



COLORADO INSTITUTE OF MASSAGE THERAPY



Your Partner in Health, Wellness & Education



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Mission Statement:

To prepare a student for the establishment of a professional and ethical Massage Therapy practice which, serves, enhances, and protects the health, safety, and welfare of the public. To prepare a student for written and practical examinations given by local, state, and national examiners as a requirement for licensure. To prepare a student for specialization in injury rehabilitation with Neuromuscular Therapy and Trigger Point Release Therapy.

THE COLORADO INSTITUTE OF MASSAGE THERAPY IS:

- Accredited by the Commission on Massage Therapy Accreditation (COMTA) 900 Commonwealth Place, Suite 200-331, Virginia Beach, VA 23464, 719-888-6790 for the ANMT program
- Approved and regulated by the State of Colorado, Department of Higher Education, Division of Private Occupational Schools (DPOS)
- Approved by the National Certification Board for Therapeutic Massage and Bodywork
- Approved for Montgomery and Post 9/11 G.I. Bill® and MyCAA

THE COLORADO INSTITUTE OF MASSAGE THERAPY IS A MEMBER OF:

- American Massage Therapy Association (AMTA)
500 Davis Street, Suite 900, Evanston, IL 60201
877-905-0577 www.amtamassage.org
- Associated Bodywork and Massage Professionals (ABMP)
25188 Genesee Trail Road, Suite 200, Golden, CO 80401
800-458-2267 www.abmp.com
- Alliance for Massage Therapy Education (AFMTE)
PO Box 40014, Tucson, AZ 85717
855-236-8331 www.afmte.org

THE COLORADO INSTITUTE OF MASSAGE THERAPY OFFERS:

- Advanced Neuromuscular Massage Therapy Certification Program
- International Academy of Neuromuscular Therapies (IANMT) Certification
- Continuing Education
- Professional and Student Massage Clinics
- Sports Massage Clinic
- On-site retail store
- Cadaver lab onsite at Institute for Anatomical Research on site

*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).
More information about education benefits offered by VA is available at the official U.S. Government website at www.benefits.va.gov/gibill.*



After completing my Bachelor's Degree in Health Science in 2013, I decided to expand my scope of practice with massage. I enrolled at CIMT based solely on its reputation. I was very surprised at how quickly we were immersed in hands-on training and comprehensive classroom learning. After graduation, I began to teach some of the more complex classes because of my previous schooling. Shortly thereafter, I began working with the Education Department and now my responsibilities have grown to Owner and Director! As far as this field goes, you never stop learning and developing. I enjoy learning as much as I can about health, the human body, and love sharing this with students. The classroom is one of my favorite places to be!

As a multifaceted career, Massage Therapy brings equal amounts of benefit to both giver and receiver. Choosing a school is an important decision and can be life changing. We have graduates working with professional and Olympic level athletes, traveling the world teaching Neuromuscular Therapy and establishing businesses that are now being franchised. More opportunities are available than there are practitioners to fill them. I invite you to come see what opportunities are here for you at the Colorado Institute of Massage Therapy.

Nikki Alvaran
Owner / Director / Instructor

1985: Opened our doors with a vision of acceptance of the massage therapy profession within the existing health care community and recognition of the massage therapist as a skilled health care provider within that community.

1992: CIMT partnered with a major hospital in Colorado Springs offering students internship opportunities.

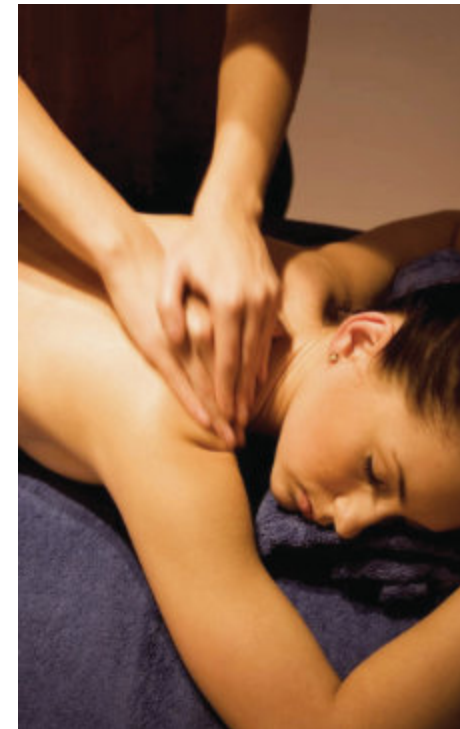
1997: The International Academy of Neuromuscular Therapies (IANMT) integrated their nationally recognized certification program into the CIMT curriculum, allowing our ANMT students to graduate as internationally certified neuromuscular therapists.

1999: CIMT's Director and long-time instructor, Roger Patrizio, purchased the school. Roger expanded the vision of CIMT to include health and wellness, as well as personal and professional development.

2001: CIMT moved the school into a beautiful 11,000 square foot facility located minutes away from Garden of the Gods, offering spacious grounds and incredible views of the majestic 14,115 foot Pikes Peak.

2011: CIMT achieved accreditation through the Commission on Massage Therapy Accreditation.

2020: CIMT's Education Director and longtime instructor, Nikki Alvaran, purchased the school.



Today: CIMT has exclusive relationships with the Triple Crown of Running, (Pikes Peak Marathon), and Grand Prix of Running.

CIMT has a strong resolve to respond to the constantly changing arena of massage therapy, which is experiencing exponential growth. A thorough and extensive training program has been developed with the goal of preparing graduates to work in the diverse professional health care fields of injury rehabilitation and medical massage therapy, as well as the fields of corporate, athletic, and spa massage. Students receive a strong foundation in anatomy and physiology, pathology, assessment skills for common muscular problems, and training in massage techniques to meet a variety of needs. CIMT, the faculty, graduates, and students are united in focusing on improving the health and wellness of the clients who experience their therapeutic and caring touch.

Choosing the Right School

Choosing the right school is an investment in yourself and your future. The more information you have about the profession, the better prepared you will be to decide which school is right for you. The following information covers many of the questions which we frequently encounter when discussing our program. Please consider these questions in your search for the massage therapy education you desire. We invite you to make an appointment to visit the school and speak with one of our staff members to answer any additional questions you may have.

WHAT SHOULD I EXPECT FROM MY CERTIFICATION PROGRAM?

The Advanced Neuromuscular Massage Therapy (ANMT) certification program is accredited by the Commission on Massage Therapy Accreditation (COMTA). The ANMT program includes medical massage therapy, which prepares the massage therapist to work with physical therapists, chiropractors, and physicians that are dealing with rehabilitative treatments. This program will:

- Provide graduates with a wide range of skills in Swedish, sports massage, joint movements and integrative techniques
- Provide graduates a strong foundation in human anatomy
- Provides graduates with a depth of knowledge in massage theory and history
- Provide graduates vast knowledge and techniques for clinical and rehabilitative therapy
- Provide graduates with understanding of pathology
- Provide graduates with extensive training in neuromuscular physiology
- Provide graduates with immeasurable knowledge in trigger point release therapy
- Provide graduates with skills to perform an accurate postural analysis
- Provide graduates with techniques to perform neuromuscular massage therapy (certificate through the International Academy of Neuromuscular Therapies)

- Prepare graduates for careers in the medical industry
- Prepare graduates for the business environment, including marketing, client assessment, ethics, taxes, bookkeeping, time management and business planning
- Prepare graduates to confidently pass all state and national examinations required to become a competent and professional massage therapist

Hybrid Program

The hybrid program allows students to complete a portion of the massage program virtually. They will take the following courses virtually: A101 Med Terms, A102 Bones, T104 Clinical Applications, T102 Foundations, T106 SOAPS, A103 Structural Kinesiology, T103 Self-Care, A104 Functional Anatomy, A105 Neuromuscular Physiology, T105 Practice Building, T107 Trigger Point, and A107 Pathology. Each week the students in this program will complete the lectures and class assignments on-line. While they will be able to do this on their own time each week, they will still complete all work in the week that is it assigned. They will still do all the other requirements of the program (technique class, student clinic, lab massages, etc.) in person. Students in the hybrid program will meet the same requirements and do the same assignments each week as students in the in person program.

Choosing the Right School

WHAT ARE CIMT'S TEACHING METHODS?

The CIMT program is based on theories of experiential learning. Students are immersed in massage therapy training, which includes concrete experience, observation, and reflection on that experience, forming abstract concepts and testing what they have learned in new situations. Our students' weeks are divided into two 4.5 hour classes, alternating theory and technique. The theory classes support all aspects of massage therapy, from human anatomy and physiology to operating a massage therapy business or clinic. They provide the conceptual foundation for the hands-on technique classes, as the students progress from Swedish Massage to Neuromuscular Therapy. In addition, students are trained in experiences related to massage therapy, such as ethical behavior, writing health histories, interviewing skills, client education, research, SOAP charting, conflict resolution, business planning, insurance billing, and job interviewing.

CIMT is proud to incorporate the use of multimedia classroom demonstrations for the audio-visual learner. Multimedia technique demonstrations are done using overhead monitors and a video camera to ensure that all students can see the demonstration clearly. In order to help students learn proper posture and body mechanics, they are also videotaped while practicing Swedish massage.

All CIMT instructors have been qualified by the Division of Private Occupational Schools and selected based on knowledge, teaching skills, and personal commitment to the massage therapy profession. The instructor-to-student ratio for hands-on class instruction may be up to 1:7 practicing the technique, which allows for extensive individual attention. The instructor-to-student ratio for theory class

may be up to 1:24 excluding electives. Our philosophy is to mentor and train each individual student during technique training. Students partner-up so that half the class receives massage and provides

feedback, while the other half is being instructed in technique.

CIMT is committed to know and care about every single one of our students.

We are eager to help you reach your educational and

professional goals by providing the individual attention needed to help you succeed.

