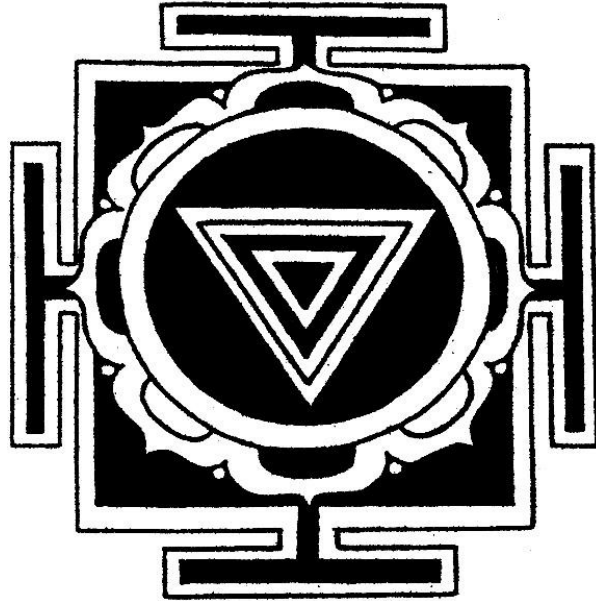


# *KALI INSTITUTE*

*for MASSAGE & SOMATIC THERAPIES*



## STUDENT CATALOG/HANDBOOK *2025*

*January 1, 2025-- December 31, 2025*

## Welcome to Kali Institute!

Kali Institute for Massage & Somatic Therapies is an educational and clinical center for the advancement of somatic therapies through post-secondary academic programs, public education and clinical services.

This Student Handbook is updated annually and is designed to provide you with information about Kali Institute and to familiarize you with our policies and procedures regarding the successful completion of your program/class. You may find an updated version of our student handbook on our website at [www.kaliinstitute.com](https://www.kaliinstitute.com) or you may request a copy be mailed or emailed from our administrative office. The enrollment agreement you signed includes a statement that you have received and read this handbook and are responsible for understanding its contents. Please review this material including the program/class completion requirements and notify the administrative office if you have any questions or would like support with the completion of your program/class.

Campus Address: Kali Institute 746 E. Main St. Ventura, CA 93001

Office Hours: Mon - Thurs, 10:00am -2:30pm

Telephone: 805-648-6204

Website: <https://www.kaliinstitute.com/>

Email: [admin@kaliinstitute.com](mailto:admin@kaliinstitute.com)

## MISSION STATEMENT

Kali Institute for Massage & Somatic Therapies (KIMST) is an educational and clinical center for the advancement of somatic therapies through postsecondary academic programs, public education and therapeutic clinical services.

KIMST offers basic training in massage therapy that prepares students for California Massage Therapy Council Certification as a Massage Therapist and licensure in any California municipality enabling them to work in private practice and/or with chiropractors, physical therapists, health spas, commercial massage establishments and other health care facilities.

In addition to its educational programs, KIMST serves as a source of information to health care practitioners and the community through public speaking engagements, access to an extensive library, and the publication of manuals, workbooks, articles and videos.

Finally, KIMST offers massage and somatic therapy sessions to the public at a low cost, performed by students who have completed the appropriate course work, and are fulfilling clinical practice requirements.

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**\*Any Program/Class contract you have signed at this school states that you have received and read this manual. The sections you are most responsible for understanding are marked above with an \*. Please review these sections carefully and contact the office with any questions regarding their contents.**

**Note: Kali Institute is a private institution, approved to operate by the CA Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations. Kali Institute is also a member of Associated Bodywork and Massage Professionals. Kali Institute offers course work that satisfies the prerequisites for massage therapy certification with CA Massage Therapy Counsel (CAMTC). Kali Institute is not accredited by any accrediting agency recognized by the United States Department of Education.**

**Note: Kali Institute has no pending petitions in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the past five years and does not have a petition of bankruptcy filed against it in the past five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.**

# GENERAL INFORMATION

## LOCATION

All class sessions are held at the following address:

**Kali Institute**

**746 E. Main St., Ventura, CA 93001**

### **Directions:**

**From 101 North:** Exit California St., turn right on California St. and another immediate right on Thompson Blvd. Turn left on Fir St. Turn right on Main St. Park on Main St. or in 1<sup>st</sup> 10 spots in lot (entrance through alley on Fir or Ash Sts.)

**From 101 South:** Exit Ventura Ave., turn right at end of exit onto Thompson Blvd. Turn left on Fir St. Turn right on Main St. Park on Main St. or in 1<sup>st</sup> 10 spots in lot (entrance through Alley on Fir or Ash Sts.)

