

Panacea School of Integrative Health

Massage Therapy Program

101 Second Street Hallowell Maine, 04347

207-242-2983

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[Student enrollment agreement](#)

Our Policy Attendance and punctuality are essential to the successful completion of all classes in the massage program. Students must contact their instructor prior to an absence. All missed classroom time must be made up at the discretion of the course instructor. Failure to complete missed course work may result in the reduction of the student's final grade. Unexcused absences totaling 24 or more classroom hours will result in a failing (F) grade regardless if the hours are made up. If an instructor's time is required for student make up, the student may be expected to compensate the instructor for that time at a rate determined by the school.

Conduct Our school relies heavily upon the maturity of the student/individual to conduct themselves as they would in any public place, school, or occupation. Students are expected to adhere to the same standards of grooming and hygiene necessary in any professional practice. Smoking or the use of alcohol is not permitted in the classroom or on the school premises. Students are required by the school to inform of any use of medications and its reason for use, for the safety and well being of all individuals at the school. All medical information is strictly confidential and will only be shared with necessary school personnel.

Dismissal/Termination Students found to be in violation of the above policies and requirements pertaining specifically to graduation requirements, attendance policy, and conduct policy could be subject to dismissal/termination at the discretion of the school director. If a student wishes to appeal the director's decision, a review panel will be assembled consisting of school faculty and peer members.

Graduation Upon the successful completion of the 530 accumulated hours, students will be awarded a valid certification, sanctioned by the Maine Department of Education. This will allow graduated students to apply for licensing to practice as professional massage therapists in the state of Maine. Graduates will need only to submit a completed application to the state of Maine Bureau of Professional and Financial Regulation in order to obtain a Maine license to practice massage therapy as Licensed Massage Therapists (LMT).

Upon acceptance of this agreement form, you will be awarded the opportunity to apply with the state of Maine for recognition as a licensed massage therapist, assuming successful completion of all program hours and requirements.

I _____ understand all policies above and my financial obligations in exchange for a Massage Therapy Certification with Panacea School of Integrative Health.

Tuition & Fees

Below is the breakdown of application and tuition costs:

Application Fee (non-refundable)	\$ 50
Registration Fee (non-refundable) subtract from total tuition	\$1200
Tuition Amount	\$12,999

Payment Options for Tuition & Refund Policy

Panacea School of Integrative Health is a private school that does not currently offer federal financial funding. Below are 3 payment plan options offered with our school. Students also have the option to go to a bank or credit union where they may find a better plan. In that case, the full payment must be made prior to the start of school, 30 days prior to start of training. Please be in close communication with the school owner about your plans for tuition payment.

Our 15 month payment plan is based on pre-payment of a \$50 application fee and the \$1200 enrollment/registration fee. Payment is due by the 15th of each month. Total accrued interest of 9.0% will be divided equally into 15 payments. 4 payment options are available to choose from below. All payment arrangements must be finalized on or before 30 days from the start of our programs start date. This includes paying the enrollment cost and the initial down payment with our schools payment plan system. This also pertains to paying in Full or the payment plan option in which all payments are due the 15th of every month, starting with the first payment 1 month before school. If a student chooses a payment plan option, the first initial down payment is due 30 days prior to the start of school, in addition to the 1st monthly payment on the 15th of each month, starting 1 month prior.

Option 1 Payment Plan	Option 2 Payment Plan	Option 3 Payment in Full
Tuition \$12,999	Tuition \$12,999	Tuition \$12,999
Enrollment \$1,200	Enrollment \$1,200	Discount \$499
Down Payment \$4,999	Down Payment \$2,999	Savings of \$1,138 by avoiding interest with payment plan options.
Principal financed \$6,800	Principal financed \$8,800	Total payment due after initial registration fee \$11,300
Interest Accrual \$612	Interest Accrual \$792	<i>Due 30 days before program start date</i>
Number of payments 15	Number of payments 15	
Monthly payment \$494.13	Monthly payment \$639.46	
Total of payments Due \$7411.95	Total of payments Due \$9,592.00	
Option 4 Payment Plan (Economic Hardship Option) <u>NO INTEREST & Smallest monthly payment plan</u>		
●Tuition \$12,999 ●Enrollment \$1200 ●Down Payment \$3,999 ● 15 payments of \$390 ●Balloon Payment of \$1950 before graduation in order to receive certificate for Licensure.		

Students may receive partial tuition refund of 50% if withdrawn by the 5th week of school. This pertains to the tuition paid in full and or if a student chooses our payment plan. When a student signs the enrollment contract and decides to withdraw for any reason before 5th week of school and committed to use the payment plan with our school, 50% of tuition will be credited to student, and 50% of tuition balance remains the student's financial obligation, to be fulfilled and paid at departure. If a student signs the enrollment contract and chooses to pay in full 50% of tuition will be credited back to student before 5th week of school. After the 5th week of school, no refunds are made. Under personal circumstances of illness/or leave of absence, a student may first meet with the director to discuss the situation and the student will have the opportunity to return again the following school year to finish the program. If not completed in the following year, monies paid will be forfeited. After signing enrollment contract, students are responsible for tuition in full regardless of their personal status or academic completion. **STUDENTS USING THE PAYMENT OPTION ARE LEGALLY OBLIGATED TO MAKE ALL PAYMENTS TO THE SCHOOL, REGARDLESS OF ACADEMIC OUTCOME.**

<i>Additional Costs (estimated)</i>		
Books/Manuals: \$150-250	Lotion/oil/sheets \$150-200	
Massage Table: \$300-500	Blood Pressure cuff \$60	CPR \$50 separate from school

Registration fee: \$1200 non refundable deposit to hold your spot in our program; due at time of signing student agreement or 30 days prior to the beginning of school.

I _____ agree to the above terms and agree also to abide by all rules and regulations found in the Panacea School of Integrative Health Massage Therapy Handbook.

Sign _____

Date _____