Faculty:

Our current faculty is comprised of multiple practitioners from a variety of professions. Many professions represented on our staff are: certified neuromuscular therapy, chiropractic, massage therapy, certified fitness therapy, certified personal training, exercise physiology, and sports medicine bodywork.



THE CIMT ADVANTAGE OVER OTHER PROGRAMS:

International Academy of Neuromuscular Therapies (IANMT) Certification

Since 1997, CIMT has been honored to include the highly respected International Academy of Neuromuscular Therapies (IANMT) certification series in our course curriculum. CIMT is proud to have been a pioneer in the field of massage therapy and is one of the original three schools that piloted the certification program. To date, only sixteen schools in the United States include this certification, and CIMT is the only school in Colorado to include this highly sought after neuromuscular training.

- **Strong Foundation**
Our program gives students a solid foundation in massage education. The students then use this foundation with neuromuscular and trigger point therapy. These are respected and valued skills in the general public and medical community because our students are able to address the source and not just the symptoms of a person's soft tissue pain.
- **Leading edge skills**
Our graduates and instructors use the skills they have been taught to join the top professionals in the field today. CIMT graduates have taught advanced seminars to body workers internationally and their work has been nationally published. Our instructors are all currently active with their own practices and teach from their experience.
- **Confidence around other health care professionals**
Grounded in science and scientific methods, our curriculum provides a solid and in-depth base of anatomy, physiology, massage theory and medical terminology, which prepares our students to interact with a variety of healthcare professionals.
- **A well-rounded variety of options for success**
Student clinic, research, marketing, sports, and elective opportunities are designed to help you define your direction and challenge you to grow.
- **A diverse continuing education program**
Nationally recognized educators, monthly elective courses, weekend seminars and retreats further enhance the knowledge and skill base of our graduates and other health care professionals.

CIMT provides thousands of sports massages and chair massages each year in the Pikes Peak Region.

CIMT IS RESPECTED NATIONALLY AND IN THE LOCAL COMMUNITY

- Over the last three decades, CIMT has built a solid reputation and is well respected by the medical community for the quality of its graduates. Many of our graduates have built their practices based on referrals from doctors who respect the CIMT training program. For the same reasons, others find opportunities to work in offices with doctors, physical therapists and chiropractors.
- CIMT provides over a thousand sports massages and chair massages each year in the Pikes Peak area. Besides the value for students in training and for the clients receiving these massages, CIMT has a focus on educating and introducing the public to the benefits of massage therapy.
- CIMT has always been active in promoting growth within the massage therapy field. We support the AMTA Massage Therapy Foundation which every year grants scholarships and funding for ongoing research of effects and benefits of therapeutic massage as treatment for chronic diseases and conditions.
- **Institute for Anatomical Research**
The Institute for Anatomical Research is also located on campus. The Institute for Anatomical Research is a non-profit educational and research facility focused on anatomical education and training through the exploration and dissection of the human body. Their goal is to inspire the development of advanced therapies and treatments to improve the quality of life. Very few massage therapy schools have the opportunity to send students to such an



accomplished organization as this scientific laboratory for human dissection. CIMT has collaborated with the Institute for Anatomical Research to include this anatomical instruction during regular class times during the massage program. Students will have the privilege to go to the lab at various times throughout the program to deepen their knowledge of the human body.

YOUR HEALTH NETWORK

In January of 2006, the Colorado Institute of Massage Therapy opened its membership-based Health Network Massage Therapy Clinic. This clinic provides CIMT graduates with their first professional job opportunity within the massage industry. Our internship program allows graduates to continue their education and gain experience with client-based massage in our clinic. Licensed professional therapists contract with us to provide specialized massage, tailoring each individual massage and offering a variety of techniques. Our therapists offer modalities including Swedish, Deep Tissue, Prenatal, Reflexology, Sports, TMJ, Cupping Therapy, and Thai Yoga. Our members receive reduced pricing on massage treatments, discounts in our retail store and special promotions. Upon graduation, our alumni are eligible for a complimentary clinic membership.

Our purpose is to support your personal goals for health, wellness, and education.

CIMT is truly blessed to be located in one of the most beautiful areas of the nation. Colorado Springs is home to the world famous Pikes Peak, Garden of the Gods Park, and Pike National Forest. Colorado Springs is a rich and growing, culturally diverse metropolis. Our residents enjoy some of the best quality of life that the nation has to offer. Colorado Springs has been ranked #6 by U.S. News and World Report in their survey of the “Best Places to Live” in 2018. This only adds to the accolades the city has already received for being one of the “Most Pet-Friendly” and one of “Best Cities for Veterans,” one of “America’s Smartest Cities,” one of the Top “Fitness-Focused Cities,” and one of the “Best Cities for Walking.” Colorado Springs is simply one of the best places to live...and to get an education!

Residents enjoy many incredible recreational opportunities, from hiking and biking trails to rock climbing, all within the city limits. Other outdoor activities within minutes of the city include backpacking, mountain climbing, snowshoeing, or boating - just to name a few. The Springs is within 2–3 hours of world-class ski resorts such as Breckenridge, Aspen and Vail, and approximately an hours drive from Denver.

Colorado Springs boasts over 35 major museums and galleries, 2 main libraries and large regional malls, the Fine Arts Center, the Olympic Training Center and countless other attractions. We have a large number of churches, synagogues, and mosques in a multitude of denominations throughout the city. In addition, the city is home to several defense installations such as Fort Carson, the U.S. Air Force Academy, and NORAD.



FACILITY

CIMT is located in central Colorado Springs, one mile west of Interstate 25. The campus is situated minutes from Garden of the Gods Park and Pike National Forest. Hiking and biking trails are easily accessible and allow students to ride or walk to school.

The school is situated on a 22,500 square foot campus where our students enjoy spacious areas for recreation, relaxation and study with a large outdoor patio, decks and grassy areas.

The school maintains a comfortable, climate controlled, smoke-free area for practice, lecture and study. There are two large classrooms, eight student clinic rooms, a student and staff lounge, a retail store and cafe.

Our facility is purposely suited to all phases of training in massage therapy and includes professional massage tables, on-site massage chairs, skeletons, video cameras and monitors, (slide and overhead projectors), and multimedia computers.

OUR STUDENT BODY

Massage therapy, as a profession, attracts a wide variety of people.

Although the median age of the students enrolled is 28 years old, the student body ranges in age from our youngest students who may enroll directly from high school, to our more mature students who have entered the program in their 60's. We attract many individuals looking for a career change or part-time supplemental income, athletes, health care professionals, homemakers, business professionals, and people from all walks of life.

Our students share a common interest in natural healing, self-growth, a strong desire to help others, and an aspiration to take a positive step in their own lives. During the educational process, the students learn not only the subject material, but insight into themselves. Each class brings together a unique and diverse group of people. Many students find that the support and camaraderie they experience during their time at CIMT creates deep and lasting friendships.



Requirements for Admission

The Colorado Institute of Massage Therapy admits students of any color, race, ethnic origin, gender, religious background, physical or mental disability, or sexual orientation to all the rights, privileges, programs and activities made available to students at the school. CIMT does not discriminate in its admissions policies, educational policies, financial programs, or any other school administered programs. All students, staff, and faculty must adhere to the CIMT non-discrimination policy at all times. Violations of the policy will result in immediate dismissal from the program or employment.

THE COLORADO INSTITUTE OF MASSAGE THERAPY DOES REQUIRE:

- Applicants must be at least 17 years of age to apply to the program. Applicants under 18 years of age require that all enrollment documents including the enrollment contract, must be co-signed by a parent or guardian.
- A high school diploma or equivalent is required.
- Applicants must be fully able to participate in classroom requirements. Applicants must be in good health and be physically, mentally and emotionally capable of performing massage therapy.
- Applicants must possess good communication skills, competency in the occupational environment, and demonstrate a commitment to learning massage therapy.

Persons with disabilities are encouraged to apply to the school. The procedure is no different than what is required for any student. In accordance with applicable federal and state law protecting individuals with known disabilities, the Colorado Institute of Massage Therapy will attempt to reasonably accommodate those individuals, unless doing so would create an undue hardship to CIMT or to the student. The Colorado Institute of Massage Therapy does not follow the Ability to Benefit Process and requires that students have a high school diploma or equivalent prior to admission.

Enrollment is on a first-come, first-serve basis to those who have sent in their forms and deposit. Due to limits on class size, we recommend sending in a completed application at least two months prior to the program start date. If space is no longer available when we receive your forms and deposit, you will be put on the waiting list or given priority for entrance into the next class.



Application Process

Send in your completed application form, including biographical sketch and high school transcript, together with the non-refundable application fee of \$75 to the school before the term for which application is being made. Once your completed application has been received, it will be reviewed by the Admissions Department and you will be notified of your acceptance status within two weeks.

UPON ACCEPTANCE INTO CIMT'S PROGRAM

Upon acceptance into the program, an appointment is made to complete your enrollment package, which will include a Student Enrollment Agreement, Contract for Payment of Tuition, and a tuition deposit to secure your space. Once these documents are completed, students are officially enrolled and have reserved their place in the program.

POSTPONEMENT CLAUSE

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth: a.) whether a postponement is for the convenience of the school or the student and b.) the deadline for the new start date, beyond which the start date will not be postponed. If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Educational Act of 1981.

Note: An applicant for licensure in Colorado must attain a degree, diploma, or otherwise successfully complete a massage therapy program that consists of at least 500 total hours of course work and clinical work from an approved massage school. Requirements in other states may differ and local ordinances may apply in the absence of state law.



PLACEMENT ASSISTANCE

Upon graduation, the therapist will find that with the recent growth in health and wellness, there are many opportunities available in the field of massage therapy. Our placement strategy is based upon preparation. CIMT assists students with their professional career training to develop the skills, experience and confidence necessary to locate or create employment opportunities unique to their needs. Our job is to prepare you for success in your chosen field.

