completion of CLEP or other comparable examinations. The School does not accept credit for experiential learning.

Transfer of Credits

AIM does not guarantee transfer of credit either to or from this institution. Students who wish to have a previous school credit applied to any AIM program must first submit official transcripts before they begin their training program. AIM will only accept transfer credits from CAMTC-approved schools. Students are strongly encouraged to submit documents early to ensure credits can be applied. Andaman Institute of Massage has not entered into an articulation or transfer agreement with another college, university, or institute.

Students must have successfully passed the applicable coursework with a grade of "C" (70%) or better to be considered. To receive transfer credit for a particular course, the course must be equivalent in content to the AIM course and must have an equal or greater number of clock hours. Transfer credit will only apply to coursework that was completed within the past 5 years. It is at the discretion of AIM's Chief Academic Officer to evaluate a student's previous training and award credit to our programs. Students are required to complete at least 60% of their total class hours at our institution in order to graduate.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Andaman Institute of Massage is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in your educational program (Massage Therapist) is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at AIM will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Andaman Institute of Massage to determine if your certificate will transfer.

Student Services

Andaman Institute of Massage (AIM) offers a variety of student services to support student learning and achievement.

Library: AIM provides a library of both printed and online resources that help students supplement their learning and explore the career of massage therapy.

Continuing Education: AIM offers workshops for students and graduates to continue learning and develop new skills.

Store: AIM's school store allows students to purchase high-quality supplies and equipment from a convenient location when needed. Students are not required to buy materials from the store.

Massage Clinic: Students complete their practice hours on-site, under the supervision of AIM's instructors. AIM's website allows clients to register easily online, ensuring that the students do not have to wait to get their practice hours.

Career Services

Periodically, AIM will receive notices of job openings from local businesses which are posted on our student bulletin board in the breakroom. Andaman Institute of Massage makes no guarantee for employment or promises to students that any massage therapist positions will be available in their chosen area.

Housing

This institution has no responsibility to find or assist a student in funding housing. This institution does not operate dormitories or other housing facilities, nor does it provide assistance or have any responsibility to assist students in finding housing. Housing in the immediate area is available in two-story walkups and garden apartments. The monthly rent for a one-bedroom unit is approximately $2,500 a month. (www.apartmentguide.com)

Retention of Student Records

All student records are retained at the main office location for a minimum of 5 years. Student transcripts are kept indefinitely. Upon graduation, AIM will send one official copy of their transcript to CAMTC free of charge. Any additional copies will be charged $15.00 per copy.

Instruction Methods

Our teaching methods include traditional classroom lectures, handouts, multimedia, class discussions, and hands-on practice. Students are assigned textbooks and periodicals to complete their studies. The Massage Practitioner & Massage Therapy (International Ed) program hours are completed in person at our campus location. The Massage Therapist program (610 clock hours) offers several courses through Interactive Distance Learning (IDL). Students opting for this program must have reliable Internet access throughout the courses. Specific technical requirements will be explained during registration. Online courses are generally similar in content to in person learning. However, more individual effort and initiative will be required to successfully complete the courses

Maximum Class Size

The maximum class size is 25 students. The student-teacher ratio will not exceed 25-to-1 for the Massage Therapist program on either the full-time or part-time schedule.

Eligibility for Massage Therapist Certification

Students who successfully complete their program and are in good financial standing with this institute will receive a graduate certificate. Graduates from AIM are eligible to apply to the California Massage Therapy Council (CAMTC) for certification.

In order to obtain certification as a massage therapist, CAMTC requires an applicant to submit a written application and provide satisfactory evidence that he or she meets all of the following requirements:

- Be 18 years of age or older.
- Pay the $300 fee.
- Submit fingerprints to an authorized agency in California for a Live Scan using only the CAMTC form at Request for Live Scan Service (the authorized agencies charge you a fee for this service) and pass a criminal background check.
- Pass one of the following CAMTC approved exams.
    - NOTE: Effective Jan 1, 2019, Passing the Approved exam will not be required for certification.
- Have successfully completed, at a CAMTC-approved school, curricula in massage and related subjects totaling a minimum of 500 hours (or the credit unit equivalent), which incorporates appropriate school

assessment of student knowledge and skills. Of the 500 hours, a minimum of 100 hours shall be in anatomy and physiology, contraindications, health and hygiene, and business and ethics; and

- Have not violated any of the provisions of the California Massage Therapy Act or any policy, procedure, or regulation of CAMTC.

Students are encouraged to read the full-text requirements which can be found at www.camtc.org or by calling CAMTC direct @ (916) 669-5336.

Attendance and/or graduation from a California Massage Therapy Council (CAMTC) approved school does not guarantee certification by CAMTC. Applicants for certification shall meet all requirements as listed in California Business and Professions code sections 4600 et. Seq.