CIMT does not make any employment guarantee upon graduation. Nevertheless, graduates of CIMT are encouraged to use the school as their resource for employment opportunities, networking and business advice. According to AMTA's recent survey, approximately 81 percent of massage therapists are self-employed. Employment of massage therapists is expected to increase by 26 percent from 2016 to 2026, faster than the average for all occupations. Employment opportunities will grow as more people learn about the benefits of massage therapy.

We frequently receive requests from businesses that want to employ qualified massage therapists, and we inform students and graduates of these inquiries via the job opportunities board and graduate email database. Currently, CIMT graduates are employed at doctors' offices, physical therapy clinics, hospitals, chiropractic offices, sports clinics, massage therapy clinics, resorts, naturopathic clinics, fitness centers, day spas, beauty and skin care salons, cruise ships, professional sports teams, Olympic teams and private practices.

RETAIL STORE

CIMT has a professional retail store that stocks a variety of items which are necessary and complementary to a professional massage practice. Students receive a 10% discount on most items. Special orders and custom products are also available.

Among the items offered are:

Massage gels, lotions and creams, resource books, anatomy charts and posters, massage tools, tables and chairs, aromatherapy oils, apparel and self-care tools.

LIBRARY

CIMT has a large and varied selection of books and DVDs on the massage therapy profession and related subjects. The library/video checkout is a free service which is available through the Education Department during business office hours.

TUTORING

CIMT instructors are available for students who need assistance with either the theory or technique portion of their classes. CIMT may require tutoring for students who are not meeting the minimum academic standards. Tutoring is by appointment only, and tutoring fees will apply. Refer to the CIMT Policies and Procedures section for current fees and information.



STUDENT FILES

Permanent records for all students are maintained in the administrative offices. All student files are considered confidential and are accessible only to the individual student and authorized personnel of CIMT. Students may arrange to review their file by contacting the Records Coordinator. CIMT will release student and graduate transcripts directly to the student upon successful completion of program requirements and payment of tuition and all financial obligations are satisfied. If additional copies of transcripts are required and requested by the student, an additional fee is required for each additional transcript. If release of transcripts is required for institutional use, a signed release form and transcript fee is required from the student or graduate before CIMT will release the records.

LICENSING

Following graduation and if all monthly tuition payments are made in a timely manner during the last twelve months of the enrollment agreement, CIMT, may, in its discretion, issue a letter or transcript directly to a licensing office on behalf of the graduate. CIMT will then issue the official diploma, certificates and transcript upon completion of payments. This certification is NOT a license to practice massage therapy. Professional licensing requirements for graduates in the State of Colorado are governed by the State of Colorado Department of Regulatory Agencies (DORA). Specifically, all massage therapists in Colorado must meet the requirements stated in the Colorado Massage Therapy Rules and Regulations 3 CCR 722-1.

An applicant for licensure in Colorado must attain a degree, diploma, or otherwise successfully complete a massage therapy program that consists

of at least five hundred (500) total hours of course work and clinical work from an approved massage school. In addition, the Colorado State Department of Regulatory Agencies requires students to pass and submit results of a massage and bodywork examination. There is one examination choice for graduates: the Massage and Bodywork Licensing Examination (MBLEEx) offered by the Federation of State Massage Therapy Boards. After passing the MBLEx you will need fingerprinting, a background check, and insurance.

For licensing requirements outside Colorado, contact ABMP and AMTA for updated information on requirements per state.

Requirements outside of the State of Colorado may differ. Other state licensing laws and local municipal ordinances may apply. Refer to DORA website below for more information.

State of Colorado Department of Regulatory Agencies

1560 Broadway, Suite 1350
Denver, CO 80202

Phone: (303)894-7800 • Fax: (303)894-7764
www.dora.state.co.us



CLASS SCHEDULE

CIMT offers four class start dates per year. Classes meet every Tuesday and Thursday at the same time, excluding the holiday schedule (see below). Additional time will be required for labs, clinics and events (See the table on page 20-21 for details.) The Advanced Neuromuscular Massage Therapy Certification Program is completed in 10½ months. The starting months and accompanying schedules for classes are as follows:

Start Date	Class Times
JANUARY	Evenings, 5:30 P.M. - 10:00 P.M.
APRIL	Mornings, 8:00 A.M. - 12:30 P.M.
JULY	Evenings, 5:30 P.M. - 10:00 P.M.
OCTOBER	Mornings, 8:00 A.M. - 12:30 P.M.

HOLIDAY SCHEDULE

Throughout the year, the CIMT office is closed and classes are not held during the following weeks:

Spring Break:	The last full week in March
Summer Break:	The week of July 4th
Thanksgiving Break:	The week of Thanksgiving
Winter Break:	The week of Christmas and the week before New Year's

In addition, the office is closed and classes are not held on Easter, Memorial Day and Labor Day.

CAMPUS HOURS
(RETAIL STORE, LIBRARY, & FACILITIES)

The first priority of CIMT staff is to assist students to the best of their ability. In order to be effective in doing so, we highly encourage students to make appointments with staff members in advance so that they can accommodate your needs.

Day	Campus Hours
Monday	9:00 A.M. - 5:30 P.M.
Tuesday	8:00 A.M. - 5:30 P.M.
Wednesday	8:30 A.M. - 5:30 P.M.
Thursday	8:00 A.M. - 5:30 P.M.
Friday	8:30 A.M. - 5:30 P.M.
Saturday	Variable
Sunday	Variable

ANATOMY & PHYSIOLOGY

A101 MEDICAL TERMS

6.75 training hours
Topics covered in this course are medical terminology; anatomical position and planes; geographical terms and terms of position and movement; location of major organs, body cavities, and quadrants; and introduction to tissue types.

A102 BONES

23.00 training hours
In this class, you will learn the anatomical structure and cellular components of bone tissue, as well as the different types of joints in the body. You will learn how to identify and palpate bony landmarks, which are necessary to locate the muscles you will be treating within massage therapy.

A103 STRUCTURAL KINESIOLOGY

44.50 training hours
This is the heart of the anatomy curriculum! The musculature of the body will be taught in this class, including attachment sites of each muscle, fiber direction, action, involved joint, innervations, and associated muscles. This course is a fascinating journey into the movement of the human body and contains foundational knowledge for massage therapy.

A104 FUNCTIONAL ANATOMY

11.25 training hours
This course covers cellular structure and function; tissue types and repair; lymphatic, immune and other body systems; cardiovascular anatomy and circulation. This is important background information



since massage therapy affects these systems and functions of the human body.

A105 NEUROMUSCULAR PHYSIOLOGY

18.00 training hours
This course explores the relationship between the nervous system and the muscular system. You will be taught the anatomy and basic physiology of the nervous system; the structure, functions, and physiology of muscle tissue; the pathways and locations of important peripheral nerves; and the reflexes and pain theories that relate to massage and physiology of muscle tissue.

A106 POSTURAL KINESIOLOGY

11.25 training hours
This is a very thought provoking class in which you will learn how to perform a basic postural analysis on a client. This assessment will help you determine a massage treatment plan by identifying major muscle groups which may be responsible for postural distortion and imbalance.

A107 PATHOLOGY

13.50 training hours
You will learn to identify causes, signs and symptoms, and suggested massage treatment plans for various diseases and pathologies within the body systems. Most importantly, you will be able to identify any cautions regarding these diseases and pathologies in order to develop a safe and effective treatment plan.



MASSAGE THEORY**T102 FOUNDATIONS OF MASSAGE THERAPY***15.75 training hours*

Here we will look at the history of massage in general and define therapeutic massage and its scope of practice. The very important topics of therapeutic presence and ethics in practice are covered in depth including how to handle difficult client interactions.

**T103 SELF-CARE***6.75 training hours*

This is an important area for the student massage therapist to explore. Topics include stretching and exercise, Swiss exercise balls, nutrition, massage tools and relaxation techniques for the therapist's self care.

T104 CLINICAL APPLICATIONS*6.75 training hours*

In this class, you will learn the effects of massage on the various body systems and the effects of specific massage techniques. You will be introduced to the Basic Routine protocol for massage treatment and ways to incorporate different types of care into your practice. You will learn how to take a thorough health history in order to determine advisability and course of treatment.

T105 PRACTICE BUILDING*23.50 training hours*

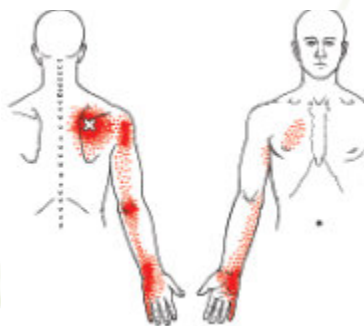
This class is designed to provide a foundation and introduction to business to compliment your massage therapy knowledge and skills. Information will be presented on setting up your own massage business such as fee structures, scheduling, office protocol, taxes, bookkeeping, marketing and you will also be introduced to research. You will have the opportunity to develop your own business plan, which is not only motivating but a lot of fun as well.

T106 SOAP NOTES*6.75 training hours*

In this class, you will be taught the very important and necessary skill of medical charting. You will learn how to write effective notes, properly document your massage sessions, and chart your clients' progress.

T107 TRIGGER POINT THERAPY*39.75 training hours*

This class is the core of trigger point release therapy. Topics include trigger point referral pain patterns, symptoms, activations, and corrective actions for each muscle in the body that are commonly treated with trigger point release.

**TECHNIQUE****TC101 SWEDISH MASSAGE THERAPY***68.00 training hours*

In this course, we will cover the basic principles and techniques of Swedish massage, which is the foundation for the rest of the technique curriculum. At the end of this course, you will know how to give a relaxing, full body Swedish massage.

TC102 JOINT MOVEMENTS/INTEGRATIVE TECHNIQUES*73.50 training hours*

Here you will learn how to improve a client's joint range of motion. You will learn techniques that include shaking, stretching, and passive range of motion (PROM) techniques; invaluable tools in a massage therapy protocol. We will add various subtle techniques to your growing list of treatment techniques including strain-counterstrain; pro-gravity; neuro tap & stroke; deep transverse friction, which is a deep cross-fiber technique; and hydrotherapy, which is the use of various types of water applications and temperatures for therapy.

TC103 NEUROMUSCULAR THERAPY/TRIGGER POINT RELEASE THERAPY*111.00 training hours*

This course provides you with the palpation skills and techniques for performing neuromuscular therapy. You will put into practice the basic routine protocol for releasing trigger points. Palpation will be demonstrated and practiced and you will be instructed on very specialized trigger point release routines following a specific protocol developed by CIMT.

TC104 NEUROMUSCULAR THERAPY (IANMT CERTIFICATION SERIES)*73.50 training hours*

The International Academy of Neuromuscular Therapy Certification Program focuses on anatomy, physiology, functions and dysfunctions of muscles and joints. Neuromuscular Therapy is a highly effective treatment for the elimination of pain caused by soft tissue (muscular) injury, regardless of when the injury occurred. This class will enhance and refine your palpation skills, and develop a step-by-step protocol for treating each specific area of the body. Prerequisites: Completion of a massage therapy program or from within another related medical field at the discretion of the Education Department. CIMT students must complete TC103 before beginning the IANMT course.

"The mind cannot forget what the hands have learned." - Jon Zahourch

Good massage training is all about mentorship, practice and experience in a variety of locations and modalities within the massage profession. In addition to the nine hours of class per week, part of your training will involve:

- Elective courses
- Practice massages (lab)
- Marketing massages (seated)
- Sports massages
- Massages in a clinical setting

APPLIED TRAINING

INTERDISCIPLINARY ELECTIVES

52.00 training hours
These elective courses are intended as an introduction to a variety of different modalities and occupational specialties. Courses are generally held on Saturdays from 8:30 A.M. – 5:30 P.M. Students must complete 52.00 hours of elective courses prior to graduation. Some of the various course subject matters covered may include:

ELECTIVES:

- Reflexology
- Pregnancy Massage
- Spa Massage Treatment †
- Hot Stone Therapy Certification †
- Thai Massage
- Cadaver Lab †
- Compressive Deep Tissue
- Myofascial Release Technique
- Visceral
- Cupping
- Pilates/Yoga/Thai Chi
- Aromatherapy †
- Geriatric Massage
- Nutrition/Fitness Training for Massage Therapists

† Electives which may require an additional fee.

SPECIAL COURSES

- OR101 ORIENTATION**
4.50 training hours
Reviews school policies and procedures, clinical lab hours, sports and marketing, and courses.
- COM101 COMMUNICABLE DISEASES**
4.00 training hours
This course covers common communicable diseases, learning to identify symptoms and precautions in order to make safe decisions about treatment. You will learn the body’s defense, prevention, and sanitation. This is a self-taught course to be completed on campus during theory hours by the start of A107 Pathology.
- SC101 STUDENT CLINIC**
120.00 training hours
This is a “hands-on” course allowing the student to work on CIMT clients in a clinical setting after successful completion of TC101 Swedish. The student will practice customer service, interviewing skills, writing proper SOAP notes and client filing. This course allows the student the opportunity to function autonomously as a massage therapist and begin developing their personal massage skills with school clients, while having a qualified instructor present and available. At the end of this course, students will have gained experience working in a massage therapy clinic with the objective of preparing them to work independently as a professional massage therapist.
- SP101 SPORTS MASSAGE THERAPY**
16.00 training hours
Sports massage is a practical, specific application of Swedish massage. In this course, you will get hands-on experience at sports and marketing events. Hours vary.

CLINICAL LAB HOURS

Training hours included in Technique course hours: As part of the training program, students are required to complete all lab hours on campus. These are in addition to class attendance. This prepares the student for private practice of massage therapy by structuring a diversity of practice sessions and professional contact with the public. The clinical lab hours requirement consists of:

For the Advanced Neuromuscular Massage Therapy Certification Program: (750 Hours)

- 8 chair massages
- 81 full body massages (including 12 charting)
- 5 preceptor evaluation massages
- 16 Sports Hours
- 10 Marketing Event Hours
- Record keeping on each massage



Summary of Hours	750
Orientation	4.50
Anatomy and Physiology	128.25
Massage Theory	99.25
Massage Technique	326.00
Sports Massage	16.00
Electives	52.00
Student Clinic	120.00
Communicable Diseases	4.00
Total Diploma Hours:	750.00

The prerequisite for beginning the last course in the program is that all fees are paid and the student is current on their financial obligations.

The core of the CIMT massage therapy program is a unique method of releasing trigger points, one of the most common muscular dysfunctions seen in a typical therapeutic massage practice. A trigger point is a hyperirritable spot in a muscle that can cause pain, limited range of motion, and referrals of pain to other muscles, limiting their function as well.

Trigger Point Release Therapy was pioneered and developed in this country by Dr. Janet Travell, President John F. Kennedy's personal physician during his years of persistent back pain. Today it is commonly referred to as Neuromuscular Therapy.

If trigger points are not treated, they can be the culprits in lingering pain even after an injury has healed, and the reason why a headache, neck ache or backache keep returning. Some of the causes of trigger point activity in your muscles are stress, physical trauma, injury, overuse, strain, as well as chemicals, drugs, alcohol, and environmental pollutants. Active trigger points keep the muscles tight, restricting blood flow and compressing

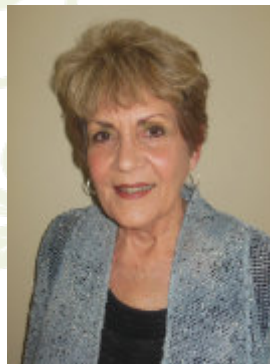
nerves perpetuating a vicious pain-spasm-pain cycle in the muscles. The effect of this may limit movement and flexibility, encouraging postural patterns which may sustain the cycle for years. Trigger Point Release Therapy is a valuable component of preventative, as well as rehabilitative care.

CIMT students master a wide range of neuromuscular therapy techniques, including the school's own trigger point release protocol. This enables them to better serve the diversity of people seen in private practice. The client is referred to as a "participant" in therapy because client involvement is essential if the process is to successfully restore and maintain freedom of movement. Some of the muscular release and re-education techniques taught at CIMT include:

- Friction across muscle fibers and attachments
- Shaking, stroking, and stretching of muscles and fascia
- Joint range of motion, isometric exercises and stretching
- Direct pressure on a trigger point

- Release of associated skin, tendon, and ligament trigger points
- Postural and gait analysis and correction
- Myofascial Release Technique
- Pro-Gravity Technique
- Strain-Counterstrain Technique

The CIMT method of Trigger Point Release therapy was developed by the school founder, Togi Kinnaman. Her pioneering spirit, diligent research, and innovative curriculum development has helped raise the standards of the massage therapy industry. Togi's vision of massage therapy's acceptance into the medical community is well on its way to being realized. We, as massage therapists, owe Togi our gratitude for her years of commitment to the highest standards of education and professionalism in our industry.



Since 1997, CIMT has been honored to include the highly respected International Academy of Neuromuscular Therapies (IANMT) certification series in our curriculum. CIMT is proud to have been a pioneer in the field of massage therapy, and neuromuscular massage therapy.

Neuromuscular Therapy is a comprehensive bodywork system which promotes recovery from acute and chronic pain syndromes. This system utilizes specific massage techniques, stretching, and home self-care to eliminate the causes of most neuromuscular pain from the musculoskeletal and nervous system. (NMT enhances a person's biomechanics or awareness and ease of movement by improving the functions of joints and muscles), as well as releasing endorphins, the body's own natural pain killers. It can be part of a comprehensive treatment plan complementing all other health care modalities.

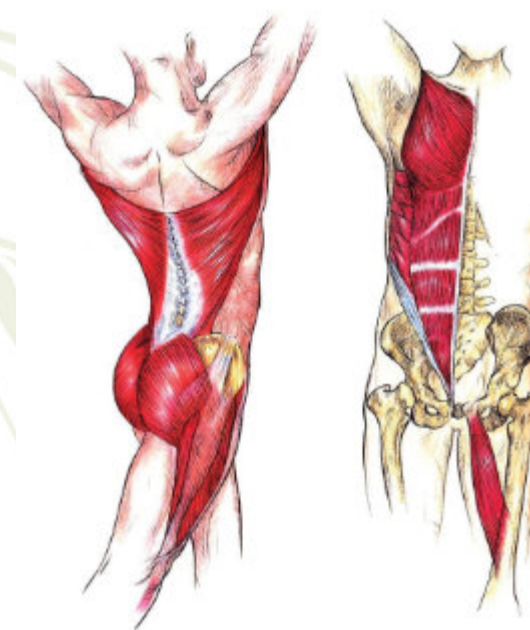
NMT certification focuses on anatomy and physiology as well as functions and dysfunctions of muscles and joints. Protocols for treatment of common pain syndromes combined with thorough anatomy knowledge are the basis for a successful NMT practice.

The IANMT's Founder and Director, Judith DeLany, LMT, CNMT, is a published author of manuals and articles on pain management and contributed to Dr. Leon Chaitow's book, *Modern Neuromuscular Techniques*. Judith is the author of *Clinical Application of Neuromuscular Techniques*. She is an associate editor for *Journal of Bodywork and Movement Therapies*, the esteemed peer-reviewed scientific journal for bodyworkers.

Judith DeLany has been a featured speaker for state American Massage Therapy Association (AMTA) meetings, national AMTA conferences and numerous conventions.

Her primary focus is the advancement of education in all health care professions to include soft tissue care and the myofascial treatment of chronic pain syndromes.