A student or any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about the school may contact the California Massage Therapy Council at One Capitol Mall, Suite 800, Sacramento, CA 95814, www.camtc.org, Phone (916) 669-5336, or fax (916) 669-5337. Related to the practice of Massage Therapy in the State of California, Regulations can be found in the California Business and Professions Code Section 4611. It states:

> (a) It is an unfair business practice for a person to do any of the following: (1) To hold himself or herself out or to use the title of "certified massage therapist" or "certified massage practitioner," or any other term, such as "licensed," "certified," "CMT," or "CMP," in any manner whatsoever that implies or suggests that the person is certified as a massage therapist or massage practitioner unless that person currently holds an active and valid certificate issued by the council pursuant to this chapter. (2) To falsely state or advertise or put out any sign or card or other device, or to falsely represent to the public through any print or electronic media, that he or she or any other individual is licensed, certified, or registered by a governmental agency as a massage therapist or massage practitioner. (b) In addition to any other available remedies, engaging in any of the prohibited behaviors described in subdivision (a) constitutes unfair competition under Section 17200.

Accreditation

Andaman Institute of Massage is not accredited by an accrediting agency recognized by the United States Department of Education. A degree program that is unaccredited or a degree program from an unaccredited institution is not recognized for some employment positions, including, but not limited to, the State of California. Also, a student enrolled in an unaccredited institution is not eligible for federal or state financial aid. Graduates from our programs are eligible to sit for the examination by the Federation of State Massage Therapy Boards (MBLEx). Effective Jan 1, 2019, passing a CAMTC-approved exam will not be required for CAMTC certification. Students are advised to research other states' requirements if they plan to relocate outside California.

Spouse Education & Career Opportunities (SECO)

Andaman Institute of Massage is proud to announce our partnership with Spouse Education & Career Opportunities (SECO) and My Career Advancement Accounts (MyCAA). This collaboration provides eligible military spouses with financial assistance for education and training, helping them pursue rewarding careers in massage therapy. Through MyCAA, spouses can receive up to $4,000 in tuition assistance, making it easier to achieve their professional goals. If you are an active-duty military spouse and you feel you qualify, reach out our registration staff to start your application process.

Academic Information

Attendance Policy

At AIM, we believe to reach the full benefit of our program, students must be actively engaged. Daily attendance is required for all courses. Tardiness is not allowed; it disrupts the instructor and students may miss key information. All students are expected to be in class and ready to participate at the appointed time. AIM offers distance learning in the Massage Therapist Program only.

Instructors and administrators at Andaman Institute of Massage expect students to attend all classes in the massage program. However, we realize there are extenuating circumstances when a student, due to illness or personal matters, cannot be in class. To ensure students are receiving the course information and supervised instruction necessary to become competent therapists, we have established and require a minimum attendance percentage of 85% in each course.

Students with attendance below 85% will be required to attend a make-up class before the final exam. It is at the discretion of the instructor to allow make-up hours and the student may be required to bring supporting documents to justify the absence from class. Students are advised that excessive absenteeism could result in failing classes and not meeting the minimum standards to graduate.

Students with approved absences may be required to make-up assignments and all missed class hours with the instructor at our facilities. Make-up work will be assigned, and it is the student's responsibility to complete the work and submit it for credit. Additional fees may be assessed to the student for make-up hours. CAMTC requires that students must have a minimum of 500 hours of education from CAMTC-approved schools. Of the 500 hours, a minimum of 100 hours must be in the core subjects of anatomy and physiology, contraindications, health and hygiene, and business and ethics.

Leave Of Absence

Should circumstances be such that a leave of absence is to be requested, a student must submit a request for a leave of absence to the main campus:

Andaman Institute of Massage
3108 San Luis Rey Road, Oceanside, CA 92058

The written notice must contain a statement of the nature of the request. At the discretion of the Chief Academic Officer, a leave may be granted for a reasonable time, as warranted by the circumstances. If a student repeatedly resorts to the use of a leave of absence, and if such applications show a pattern of delays, or should the issuance of a leave of absence be such that it would significantly interfere with the planned completion of a program of study, the Chief Academic Officer may, in his/her sole discretion, dismiss a student from the program and issue the appropriate refunds as may be required.

Hygiene, Dress Code, and Draping Policy

Students are expected to maintain a high standard of personal hygiene while attending classes and studying in the facilities. Students should be freshly showered with short, clean fingernails. Hair should be clean and neatly tied up so that it doesn't hang below the shoulders. Please do not wear perfumes or cologne to class. AIM encourages students to wear professional attire that allows for freedom of movement. Additionally, AIM requires students to wear properly fitting clothes, no short cutoffs, holes in clothes, or revealing cleavage. Please refrain from wearing any piercings on your face during internship hours. AIM establishes a draping policy to

protect the client's privacy, provide a protective barrier, and aid in warming the client. The students drape each other and clients with a clean flat sheet over the entire body prior to massage. The student only undrapes the area of the body that they are massaging at that time. Instructors will demonstrate proper draping in the classroom and give corrective feedback as needed.