Neuromuscular Therapy, Care of Soft Tissue Pain and Dysfunction, Judith DeLany, LMT, 1994



PROGRAM POLICIES

Attendance

In order to comply with the guidelines mandated by CIMT, students are required to physically attend 80% of each course. In order to receive full credit for technique class, a student must both receive and give a massage during the trade portion of class, as well as be present for the lecture. Any student arriving 30 minutes late or leaving 30 minutes early from class will be marked as absent for the entire class. Absences beyond the maximum will require the student to retake the course. Clock hour is defined as 60 minutes instructional or supervised time.

Tardiness

The amount of class missed due to either tardiness or leaving early will be added throughout each course, and each 30 minutes of cumulative absence from class will be counted as one “absence” for the course. If absences, due to tardiness or leaving early, are acquired beyond the maximum allowed for the course, each absence will result in dropping one letter grade from the student’s final grade for the course. Additional class tardiness may result in additional assignments or a requirement to retake the course, which is at the discretion of the instructor and the Education Department.

Makeup Requirements

For ALL absences, a student is responsible for contacting the instructor before the ending date of the course to arrange for makeup work. If a student misses classes beyond the acceptable amount for that particular course, tutoring will be required or the course must be retaken at additional costs. Only one absence is allowed from the IANMT certification series, per the IANMT’s attendance policy, and it will be required to be made-up with a tutoring appointment. Please see the individual course syllabus for specific attendance requirements. All work is due by the last day of each course or the course will need to be retaken at a fee

Official Class Withdrawal and Fee

A student may officially withdraw from a course during the term by notifying the Records Coordinator, who will fill out a withdrawal form. A student who does not officially withdraw from a course is subject to a failing grade. Students will receive a grade of “W” for a course from which they have officially withdrawn prior to the last date of the class. Faculty or administrative staff may request that a student be officially withdrawn from a course for excessive absenteeism, delinquent tuition payments, failure to meet academic standards, or lack of compliance with school policies and procedures. The student is responsible for fulfilling their enrollment agreement, which includes continuing any payment plan as long as their contract is in effect, whether attending class or not. The withdrawal fee is \$150.

Leave of Absence

Leave of absence will be treated as a withdrawal and return on a specific date.

Re-Entry Policy and Fee

Upon the student’s return after a withdrawal, the tuition due at time of withdrawal will be re-calculated to reflect the actual hours attended. The tuition for any classes needing to be taken and to be retaken will be charged at 64% of the a la carte pricing for students. The re-entry fee is \$150.

Draping Policy

Proper draping of the person on the massage table is required at all times. The genitals and women’s breasts are never to be exposed; this includes the gluteal crease and pubic hair. You are required to be covered with a top sheet even when you have your underwear on

Snow Day

If the school closes for a snow day, classes will be held virtually. Students will be responsible to log in to a distance learning platform to attend both theory

and technique classes. If the student is attending a virtual technique class, they will be expected to do their best to practice at home.

Weather/Emergency

To check for delays and closures, go to our website, Facebook page or KKTV to get the latest update. CIMT will make its own decision pertaining to delays by 6 a.m. If inclement weather develops midday, a decision for classes, lab, and student clinic sessions starting at 5:00 p.m. or later will be determined and posted by 3 p.m. If inclement weather develops after the evening shift has begun, the instructor on duty is able to use their discretion to determine whether the remaining shift should be cancelled with guidance from either the Office Manager, Director or Education Administrator. Making up missed massages, due to early closure, will be required. If a student opts to not attend class due to weather, they are still held to the attendance and tutoring standards for that course.

Transfer of Credits from Other Entities

All students must present a transcript for evaluation in order to transfer credits from other entities. Transfer of credits MUST be approved by the Records Coordinator PRIOR to enrollment. Upon proof of a transcript and completion of an exam, you may be able to transfer the following courses: A101 Medical Terms, A102 Bones, A103 Structural Kinesiology, A104 Functional Anatomy, A105 Neuromuscular Physiology, A107 Pathology, T103 Self-Care, and TC101 Swedish Massage. Courses not listed above will be reviewed on a case by case basis upon request. Proof of training and/or testing out of the course will be required before approval can be granted.

If a person has completed and passed courses, at another Non-College Degree (NCD) or Institution of Higher Learning (IHL), and would like to transfer credit, we will transfer credit for up to 7 years from the last date of attendance from that institution. Upon proof of transcript or current licensure, transfer credit can be given if that individual takes and passes the same written final exam CIMT gives to its students for the

equivalent class. If the exam grade is 70% or higher, transfer credit will be given.

Transfer of Credits Out from CIMT to Other Entities

CIMT does not guarantee the transferability of its credits to any other institution unless there is a written agreement with the other institution.

Progress Policy

Student progress in the curriculum will be assessed by regular examinations given throughout the program. The grades received on written and practical examinations will be determined by the following scale:

A = 90 – 100% • B = 80 – 89% • C = 70 – 79% • F = 69% and below
All final grades will be based on a straight total point percentage. All final exams must be passed with a grade of 70% or above. If a student fails a final exam, they will be offered a retake. When a student retakes a final, there will be an automatic 10% reduction in the grade received.

Retakes are only allowed for failed final exams.

A student is only allowed one retake for a failed final exam. If course requirements are not completed by the end of the course, the student will receive a final grade of an F, and the course will need to be repeated at an additional fee. Grades from the instructor will be turned in no later than one week after the last day of class. The Records Coordinator will provide grades to the students via email. All completed coursework is included in a student’s grade point average. Final transcripts will be available to eligible students at their graduation ceremony.

Refer to CIMT transcript policy on pg. 33 for more information.

In order to receive a grade on your transcript for TC101 Swedish Massage, TC102 Joint Movements/Integrative Techniques, TC103 NMT Trigger Point Release, TC104 IANMT, SP101 Sports Massage Therapy, and T105 Practice Building, all lab requirements prior to each practicum must be completed and turned in to your primary technique instructor.

Quarterly Grading Period

Four times a year (November, February, May and August), each student will receive a report from the Records Coordinator. This report will inform the students of their current status in the program. If, at the time of this quarterly report, a student hasn't maintained a C grade point average, they will be placed on academic probation. An individual plan for this student will be developed by the Education and Records Departments to assist in that student's satisfactory academic progress. Failure by the student to meet the requirements set forth in the student's individualized plan will result in academic suspension and could delay graduation from the program.



"There is no passion to be found playing small, in settling for a life that is less than the one you are capable of living."

- Nelson Mandela

Grievance Policy

The faculty and administrative staff at CIMT are committed to hearing and resolving school-related problems or concerns. We believe that student feedback is essential to the continuing growth and development of our program. In the event of any grievance or complaint, it is appropriate for the parties involved to resolve the problem in a manner that is professional and respectful of each individual.

1. Students are expected to attempt resolution of any conflicts directly with the party involved.
2. Students unable to reach resolution may take the issue to the class representative or the instructor, as the situation warrants.
3. Students unable to reach resolution within the confines of the classroom may seek assistance from the Education Administrator. The Education Administrator will serve as an advocate on the student's behalf seeking resolution.
4. If the student's concern remains unresolved after the above steps are completed, the student is asked to put the complaint in writing to the Director of the school. The Director will respond with the school's final decision in writing to the student within 4 days of receiving a written complaint.

Complaints which cannot be resolved by direct negotiation between the student and the school may be filed with the State of Colorado, Department of Higher Education, Division of Private Occupational Schools (DPOS). The DPOS shall not consider any claim that is filed more than two years after the date that the student discontinues his/her training at the school. Complaints may be filed online at: <http://higher.ed.colorado.gov/dpos/>

Complaints

Attempting to resolve any issue with the school first is strongly encouraged. Complaints which cannot be resolved by direct negotiation between the student and the school may be filed with the State of Colorado, Department of Higher Education, Division of Private Occupational Schools (DPOS) online at <http://higher.ed.colorado.gov/dpos/>. The DPOS shall not consider any claim that is filed more than two years after the date that the student discontinues his/her training at the school.

In addition to DPOS, you can contact the Commission on Massage Therapy Accreditation for complaints (COMTA) at

COMTA

900 Commonwealth Place Suite 200-331
Virginia, VA 23464

Phone: 202-888-6790

Fax: 202-888-6787

www.comta.org

Requirements for Graduation

- Satisfactory attendance (per CIMT policy) in each course, so that the student demonstrates the knowledge necessary to receive a passing grade.
- Receive a passing grade for each course.
- All clinical lab hours completed.
- Completion of the elective courses required by CIMT.



CONDITIONS OF SUSPENSION OR DISMISSAL

Probationary Conditions

If the probationary conditions (below) are not corrected, the Director will convene a meeting to determine if suspension or dismissal is appropriate. Suspension indicates a student may only return to the school by re-applying. Dismissal indicates a student may not re-apply to the school.

Enrollment

- Failure to provide all required information for your student file within 60 days of enrollment.

Attendance

- Failure to fulfill the requirements of attendance.

Academic

- Failure to fulfill the academic requirements of maintaining a 'C' grade or better.

Financial

- Failure to adhere to your contractual tuition schedule.

Prohibited Conduct

- Attending classes under the influence of alcohol or drugs.
- Behaving in any manner that may be harmful to self, others, or the reputation of the school or to the profession of massage therapy.
- Using abusive or disruptive language.

- Carrying firearms or weapons.
- Lack of cooperation with the faculty or administrative staff.
- Sexually inappropriate behavior or dress, inside or outside school.
- A criminal record, behavior, or convictions.
- Promoting yourself as or becoming a licensed Massage Therapist in the state of Colorado before completion of the CIMT program.
- Practices outside the scope of massage therapy such as chiropractic manipulation, medical practices, or any alternative therapy techniques which are not taught by CIMT.
- Disruptive or negative behavior or attitude which is determined by the staff, instructors, and Director to exert a negative influence on other students and/or on the staff of CIMT, to include posts on social media.
- Unethical behavior inside or outside CIMT.
- Noncompliance with the ethical statement signed upon receiving the student workbook.