Digital Millennium Copyright Act (DMCA)

Individuals using computers and networks at AIM are responsible for complying with copyright laws and AIM's policy and procedures for computer use. The Digital Millennium Copyright Act (DMCA) of 1998 amends the federal copyright law to provide certain liability protections for online service providers when their computer systems or networks carry material that violates (infringes) copyright law.

The Digital Millennium Copyright Act specifies that all infringement claims must be in writing (either electronic mail or paper letter) and must include all of the following elements:

- a physical or electronic signature
- identification of the infringed work
- identification of the infringed material
- contact information for the complainant, e.g. address, telephone number, electronic mail address
- A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner or the law
- a statement that the information contained in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the copyright owner.

Infringement claims should be sent to Andaman Institute of Massage's Designated Agent: *Rod Billups, Chief Executive Officer, rbillups@andamaninstitute.com.*

AIM's users should not download, upload, transmit, make available, or otherwise distribute copyrighted material without authorization using AIM's computer systems, networks, and internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include suspension, dismissal, and other legal actions.

In addition to the complaint being handled by AIM, copyright owners may also take direct legal action against alleged infringers, and subpoena AIM for information about people sharing files. The No Electronic Theft (NET) Act provides for serious criminal penalties, including a fine of up to $250,000 and a potential jail sentence. Lack of knowledge about copyright infringement laws will not excuse one from legal consequences, or from action by AIM. It is your responsibility to be aware of the legality of your actions.

Copying Materials

Students, instructional staff, and administrative staff are not allowed to make copies of their textbooks or exams for themselves or their peers. Copying textbooks and other copyrighted material is against the law. Any student caught copying material (or in possession of copied material) will be in violation of the Student Code of Conduct and will be subjected to the full range of consequences.

AIM requires compliance with applicable copyright laws in the use of instructional materials. The Copyright Act protects all types of expression or authorship fixed in any tangible medium, including such as written works, paintings, sculptures, photographs, videos, recorded music, sheet music, computer programs, video games,

architectural design, and choreography. It is important to note, however, that the Act does not protect the underlying facts or ideas in a copyrighted work -- only the "expression" of those facts or ideas.

During the applicable term of protection, the author of the work possesses certain exclusive rights (which may be assigned to another party such as the publisher or distributor). These exclusive rights include (1) the right to copy the work; (2) the right to create derivative works; (3) the right to distribute the work; and (4) the right to display, perform or broadcast the work. Therefore, before exercising any of these rights with respect to a given work, individuals must obtain permission from the copyright holder unless a statutory exception such as "fair use" applies, or the work is in the public domain.

Student Code of Conduct

In the interest of providing a climate of student, staff, and faculty cooperation, and ensuring the safety and security of the school community, students are expected to behave in a professional manner.

To help maintain a professional atmosphere, students are required to dress in appropriate attire at all times. Students are expected to dress appropriately when in school and when completing practical hours. Students are also required to treat school staff, classmates, faculty, and clients with respect and dignity.

As in the workplace, being on time is important. It is expected that students will be in the classroom, ready to participate at the time class begins. Tardiness and early departure are a distraction to other students. Meeting attendance requirements is an integral part of the student code of conduct.
In addition to arriving on time and remaining throughout the entire class period, students are expected to:

- Be prepared for class
- Dress appropriately and maintain personal hygiene
- Show promptness
- Demonstrate honesty
- Display reliability
- Work with a team
- Respect colleagues
- Maintain client’s confidentiality
- Follow the work-related guidelines
- Exhibit professional behavior

Unacceptable conduct or attitude, either in class or anywhere in the school environment, will have consequences up to and including dismissal. Students in violation of the code of conduct expectations listed above will be given a verbal warning. If the violation is not remedied after the verbal warning, the student will be dismissed from school.

Dismissal

AIM reserves the right to dismiss or terminate a student for cheating or any inappropriate acts. This includes but is not limited to falsifying course work, inappropriate acts of a sexual nature, abusive or threatening behavior, and possession or under the influence of a controlled substance. Termination under these circumstances will be immediate and the student may be asked to leave this facility immediately. Additionally, a student can be dismissed for failure to meet his/her financial responsibility to this institution.

Students who are terminated from the program for any of the previous reasons are not eligible for re-enrollment at our school.

Complaints

A student or any member of the public may file a complaint about this Institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form which can be obtained on the bureau's internet website www.bppe.ca.gov.

OSAR

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reach by calling (888) 370-7589, option #5 or by visiting www.osar.bppe.ca.gov .

Students' Rights & Grievance Policy

Here at AIM, we value and respect every student and will work hard to make their learning experience rich and rewarding. We understand that from time to time a student may wish to file a complaint and we have developed a grievance procedure to formally address students' concerns. Any student has the right to file an informal grievance or a formal grievance towards any faculty or instructor.

Informal Grievance Procedure:

- The student initiates the procedure by requesting a discussion either verbally or in writing with an instructor or any member of the AIM Staff.
- The staff member will listen to the grievance and attempt to resolve the situation in an agreeable fashion. Goals and a timeline will be clearly discussed, and the student will have clear guidance on how the situation will be resolved.
- If the student is not satisfied, he or she may then request a Formal Grievance to be filed.

Formal Grievance Procedure

- All formal grievances will be in writing. The student will prepare a written statement that explains the situation and the individuals involved. It will include dates and any remedies taken to rectify the situation. This is submitted to the Chief Academic Officer who will be involved with the grievance until it is remedied.
- The Chief Academic Officer will gather additional information from the instructors and anyone else directly involved. At the Chief Academic Officer's discretion, the student may be called in for an interview.
- After the investigation is complete, the Academic Officer will notify the student in writing regarding the final outcome of the grievance. This decision will be written to the student within 10 days of receiving the formal grievance.
- If the student is still not satisfied, He/she may file a complaint with the Bureau for Private Postsecondary Education whose phone number and web address are found in the above section titled "Complaints".
- All Grievances are logged and recorded. Any staff recommendations for improvement are communicated in writing to staff and/or administrators.

Course completion and graduate requirements

Students who successfully complete courses or programs will receive a certificate of completion. This certificate will include the course title and code along with the number of clock hours completed. Students must score a minimum of 60% on all written and practical examinations. Students must maintain a cumulative Grade Point Average (GPA) of 70% or a 'C' average to successfully complete a program.

Grading

AIM uses the following grading scale for all programs and courses.

A = 90 – 100%	Excellent Performance.
B = 80 – 89%	Above Average Performance
C = 70 – 79%	Average Performance
D = 60 – 69%	Passing, Less than Average Performance
F = 59% and below	Failing Performance
W =	Withdrawal
TC=	Transfer Credit
INC =	Incomplete
R =	Repeat
Pass or Fail	

Satisfactory Academic Progress

The Satisfactory Academic Progress Policy is applied consistently to all students. Satisfactory Academic Progress is measured in two ways:

- **Qualitatively:** The Cumulative Grade Point Average (CGPA) is reviewed to ensure that the student is meeting a minimum 70%(C) average at the conclusion of each evaluation period.
- **Quantitatively:** The student must attend at least 85% of the scheduled clock hours cumulatively for each evaluation period, enabling completion within the maximum time frame of the program.*

**In order to graduate, students must complete all program hours.*

A student must be meeting these standards to be considered meeting Satisfactory Academic Progress and in 'Good Standing.' Any student who has not achieved a minimum cumulative GPA of 70% or who has not successfully achieved a cumulative rate of attendance of at least 85% at each required evaluation period is not considered in 'Good Standing' and is subject to the consequences outlined in this policy.

Maximum Time Frame

Students must complete their program within 150% of the normal program length. This length of time is considered the Maximum Time Frame. Students who have attempted over 150% of the total program clock hours and not met the graduation requirements, will be withdrawn from the program.

Evaluation Periods

Students will receive a grade report at the end of each course which includes their final grade and attendance for the course completed, as well as the cumulative GPA and cumulative attendance percentage for all courses completed within the program. Formal evaluations will occur after the completion of one-third of the program, two-thirds of the program, and at the end of the program. A final evaluation will occur, if needed, at the Maximum Time Frame based on scheduled hours.

Consistent with SAP measurements, the evaluations will assess each student's progress against the qualitative and quantitative standards previously identified.

Evaluation Table
The table below shows the total expected number of clock hours scheduled to be completed at each evaluation point:

Program Name	Program Clock Hours	One-Third	Two-Thirds	End of Program	Maximum Time Frame
Massage Therapist (FT)	610 hours/ 17 weeks	200 hours/ 6 weeks	400 hours/ 11 weeks	610 hours/ 17 weeks	915 hours/ 25.5 weeks
Massage Therapist (PT)	610 hours/ 38 weeks	200 hours/ 13 weeks	400 hours/ 25 weeks	610 hours/ 38 weeks	915 hours/ 57 weeks
Massage Practitioner (FT)	520 hours/ 15 weeks	173 hours/ 5 weeks	346 hours/ 10 weeks	520 hours/ 15 weeks	780 hours/ 22.5 weeks
Massage Practitioner (PT)	520 hours/ 32 weeks	173 hours/ 11 weeks	346 hours/ 21 weeks	520 hours/ 32 weeks	780 hours/ 48 weeks

* All evaluation points are based on scheduled hours, which are the hours that the student should have completed based on his/her class schedule.