STUDENT POLICIES

All student policies listed below are at the discretion of the Director and may be changed without notice.

Examination of Student Records

Under the authority of the Family Education Rights and Privacy Act (FERPA) of 1974, students have the right to examine certain files, academic records including grades, attendance, counseling records, and documents retained by the school which pertain to them (parental financial information excepted).

The Colorado Institute of Massage Therapy maintains all student records according to the Family Education Rights and Privacy Act of 1974. Students may request a review of their records by emailing the Records Coordinator.

Staff/ Faculty & Student Interactions

We expect mutual respect between students and staff: courteous, kind, and honest behavior. Our policy regarding personal interaction is to disallow dating between students and staff/faculty.

Appropriate Dress & Hygiene

Appropriate dress is defined as loose fitting, lightweight and comfortable, yet neat and professional-looking clothing. In consideration of proper hygiene, please shower before coming to class. Fingernails and toenails should be kept short and clean.

Theory and Anatomy/Physiology Classes

We expect a neat, modest, and professional appearance at all times, especially when attending elective courses or outside events where we have the opportunity to represent our school and our profession to the public.



Practicums & Student Clinic Policy

These guidelines have been adopted with our vision in mind of establishing credibility within the traditional medical community.

- Hygienic standards and good grooming: clean hair and body; neatly trimmed and styled hair (long hair must be pulled back); nails short, filed, and clean; clothes clean and ironed; undergarments must be worn; freshen up between appointments.
- Acceptable attire includes: CIMT polo or dry-fit shirt with khaki or black casual pants. (Pants with cargo pockets, jeans or pants of jean material, leggings, tights, sweats, shorts or leather pants are not considered appropriate.) Solid color scrubs are not acceptable. Shirts must cover midriff area and are not form fitting.
- Clean white, black or tan shoes (clean shoelaces), casual sport shoes (thicker soles are acceptable) or dress shoes.
- No visible jewelry, except for small studs in ears and a wedding band without stones. No watches or bracelets.
- Piercings are limited to: small, plain studs in nose. Small, stud in lip, tongue, eyebrow or face. No rings in the face and no other facial piercings are allowed. Tattoos must be covered if offensive/obscene.
- The education department may allow a student to have one other hair color that is not a natural shade at the department's discretion. Please discuss this with the education department staff BEFORE dying your hair. New students that already have an unnatural hair color must have their hair color approved by the education department BEFORE enrolling in classes.
- Please do not wear cologne, perfume, or strongly scented deodorant as some clients may have allergies to fragrances.
- Therapeutic, nurturing presence: pleasant, cordial, relaxed, and focused.

- All clothes and jewelry are subject to the approval of the instructor or student clinic supervisor. CIMT maintains the right to make revisions to the dress code policy.

Classroom Manner Policy

Students are expected to have an attentive and focused attitude in the classroom. This means no talking or other distractions during lectures. Excessive and continued disruptive behavior may be grounds for dismissal.

Smoking Policy

CIMT is a smoke free campus. Smoking and vaping are prohibited on campus. Violators of this policy may be charged up to a \$50 fine. CIMT promotes health, wellness, and education, and we do not desire our clients to witness or smell smoke on our students, staff, or instructors. Please be conscientious of allergies your clients, classmates, staff, or faculty may have and take appropriate measures such as not smoking in the presence of your linens, massage clothes, and utilizing de-odorizing spray (not perfume or cologne).

Cheating, Copying, or Plagiarizing Policy

Students are expected to do their own work. Cheating, copying, or plagiarizing is grounds for immediate dismissal. Study groups are encouraged, but everyone is expected to write their own answers on tests, homework, papers, and KOV files. If you suspect anyone of stealing or cheating, contact the Director of CIMT. Students do not have permission to take any of the material used in CIMT's curriculum and introduce it to an outside massage school's staff, nor do students have permission to incorporate CIMT's material into another massage school's curriculum by instructing the material themselves. Much of CIMT's material is copyrighted, and use of their curriculum within another massage school is not allowed without prior written permission from the Director of CIMT.

Ethical Behavior & Integrity Policy

Unethical behavior, such as sexual impropriety, performing chiropractic or osteopathic manipulation, charging for massage without a license or registration, advertising yourself as a massage therapist (you may refer to yourself as a student massage therapist), dishonesty, and any other behavior deemed detrimental to the health, safety, welfare, and reputation of the massage therapy profession, of other students, of graduates, of the general public, or of CIMT will be grounds for probation, suspension, or dismissal.

Online Presence Policy

As a student of CIMT, you are responsible for acting ethically online. You are expected to act as a mature, respectful, and responsible adult when referring to CIMT or mentioning CIMT students, instructors, or staff online. Dishonesty and any other behavior deemed detrimental to the health, safety, welfare and reputation of the massage therapy profession of other students, of graduates, of the general public, or of CIMT will be grounds for probation, suspension, or dismissal. In the event of any grievance or complaint, it is appropriate for the parties involved to resolve the problem in a manner that is professional and respectful of each individual.

Pregnancy Policy

If a student becomes pregnant during the course of the program, she must contact the education administrator immediately to discuss available options for continuing the program. Due to the demands of the program and the number of hours of required hands-on work by inexperienced students, CIMT, in consultation with the primary caregiver, will determine if/how the student can safely complete the program. In order to continue in the program, CIMT requires written permission from the primary caregiver.

Child Policy

Children are not allowed in the technique or theory classrooms during class time, labs or electives. Children under the age of 12 years old must be supervised at all times. Your own children, over the age of 16 years old, can be used for lab massages.

Animal Policy

The Colorado Institute of Massage Therapy is committed to provide a healthy and safe environment for all students and staff. Service animals and therapy animals which are necessary to support a disability and have been approved by CIMT may be allowed in the building. The use of service animals must comply with CIMT procedures. Any animal may be restricted from school property should the animal become aggressive or a nuisance, including service and/or therapy dogs. No other animals belonging to students or clients are allowed in the building. The Director shall establish procedures to ensure health and safety for staff and students when animals are brought onto school property. Pets are not allowed at school sponsored events.

Personal Belongings Policy

CIMT cannot be held responsible for the loss or damage of personal property at our facilities.

Sexual Harassment Policy

The Colorado Institute of Massage Therapy prohibits sexual harassment as well as harassment because of race, color, national origin, ancestry, religion, creed, physical or mental disability, marital status, medical condition, sexual orientation, age, or any other basis protected by federal, state, or local law. All such harassment is unlawful and will not be tolerated. It is unlawful for males to sexually harass females or other males, and for females to sexually harass males or other females. Sexual harassment on the job is unlawful, whether it involves coworker harassment, harassment by a manager and/or supervisor, or harassment by persons doing business with, or for the Colorado Institute of Massage Therapy.



Tuition, Costs & Financial Aid
Payment of Tuition & Fees

Application Fee: \$75, Non-Refundable
Tuition Cost: \$12,000 for 750 Hour Program
Tuition Deposit: \$500, If applicable

Payments are due on the date indicated by your contract agreement and can be made in cash, check or credit card. You will have a 15-day grace period for submitting payments to the front desk. An account delinquent on the 16th day past due will incur a \$25.00 late fee per month. There is a \$500 tuition deposit if you are using our in-house financing program. Refer to the website for further details on our financing program.

Tuition Pre-Payment Discount

The Colorado Institute of Massage Therapy offers a tuition pre-payment discount as follows: *The offer applies to payment made by cash or check. The credit card fee for this payment method would equal \$360.00, which is

equivalent to the pre-payment discount. This discount is not available to students who use CIMT's in-house financing.
750 Hour Program - 3% discount - \$11,640

Early Enrollment Discount

A \$100 discount applies to each student who completes enrollment (including deposit if applicable) on or before the last business day 1 month prior to the class start date.

Refund Policy

Our application fee is non-refundable. Any tuition deposits collected in advance of the student signing an enrollment contract are refundable. Students who are not accepted for enrollment by the school may receive a refund of any tuition deposits. Students must sign an enrollment agreement in order to begin classes. Students who cancel their enrollment agreement by notifying the school in writing within three business days of signing their contract are entitled to a full refund of all tuition paid. Students who withdraw after three business days, but before commencement of classes are entitled to a full refund of all tuition paid except a cancellation fee of \$150.00. In the case of students withdrawing after commencement of classes or ceasing to attend, the school will retain the withdrawal fee, the tuition deposit, and a percentage of tuition based on the last class attended as described in the table below. The granting of credit for previous training shall not impact the refund policy. All refunds will be made within 30 days from the date of termination.

Students who cancel their enrollment in a course they are retaking by notifying the school in writing before the commencement of classes are entitled to a full refund of all tuition paid except for the applicable program change fee. In the case of students withdrawing after commencement of the class, the school will retain the program change fee plus a percentage of tuition based on the last class attended as described in the refund table below. All refunds will be made within 30 days from the date of termination.

DURATION OF PROGRAM

0% - 10% of program
11 - 25% of program
26% - 50% of program
51% - 75% of program
76% - 100% of program

REFUND

90% except cancellation fee
75% except cancellation fee
50% except cancellation fee
25% except cancellation fee
No Refund

Upon withdrawal/termination student is entitled to:

The student will receive a full refund of tuition and fees paid if education service is discontinued by the school or if the school discontinues a course/program within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation. Any refund will first be applied to any student loan balance.

Policy on Probation/Withdrawal Due to Delinquent on Financial Obligations

A student will be put on financial probation and not allowed to attend class if they are 45 or more days late in payments on their financial obligation to the Colorado Institute of Massage Therapy (CIMT, Inc.). A student will not be allowed to begin the last class in the program until all fees are paid and the student is current on their financial obligations to CIMT, Inc. Students that are more than 120 days in arrears and owe at least \$150 may be referred to a collection agency.

Insufficient Funds Fee

For checks written with insufficient funds, there will be a check return fee of \$20, and the student may be asked to pay with a money order or cash in the future.