Maximum Time Frame Table
The table below shows the minimum number of actual clock hours that the student must complete to remain in good standing and complete their program within the Maximum Time Frame.

Program Name	Program Clock Hours	One-Third	Two-Thirds	End of Program	Maximum Time Frame
Massage Therapist	610 hours	170 hours (85% of 200)	340 hours (85% of 400)	518.5 hours (85% of 610)	610 hours (100% of 610)
Massage Practitioner	520 hours	147 hours (85% of 173)	294 hours (85% of 346)	442 hours 85% of 520)	520 hours (100% of 520)

Warning Period
If a student fails to meet the cumulative 85% attendance, and/or the cumulative 70% grade average for any evaluation period, he or she will be placed on 'Warning' for the next evaluation period.

Students will be notified in writing when placed on 'Warning.' The notification will include the steps necessary to be removed from the 'Warning' status. In addition, students will receive attendance and/or academic advising

from the Program Administrator. During this time, an academic improvement plan will be created to assist the student in achieving 'Good Standing' by the end of the 'Warning' period. If the student achieves 'Good Standing' by the end of the 'Warning' period, he or she will be removed from 'Warning' status.

If the student fails to achieve 'Good Standing' and meet satisfactory academic progress requirements at the end of the 'Warning' period, the student will be terminated from AIM. The institution will notify the student in writing if he or she is being terminated for unsatisfactory academic progress. The student has the option to appeal termination by following the appeal process.

Appeal Process
The student may submit a written appeal of his/her termination within five calendar days of their receipt of the notice of termination. The appeal must be accompanied by documentation of mitigating circumstances that have prevented the student from obtaining 'Good Standing' and evidence that changes have occurred to allow the student to now meet standards of Satisfactory Academic Progress. Only extraordinary circumstances will be considered, such as, but not limited to, death or severe illness in the immediate family. Supporting documentation such as a physician's statement, accident report, or other such statements must be included as part of the appeal.

The President will assess all appeals and determine whether the student may be permitted to continue in the school on a 'Probationary' status despite not meeting the Satisfactory Academic Progress requirements. The student will be sent a written decision within ten days of the receipt of the appeal. The decision of the President is final.

In cases where an appeal is accepted, the student is placed on 'Probation' status through the next evaluation period. During this time, an academic improvement plan will be created to assist the student in achieving 'Good Standing' by the end of the 'Probation' period.

Probation Period
If a student fails to meet the Satisfactory Academic Progress standards at the end of the 'Warning' period, and successfully appeals the termination, he or she will be placed on 'Probation' status.

Students will be notified in writing when placed on 'Probation'. The notification will include the steps necessary to be removed from 'Probation' status. In addition, students will receive attendance and/or academic advising from the Program Administrator. During this time, an academic improvement plan will be created to assist the student in achieving 'Good Standing' by the end of the 'Probation' period.

At the end of the evaluation period, and then at the end of every evaluation period thereafter, the student's academic status will be reviewed. If the student fails to meet the Satisfactory Academic Progress requirements at the end of the 'Probation' period, the student will be terminated from the school.

Transfer and Readmitted Students
Transfer students from outside the institution will be evaluated qualitatively only on the work completed at the AIM. The maximum time frame is reduced for transfer students based on the remaining length of the program in which they enroll.

Incomplete Courses
A grade of Incomplete is not included in the calculation of the cumulative grade point average. However, the final grade issued three (3) days after the end of the course, whether or not the incomplete coursework was

completed, is calculated in the cumulative grade point average. The course hours count as hours attempted for the purpose of calculating progress toward the maximum time frame.

Remedial Courses
AIM does not offer any remedial courses.

Course Repeat Policy
A failed course may be repeated in an attempt to earn a passing grade. Each attempt counts as scheduled hours toward the Maximum Time Frame. Only the highest grade earned will be included in the computation of the cumulative grade point average. The student transcript will list each course in which a student has enrolled and earned a grade. The failing grade will be changed to a grade of R on the transcript indicating that a particular course has been repeated.

Definition of a Clock Hour

The program is measured in clock hours. A period consisting of a 50 to 60-minute class, lecture, or recitation in a 60-minute period. A 50 to 60-minute faculty-supervised laboratory, training, or internship in a 60-minute period. Sixty minutes of preparation in a correspondence course. A clock hour is based on an actual hour of attendance, though each hour may include a 10-minute break.

Program & Course Descriptions

Massage Practitioner

Length**:** 520 Clock Hours
Full Time: 15 Weeks
Part Time: 32 Weeks
Delivery Method: Residential

Massage Practitioner Outcomes

The Massage Practitioner program (520 clock hours) is designed to teach students basic skills along with more advanced modalities generally requested by employers. Upon completion, the Massage Practitioner program meets the required course hours needed for California Massage Therapy Council's requirements for certification. Students will be required to bring their own oils and linens. Students should dress in a manner that is clean, comfortable, and allows freedom of movement. The 520-clock hours of training includes the following courses.

Course Tuition and Fees

All charges listed are for this current catalog only and are subject to change. Students should request the latest copy of our catalog for the most current schedule and fees. Our admission staff will advise you of the payment options available.

- Enrollment Fee (non-refundable)..... $250.00
- Tuition..... $6750.00
- Books + Handouts..... $250.00
- STRF..... $0.00
- Total charges for the current period of attendance..... **$7,250.00**
- **ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM..... $7,250.00**

Additional (Optional) Fees

In addition to the required fees above, additional fees may be incurred during the program. These fees are listed below.

• Massage oils = $8.00 per 8oz bottle.	• Linens = $25.00 per sheet set
• School T- Shirts = $20.00 each.	• Private tutoring = $40.00 per hour with Instructor.
• Replacement Certificate or Transcript = $15.00	• $35.00 fee for cancelled checks.

Code:	Course Name	Clock Hours Required
MT-100	Circulatory Massage	**100**
MT-101	Human Anatomy	**110**
MT-110	Business & Ethics	**40**
MT-114	Pathology	**50**
MT-201	Sports Massage	**60**
MT-202	Reflexology	**30**
MT-210	Deep Tissue	**50**
MT-220	Thai Massage	**80**

Course Description

MT-100	**Circulatory massage:** This course introduces students to the basic skills needed in massage therapy. Students will learn basic muscle manipulation. This course is the foundation for many other courses. There are no prerequisites for this course.
MT-101	**Human Anatomy:** This course teaches human anatomy focusing on human muscles, nervous systems, and bone structure and how these systems interact. This course delves into an overview of the human body systems and their interworking functions.
MT-110	**Business & Ethics:** This course discusses ethics and professionalism in the workplace. Topics will include preventing inappropriate advances and contact of a sexual nature. The second topic discussed in this course is an introduction to licensing and insurance required for massage therapists and salon owners.
MT-114	**Pathology:** This course introduces students to the study of diseases and their effects on the human body. It covers topics such as cellular repair, inflammation, immunology, hygiene, and contraindications massage therapists may encounter in their work. The course explores common pathogens and conditions associated with each of the body's systems. The primary purpose of this course is to provide students with knowledge about common pathogens and disabilities, and how to use this knowledge to assist clients.

MT-201	**Sports Massage:** This course deals with massage treatment for active individuals who perform at a high level of physical activity and flexibility. We will teach specific sports massage techniques that can also be applied to someone seeking relief from minor muscle fatigue.
MT-202	**Reflexology:** Students learn and practice the traditional form of hand and foot reflexology. It is based on zones that reflect an image of the body on the feet and hands.
MT-210	**Deep Tissue Massage:** Students learn how deep tissue massage focuses on the layers of muscle tissues in an effort to release tension. The massage uses many of the same strokes as classic massage therapy, with the main difference lying in the fact that a deep tissue massage involves slower movements and the application of greater pressure.
MT-220	**Thai Massage:** Students learn the fundamental concepts, history, and philosophy of Ayurveda, the ancient Indian healing system in which Thai Massage has its historical roots, along with practical methods of applying Ayurvedic knowledge to deepen the therapeutic quality of Thai Massage practice.

Massage Therapy (International Ed)

Length**:** 140 Clock Hours
Full Time: 4 weeks
Part Time: 8 Weeks
Delivery Method: Residential

The Massage Therapy International Ed program (140 clock hours) is designed for students that received their massage education outside of the United States. The CAMTC will accept hours from a list of schools from predetermined countries. Prospective applicants are encouraged to contact CAMTC to verify that their school meets the requirements set forth in the Council's Policies and Procedures. Students will be required to bring their own oils and linens. Students will be evaluated on their knowledge and skills and if it meets the minimum requirements for California massage certification.
Students should dress in a manner that is clean, comfortable, and allows freedom of movement. The 140 clock hours of evaluation and training include the following courses. Due to the abbreviated program, 100% attendance is required. Students should carefully plan their schedules accordingly.

Code:	Course Description	Clock Hours Required
MT-110	Business & Ethics	**40**
MT-100	Circulatory Massage	**100**

Course Description

MT-110	**Business & Ethics:** This course discusses ethics and professionalism in the workplace. Topics will include preventing inappropriate advances and contact of a sexual nature. The second topic discussed in this course is an introduction to licensing and insurance required for massage therapists and salon owners.
MT-100	**Circulatory Massage:** This course is designed for massage therapists who received training and experience outside the US and want to become certified by CAMTC. The instructors will guide students through a comprehensive evaluation process, focusing on both technique and body mechanics. This class aims to ensure that students demonstrate proficiency in delivering effective and therapeutic massages.