Late Fee

A fee of \$25 is applicable when the student's tuition payment is not received within the 15-day grace period.

Policy on Release of Transcripts

Transcripts will be released directly to the Department of Regulatory Agencies upon payment of the transcript fee. The transcript fee is \$15 for each time a transcript is sent. If a transcript is needed for a job application, to transfer to another postsecondary institution, or other covered exemption, the student must have the business or school request the transcript and it will be provided directly to the business or institution upon payment of the transcript fee.

Transcripts and certificates will be released to graduates once tuition and any financial obligation for tuition is paid in full.

Complaints

Complaints should be directed first to the Accounting Manager, then to the Director. If the complaint can not be resolved at the school level, a complaint may be filed with the Colorado Student Loan Ombudsperson and the Administrator at the address below:

Colorado Department of Law
Consumer Protection Section
Consumer Credit Unit, SLS
Ralph L. Carr Colorado Judicial Center
1300 Broadway, 6th Floor
Denver, CO 80203
CSLSA@coag.gov
Consumer Complaints & Licensing

Duplicate Diploma or Certificate Fee

Requests must be made in writing with the name of the student, the dates of enrollment, the course or program completed, the date of graduation, and the name as you want it to appear on the diploma, along with a \$20.00 fee for each diploma and certificate requested.

Course Retake Fee

This fee is applicable when a student receives approval to retake a course due to a failing grade, withdrawal from a course before completion, or excessive absences. The fee is based on the current individual course rate.

Extension Fee

This fee is applicable to a student who receives approval to extend the program beyond their initial contract completion date for the following fees:

- 1 week = \$50
- 2 weeks = \$100
- 3 weeks and more = \$150

Approval must first be obtained through the Records Coordinator, and then a change of Student Status form must be signed with the Records Coordinator.

Increased Tuition Charge

In addition to the program cancellation fee and the re-entry fee, a student will be required to pay the difference between the contract tuition price of the student's original enrollment term and that of the class into which the student is re-entering.

Tutoring & Retest Fees

A student may request tutoring with an instructor whenever it is necessary, either to bring them up-to-date on coursework, to gain a better understanding of the material, or to make up or retake a final test/practicum. An absence from a Neuromuscular Therapy/ Trigger Point Release Routine in technique class is required to be made up with a tutoring appointment. For excessive absences in other classes in technique or theory, tutoring will be **required** and the quantity of sessions is made at the discretion of the instructor's ability to cover the material during a tutoring session. Fees are to be paid at the front desk at the time of the tutoring session. Please be

advised that once you have set-up a tutoring session with an instructor, you must notify the instructor 24 hours in advance if you need to reschedule. Otherwise, you will still be charged a \$25 fee.

Tutoring fees are as follows:

- 1 student pays \$25 per hour
- 2 students each pay \$20 per hour
- 3-4 students each pay \$15 per hour
- 5 or more students each pay \$10 per hour

Tutoring session will not be recorded until fee is paid in full

Parking Pass Fee

Parking on site at CIMT is prioritized for clinic clients, therefore there is a \$35 fee due by your first day of class for a parking pass to Coronado High School next door. At the end of the year when the parking pass is returned, \$10 of the parking fee will be refunded to the student. If a student is found parking in the CIMT lot, there will be a written warning, and on a 2nd offense a \$50 fee.

"BELIEVE IN YOURSELF AND THERE WILL COME A DAY WHEN OTHERS WILL HAVE NO CHOICE BUT TO BELIEVE WITH YOU."

- Oscar Wilde

Missed Event Fee

Failure to provide adequate notice of cancellation for a sports, marketing event, or electives will result in up to a \$50.00 fee. This fee **MUST** be paid in full **BEFORE** you will be allowed to participate in your next event.

Missed Lab Fee

If a student cannot make their shift or their practice person cannot make their appointment time, the student needs to cancel 24 hours in advance (or 1 business day). If the student fails to contact the school, they will be charged \$10 per appointment hour missed. CIMT reserves the right to cancel any shift with less than 4 students signed up or any shift with 24 hours' notice.

Library Late-Return Fee

The \$1.00 per day late fee for books or DVDs, not returned on time, must be paid before any additional resources may be checked out.

Inappropriate Dress Fee

Up to a \$50 fee will be charged to any student wearing inappropriate dress to technique or theory classes, electives, marketing and sports events, student clinic, preceptors, or any other school related function. Refer to pages 29 and 30 for more information.

Student Clinic No-Show Fee

If it is necessary for a student to miss Student Clinic, they are required to give the Student Clinic Supervisor at least 24 hours' notice (1 business day, weekends do not count as notice) and assist in finding someone to fill in for them. Otherwise, the student will be charged a \$75 fee, which is to be paid within 2 weeks from the missed clinic date or the student will have to work an additional Student Clinic shift and pay the \$75 fee. The penalties for further unexcused absences will be evaluated and determined by the Student Clinic Supervisor, but may include: 2nd offense is a \$75 fee



and an additional Student Clinic shift, 3rd offense is a \$100 fee, an additional Student Clinic shift **and** possible suspension from Student Clinic. The student may be "fired" from the clinic and will have to discuss options for completing Student Clinic with the Student Clinic Supervisor, if further unexcused absences occur.

Transcript Review

The school maintains a written record of the previous education and training of the veteran or eligible person and clearly indicates that appropriate credit has been given for previous education and training. The evaluation of previous postsecondary education and training is mandatory and required for VA beneficiaries. For students utilizing Veterans benefits who are approved for transfer credit as a result of this evaluation, the institution will grant appropriate credit, reduce the program length proportionately, notify the student and Veterans Affairs in writing of this decision, and adjust invoicing of the VA accordingly.

- 1. When a veteran or dependent submits their application to Colorado Institute of Massage Therapy (CIMT), our Admissions Coordinator will request copies of all schools (trade schools, Institute for Higher Learning (IHL) etc.) that the person attended using VA benefits. For those applicants that are veterans, we will also request copies of their military transcript (Joint Services Transcript (JST), Community College of Air Force).
- 2. The Admissions Coordinator will give the transcripts to the Records Coordinator to evaluate for any credits that can transfer to CIMT.
- 3. The School Certifying Official (SCO) will fill out the Transfer Credit Review form. If credit(s) will be transferred, the amount of tuition and hours will be adjusted accordingly. The Enrollment Agreement will reflect the hours required for completion and the amount of tuition.
- 4. The Transfer Credit Review form and all transcripts provided will be kept in the student's file.

Payments

CIMT recognizes that payments from the VA for students covered by educational assistance may take time to process and for payments to be made. Therefore, CIMT will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other

institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under Chapter 31 or 33. The period covered by this policy begins upon CIMT's receipt of a Certificate of Eligibility for entitlement to educational assistance under Chapter 31 or 33 and end on the earlier of the following dates:

- 1. The date on which payment from the VA is made to the institution.
- 2. Ninety (90) days after the date CIMT certified tuition and fees following the receipt of the Certificate of Eligibility.

CIMT will work with students receiving funding from the VA under other educational assistance and are on our payment plan who are not meeting their financial obligations. CIMT may waive some late fees and other penalties if CIMT determines at its sole discretion that the delay in payments is due to delayed payments to the students from the VA.

Refund Policy Non-Accredited Courses in Accordance with VA Regulation 21.4255-1

Students not accepted by the school and students who cancel the contract by notifying the school within three business days are entitled to a full refund of all tuition and fees paid. If any student withdraws after three business days, but before commencement of classes, he/she is entitled to a full refund of all tuition and fees paid including the registration fee in excess of \$10.

In the case of students withdrawing after commencement of classes, the school will retain a cancellation fee, and any other fees due, plus a percentage of tuition which is based on the percentage of contact hours

attended, as described in the table below. The refund is based on the last date of recorded attendance.

- The student may cancel this contract at any time prior to close of the third business day after signing the enrollment agreement.
- The official date of termination for refund purposes is the last date of recorded attendance. All refunds will be made within 30 days from the date of termination.

REFUND TABLE FOR VETERAN STUDENT(S)

STUDENT ENTITLED UPON WITHDRAWAL/ TERMINATION	REFUND
0% - 10% of program completed	90% Refunded
11% - 20% of program completed	80% Refunded
21% - 30% of program completed	70% Refunded
31% - 40% of program completed	60% Refunded
41% - 50% of program completed	50% Refunded
51% - 60% of program completed	40% Refunded
61% - 70% of program completed	30% Refunded
71% - 80% of program completed	20% Refunded
81% - 90% of program completed	10% Refunded
91% - 100% of program completed	0% Refunded

- The student will receive a full refund of tuition and fees paid if the school discontinues a course/program within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation.
- Complaints, which cannot be resolved by direct negotiation between the student and the school, may be filed with the Colorado Department of Higher Education, Division of Private Occupational Schools (DPOS). The Division shall not consider any claim that is filed more than two years after the date the student discontinues his/her training at the school.

Accounts Receivable Procedures for GI BILL®, Veteran Readiness and Employment (VR&E)

Beneficiaries and Documented Scholarships and Grants
This policy applies only to students who have submitted paperwork documenting that they are a recipient of one of the following:

- 1. GI Bill® and VR&E beneficiaries (Chapter 33 and Chapter 31 beneficiaries) with Certificate of Eligibility or valid VAF 28-1905.
- 2. Recipient of a grant or scholarship with proper documentation from the issuing organization. This would include but not be limited to the Pikes Peak Workforce Center, Tri-Lakes Cares, Tribal Council or other established organizations.

The student beneficiaries will be allowed to attend the school and fully participate in the program in which they are enrolled for up to 90 days from the date the school is provided the appropriate documentation listed above.

No penalties or late fees shall be charged to the account as a result of delayed payments by the VA or the grant/scholarship granting organization for up to 90 days from receipt of the appropriate documentation. Students will receive periodic notices regarding the status of their account for their reference.