Massage Therapy International Ed Tuition and Fees

All charges listed are for this current catalog only and are subject to change. Students should request the latest copy of our catalog for the most current schedule and fees. Our admission staff will advise you of the payment options available.

- Enrollment Fee (non-refundable)..... $250.00
- Tuition..... $2,800.00
- Books + Handouts..... $150.00
- STRF..... $0.00
- Total charges for the current period of attendance..... **$3,200.00**
- **ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM..... $3,200.00**

Massage Therapy International Ed Outcomes

Massage Therapy International Ed program goal is to ensure students trained outside the Country have met the education requirements set by the California Massage Therapy Council (CAMTC) for certification as a Massage Therapist in California. Students will learn business practices and the requirements for obtaining certification, and keeping their certificate in good standing throughout their professional career. Emphasis is placed on the ethical use of massage therapy and possible consequences if abused.

Completing this program and certification as a certified massage therapist does not ensure future employment in the field of therapeutic massage. Job perspectives may be limited, and many factors may hinder an individual's ability to become gainfully employed.

Massage Therapist

Length**:** 610 Clock Hours
Full Time: 17 Weeks
Part Time: 38 Weeks
Delivery Method: Hybrid Model

The Massage Therapist program (610 clock hours) equips students with the knowledge, skills, and techniques necessary to become professional massage therapists. Through a blend of in-person practical training and online theoretical coursework, students will gain a thorough understanding of anatomy & physiology, contraindications, Business and Ethics, and a wide variety of massage modalities. Upon completion, the Massage Therapist program meets the required course hours needed for California state certification. See the course descriptions below for additional information.

Course Tuition and Fees

All charges listed are for this current catalog only and are subject to change. Students should request the latest copy of our catalog for the most current schedule and fees. Our admission staff will advise you of the payment options available.

- Enrollment Fee (non-refundable)..... $250.00
- Tuition…….. $8250.00
- Books + Handouts…… $250.00
- STRF…….. $0.00
- Total charges for the current period of attendance…… **$8,750.00**
- **ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM….. $8,750.00**

Course Descriptions

MT-100 **100 Clock Hours** **Classes are on campus**	**Circulatory massage:** This course introduces students to the basic skills needed in massage therapy. Students will learn basic muscle manipulation and core concepts related to a professional career in Massage Therapy. This course is the foundation for many other courses. There are no prerequisites.
AP-102 **110 Clock Hours** **Classes are Hybrid**	**Body Systems, Anatomy & Physiology:** This course is delivered in a Hybrid format with portions online and in-person. Students will gain an understanding of human anatomy and physiology and how it applies to massage therapy. The 11 body systems are discussed in addition to how the body maintains homeostasis.
MT-110 **40 Clock Hours** **Classes are on-campus**	**Business & Ethics:** This course discusses ethics and professionalism in the workplace. Topics will include preventing inappropriate advances and contact of a sexual nature. The second topic discussed in this course is an introduction to licensing and insurance required for massage therapists and salon owners.
MT-112 **50 Clock Hours** **Classes are on-campus**	**Kinesiology:** Kinesiology is the study of human movement. Topics in the class include joint movement and postural assessment. Many factors may impede our ability to move freely and without discomfort. Massage therapists can help their clients through stretching and range of motion exercises.
MT-115 **50 Clock Hours** **Classes are Hybrid**	**Contraindications:** This course is delivered in Hybrid format with portions online and in-person. Students will learn about common human pathogens and the methods of transmission. Conditions that are contraindicative to massage require a therapist to modify her treatment plan accordingly.
MT-210 **50 Clock Hours** **Classes are on-campus**	**Deep Tissue Massage:** Students learn how deep tissue massage focuses on the layers of muscle tissues in an effort to release tension. The massage uses many of the same strokes as classic massage therapy, with the main difference lying in the fact that a deep tissue massage involves slower movements and the application of greater pressure.
MT-230 **80 Clock Hours** **Classes are on-campus**	**TUI NA:** Tui Na (push and grasp) is a Chinese form of massage that features primarily grasping, pressing penetrating, and rubbing methods that are used to stimulate acupoints. This technique activates the channels and collateral of Qi energy systems of the body.

Course Description (continued)

MT-235 **40 Clock Hours** **Classes are on-campus**	**Prenatal massage:** Prenatal massage is designed for students seeking to expand their skills and specialize in pregnancy massage. Students will learn safe and effective techniques to support expectant mothers throughout their pregnancy journey.
MT-240 **50 Clock Hours** **Classes are on-campus**	**Lomi Lomi:** This course introduces students to the art and practice of Lomi Lomi, a traditional Hawaiian massage technique. Lomi-Lomi offers a unique approach to healing that encompasses body, mind, and spirit. Students will be introduced to the cultural significance and historical context of Lomi Lomi. The course covers essential principles, techniques, and applications of this gentle yet powerful modality.
Clinic **40 Clock Hours** **Clinic is on-campus**	**Student Clinic:** This course gives students the opportunity to refine their techniques in massage and interact with clients. Students keep detailed records of their work and reflect on their experiences with the instructor.

Massage Therapist Outcomes

The 610-clock-hour Massage Therapist Program is designed to equip students with comprehensive skills and knowledge for a successful career in massage therapy. The program's objectives include developing a deep understanding of anatomy, physiology, and pathology, as well as mastering foundational techniques in Swedish massage and deep tissue work. Students will also receive advanced hands-on training in specialized modalities such as Tui Na, an ancient Chinese technique that focuses on acupressure and energy flow; Lomi Lomi, a Hawaiian practice known for its rhythmic, flowing strokes; and practical experience in the student clinic. Clinic allows students to apply their skills in a supervised, real-world setting, preparing them to meet the diverse needs of clients in various professional environments.

Completing this program and certification as a certified massage therapist does not ensure future employment in the field of therapeutic massage. Job perspectives may be limited, and many factors may hinder an individual's ability to become gainfully employed.

Financial Information

Cancellation and Refund Policy

1. You have the right to cancel your agreement for a program of instruction, without any penalty or obligations, through attendance at the first class session or the seventh calendar day after enrollment, whichever is later. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro-rata refund if you have completed 60 percent or less of the scheduled hours in the current payment period in your program through the last day of attendance.
2. Cancellation may occur when the student completes and signs a CHANGE OF STATUS FORM (COS-001).
3. If the Enrollment Agreement is canceled the school will refund the student any money he/she paid, less a registration or administration fee not to exceed $250.00, and less any deduction for equipment not returned in good condition, within 45 days after the notice of cancellation is received.
4. If the student has received federal student financial aid funds, the student is entitled to a refund of money not paid from federal student financial aid program funds.

Student Withdrawals

You may withdraw from the school at any time after the cancellation period (described above) and receive a pro-rata refund if you have completed 60 percent or less of the scheduled hours in the current payment period in your program through the last day of attendance. Notice of cancellation for the current term or from the school shall be in writing using the AIM cancellation form (CAN-001) and submitted to the school administrative office, 3108 San Luis Rey Rd. Oceanside, CA 92058. The student may request and receive a copy of this form from the instructor or any school employee. The refund will be less a registration or administration fee not to exceed $100.00, and less any deductions for equipment not returned in good condition, within 45 days of withdrawal. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund.

For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is later.
- The institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absences in excess of the maximum set forth by the institution; and/or failure to meet financial obligations to the school.
- The student has failed to attend class for fourteen (14) consecutive calendar days.
- The student fails to return from a leave of absence.

For determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. The amount owed equals the daily charge for the program (total institutional charge, minus non-refundable fees, divided by the number of hours in the program), multiplied by the number of hours scheduled to attend, prior to withdrawal. To determine when the refund must be paid, the student shall be deemed to have withdrawn at the end of fourteen (14) consecutive calendar days. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund.

If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party, or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial

aid programs from which the student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student.

Financial aid

AIM does not participate in any federal or state financial aid programs.

Payment Options & Loans

Andaman Institute of Massage has partnered with TFC tuition to offer low-interest rate loans to interested students. If a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund (if applicable). However, a loan can provide much-needed help for students paying for their education. Loan programs allow students to pursue their academic goals making lower monthly payments over a longer period of time. The loan program offered through TFC does not require a credit history or a co-signer to qualify. This means that students can take responsibility for their own debt and build their credit score over time.

Students may also engage in an interest-free payment plan directly with the school. Students on the payment plan make monthly payments through 50% of the program. At the halfway point the program must be paid in full.

Bankruptcy

This institution has not had a pending petition in bankruptcy, operating as a debtor in possession, has filed a petition within the preceding five years or has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

Disclosures

Federal Consumer information about programs offered at Andaman Institute of Massage. For more information about a career in Massage Therapy please visit the U.S. Department of Labor's O*NET website. The Standard Occupational Code (SOC) for the career is 31- 9011.00 (Massage Therapists) and the Classification of Instructional Programs (CIP) code for this program is 51.3501.

Student Tuition Recovery Fund (STRF)

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market boulevard Suite 225 Sacramento, CA 95834 (916) 574-8900 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.

2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution or location of the institution or were enrolled in an educational program within the 120-day period before the program was discontinued.

3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.

4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.

5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.

6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.

7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans. To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF. A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law. However, no claim can be paid to any student without a social security number or a taxpayer identification number.