Record Retention

VA students' records must be kept for 3 years following the ending date of the last period certified to VA referenced law: Title 38 CFR 21.4209 (f).

	<i>Objectives</i>	<i>Tuition</i>	<i>Length</i>
<i>Thai Yoga Massage Certification</i>	Students will learn foundational Thai Yoga Massage history, principles, elements, contraindications and cautions during this course. Participants will confidently be able to assess, treat and care for massage clients while proficiently exhibiting Thai Yoga Massage techniques in supine, prone, side-lying, seated and inverted positions, as well as table-Thai massage techniques and foot-walking techniques.	\$1499	124 Hours
<i>Personal Training Certification</i>	You will have the opportunity to see and learn what it is like to be in the trenches with your clients, and how to take your knowledge and apply it to real life scenarios.	\$1000	30 Hours
<i>Sports Massage Certification</i>	Learn specific techniques and tools for sports specific treatments. It is a multi-faceted educational program that introduces Cupping, Kinesiotaping, and other integrative techniques and treatments to use with your athletes.	\$1250	50 Hours
<i>Nutrition Certification</i>	An in-depth look at the nutritional requirements of the human body and how proper nutrition works to facilitate maximum health. Invaluable information for your own self-care and to encourage your clients to create their own healthy lifestyle.	\$1000	30 Hours

"I enrolled at CIMT holding a license from another state and still today I have no regret spending another full year in school. The instructors are brilliant and so generous with sharing their knowledge and skills. The staff is friendly and committed to serving the students. The knowledge and skills that I acquired from CIMT make me stand out from others in this competitive field of massage therapy. I own a successful practice in Carmichael Training Systems, have a contract with the US Olympic Training Center, and also with a successful Physical Therapy office in town. I achieved all these goals in a very short period of time not only because of my passion in this field and hard work, but it was largely due to my knowledge and skills that I attained from the instructors at CIMT."

Jennifer Chee: CNMT, CFT, SET, CKTP, RMT

"CIMT showed me the tools and foundation and I am now using the skills to have an amazing career as a therapist. Working in rehab has given me so many rewards. To be able to see a stroke patient struggle with words or raising an arm, but after seeing me, they are able to process the sentence clearly and wave goodbye to me. That is what makes my job worth it all! And thank you CIMT for giving me the building blocks to share and treat patients."

*Ashley R. Hamilton: LMT, CNMT, NCTMB, FT
Rehabilitation Department - Community Hospital*

"The Colorado Institute of Massage Therapy offers an excellent educational experience to students wanting to enter the health profession. As a nurse, this program complimented my medical training and gave me the hands on experience to deliver therapeutic touch in a variety of settings. I value the teachings and skills acquired at CIMT and recommend this program to all that wish to be trained in the most current and comprehensive massage program available."

Trisha Scott-Cummings: RN, BSN

"Whenever I meet a CIMT graduate, I'm always impressed with their level of professionalism and their extensive knowledge of modalities, especially Neuromuscular and Sports Massage. CIMT and their staff make it very easy to hire their graduates because of their level of commitment to their students. They offer a well-balanced education in bodywork with extended support after graduation. Thank you, CIMT!"

*Kimberly Robinson
Regional Recruiter/Trainer, Massage Envy*



Amendments to Colorado Institute of Massage Therapy Course Catalogue

Revised October 2, 2023

Page 27

Student Complaints – Attempting to resolve any issue with the school first is strongly encouraged. Complaints may be filed by a student or guardian at any time online with the Division of Private Occupational Schools (DPOS) within two years from the students' last date of attendance or at any time prior to the commencement of training by going to the DPOS website.

Page 37

Student Complaints – Attempting to resolve any issue with the school first is strongly encouraged. Complaints may be filed by a student or guardian at any time online with the Division of Private Occupational Schools (DPOS) within two years from the students' last date of attendance or at any time prior to the commencement of training by going to the DPOS website.

Page 38

The title of this page "Continuing Education Opportunities" should read:
"Continuing Education Opportunities (Massage Therapy license may be required.)"

Page 27

Grievance Policy

The last sentence in #4 is corrected to read:
"The Director will respond with the school's final decision in writing to the student within 14 days of receiving a written complaint."

Page 12

Under the heading, "The Colorado Institute of Massage Therapy does require:" replace "A high school diploma or equivalent is required." with:
"Applicant must submit documentation that supports that they have received a high school diploma or equivalent. Acceptable documentation includes: high school or college diploma, certificate of GED, official high school transcript that show completion of graduation requirements, official college transcript."

Page 6

The first bullet is replaced with the following:
"Provide graduates with a wide range of skills in Swedish, Neuromuscular Trigger Point, and other integrative techniques."

Page 19

"TC102 JOINT MOVEMENTS/INTEGRATIVE TECHNIQUES" is renamed to "TC102 INTEGRATIVE TECHNIQUES"

Under TC102 INTEGRATIVE TECHNIQUES, second sentence should read:
"You will learn techniques that include shaking, stretching, and passive range of motion (PROM) techniques; invaluable tools in a massage therapy protocol, also, myofascial release techniques that focus on the fascia of the body."

Under TC102 INTEGRATIVE TECHNIQUES, third sentence should read:
"We will add various subtle muscle energy techniques to your growing list of treatment techniques..."



Colorado Institute of Massage Therapy

Page 25

In the last paragraph, "TC102 Joint Movements/Integrative Techniques" is renamed to "TC102 Integrative Techniques"

Page 32

Tuition Cost: "\$12,000" is changed to "\$14,000"

Tuition Deposit: "\$500, If applicable" change to
"\$1,000 for 1 year payment plan or prepay
\$2,000 for 2-year payment plan
\$3,000 for 3-year payment plan"

In the 4th sentence of the 1st paragraph, change "There is a \$500 tuition deposit if you are using our in-house financing program." is changed to "There is a tuition deposit required. (See above.)"

Under "Early Enrollment Discount" add the following at the end of the paragraph:
"and not using the pre-payment discount."

Page 33

The verbiage under "**Policy on Release of Transcripts**" will be replaced with:
Transcripts will be released directly to the Federation of State Massage Therapy Boards and to the Department of Regulatory Agencies upon payment of the transcript fee and subject to the loan being current and education fees paid. The transcript fee is \$15 for each time a transcript is sent. If a transcript is needed for a job application, to transfer to another postsecondary institution, or other covered exemption, the student must submit a notarized copy of the Transcript Exemption Request form, along with the required attachments. Upon receipt of the completed form and payment of the transcript fee, the transcript and/or certification will be provided in accordance with the state statute. Unless covered by an exemption, transcripts and certificates will be released to graduates once tuition and any financial obligation for tuition is paid in full. See website for the Transcript Exemption Request Form.

Under "**Complaints**," the last line should read:
Consumer Complaints & Licensing and/or Colorado Attorney General's Student Loan Ombudsperson by email at studentloans@coag.gov, by filing a complaint at www.coag.gov/studentloans, or by calling (720) 508-6975.

Page 36

Under the heading, "Payments" add:

"Students receiving funding from the VA will pay a \$170.00 deposit, which is required at the time of signing of the Enrollment Agreement. Thirty (30) days after the start of classes, \$695.00 is due. The total deposit of \$865.00 is to cover the books, supplies, and equipment provided by Colorado Institute of Massage Therapy as part of the program. The massage table will be held until this payment is received. In the event the VA Post 911 GI Bill® defaults on the tuition commitment, student will be responsible for payment and the tuition payment schedule will be reworked to be paid in the original loan. (An early enrollment discount of \$100 has been deducted if signed more than 30 days before classes start.)"

Phone: (719) 634-7347 Toll Free: (888)634-7347 Fax: (719)447-9198

1490 W. Fillmore, Colorado Springs, CO 80904

Web: www.cimt.edu Email: info@cimt.edu

Approved and Regulated by the Department of Higher Education, Division of Private Occupational Schools
Institution Accredited by the Commission on Massage Therapy Accreditation (COMTA)



Add the following information after "Late Fee".

Policy for Modified or Flexible Payment Options

Colorado Institute of Massage Therapy (CIMT) offers certain modified or flexible repayment options to Borrowers if they meet certain criteria. The purpose of this policy is to provide Borrowers with information on the criteria for modified or flexible repayment options and ensure that these are available to all Borrowers who meet the criteria for the repayment option.

The Options and applicable Criteria are:

1. Extension of Payment Period: Criteria: The Borrower's loan repayment must be current with all payments, fees, and other costs fully paid through the date of the application for extension.
 - A Borrower who enrolled prior to January 2024 and who has less than a seven-year repayment term and finds that he/she is having difficulty meeting the monthly payment may apply to have the loan repayment period extended for up to a seven-year period.
 - A Borrower who enrolled after January 2024 and has less than a three-year repayment term and finds that he/she is having difficulty meeting the monthly payment may apply to have the loan repayment period extended for up to a three-year period.
2. Move Missed Payment(s) to the End of the Loan Period: A Borrower who has missed one or more loan payments but has otherwise kept his/her loan payments current (including payment of the late charges) for a period of 12 months since the last missed payment may apply to have the missed payments added to the end of the loan period to avoid payment of the monthly late charge. The amount of the monthly payment and any applicable interest shall remain the same. The modification will simply allow the Borrower to extend the repayment period by the number of monthly payments that were missed.
3. VA Funding Less Than Anticipated: A Borrower receiving VA funding which does not cover as much of the tuition as anticipated at the time of the loan, is eligible for payment plan arrangements based on the particular circumstances.

Change the verbiage under **Tuition Pre-Payment Discount** to:

Effective January 1, 2024, the Colorado Institute of Massage Therapy offers a tuition pre-payment discount of 7% for payments made by cash, check or money order. The credit card discount is 3.5%.



Your Partner in Health, Wellness, & Education

Colorado Institute of Massage Therapy

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