**Nearest Airports:** Burbank or LAX-take 405 North and/or 101 North, follow as directed above. Santa Barbara Airport- takes 101 south and follow as directed above.

## HOURS

**Administrative Office:**      **Monday & Thursday 10:00 a.m. to 2:30 p.m.**  
   **or by appointment.**

## CONTACT INFORMATION

### **ADMINISTRATIVE OFFICE**

**Phone: 805.648.6204**

### INTERNET

**Website:** kaliinstitute.com

**E-mail:** [kali.institute@gmail.com](mailto:kali.institute@gmail.com)

### STAFF

<b>Patty Flanagan</b>	<i>Executive Director</i>	805.648.6204
<b>Abby Nielsen</b>	<i>Academic Director</i>	805.648.6204
<b>Amanda "Mandy" Miller</b>	<i>Director of Administration</i>	805.648.6204

### PRIMARY FACULTY

<i>Lisa Buckley</i>	805.648.6204	<i>Kim Loiacono</i>	805.341.8482
<i>Caryn Carroll</i>	805.407.3600	<i>Abby Nielsen</i>	805.648.6204
<i>Michael Gibian</i>	805.451.0819	<i>Stefanie Sabounchian</i>	805.648.6204
<i>Tim Harris</i>	805.258.1428	<i>Patty Uribe</i>	805.648.6204

# ELIGIBILITY FOR CA STATE CERTIFICATION

Students who complete Kali Institute's 530-hour Massage and Somatic Therapies Program are eligible to apply for CAMTC Certification as a Massage Therapist. This certification qualifies them to secure business licenses from any city in CA.

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

The requirements for licensure as per the CAMTC can be found here <https://www.camtc.org/requirements-to-certify/> and the current 2-year Certification cost is \$300 USD

- Be 18 years of age or older;
- Pay the Certification Fee; click on [CAMTC Fee Schedule](#).
- Submit fingerprints to an authorized agency in California for a Live Scan using only the CAMTC form at [Request for Live Scan Service](#) (the authorized agencies charge you a fee for this service) and pass a criminal background check;
- Have all schools you attended for massage training submit original Official Transcripts directly to CAMTC in accordance with CAMTC's Policies and Procedures for Approval of Schools. Your school(s) must send your OFFICIAL SCHOOL TRANSCRIPT(s) directly to CAMTC electronically via email to [transcripts@camtc.org](mailto:transcripts@camtc.org). Transcripts must demonstrate that you have successfully completed, at a [CAMTC Approved School](#), curricula in massage and related subjects totaling a minimum of 500 hours (or the credit unit equivalent), which incorporates appropriate school assessment of student knowledge and skills. (See below for more information about closed schools and out-of-state education.) Of the 500 hours, a minimum of 100 hours shall be in anatomy and physiology, contraindications, health and hygiene, and business and ethics; and
- Have not violated any of the provisions of the [California Massage Therapy Act](#) or any policy, procedure, or regulation of CAMTC.
- Make a good, clean photocopy of the front of your Driver's License or Official State Identification to include with your Application.
- Get your Passport Photo taken.

## CAMTC's LAW

### **Related to unfair business practices as related to massage:**

Pursuant to California Business and Professions Code section 4611, it is an unfair business practice for a person to do any of the following:

- To hold himself or herself out or to use the title "certified massage therapist" or "certified massage practitioner," or any other term, such as "licensed," "certified," "CMT," "CMP," in any manner whatsoever that implies or suggests that the person is certified as a massage therapist or massage practitioner, unless that person currently holds an active and valid certificate issued by the California Massage Therapy Council.
- To falsely state or advertise or put out any sign or card or other device, or to falsely represent to the public through any print or electronic media, that he or she or any other individual is licensed, certified, or

registered by a governmental agency as a massage therapist or massage practitioner.

# PROGRAM OVERVIEW

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## ***530 Hour Massage & Somatic Therapies Program (SOC code: 31-9011)***

Kali Institute's 530-hour Massage & Somatic Therapies Program is designed to prepare students for careers in Massage and Somatic Therapies in accordance with The California Bureau for Private Postsecondary Education (BPPE), The California Massage Therapy Council (CAMTC) and The National Certification Board for Therapeutic Massage and Bodywork (NCBTMB). The program consists of Section A - Western Fundamentals for 178 hours; two advanced sections chosen by the student from Section B - Neuro-Structural Bodywork, Section C – Asian Studies (Shiatsu), Section D – Asian Studies (Thai) and Section E Energy Mastery for 110 hours each; Section F – Anatomy & Pathology for 72 Hours, and 60 Hours of Electives, summarized as follows:

**Prerequisite: High School Diploma, Completion of Student In-take Form, Enrollment Application, Enrollment Agreement and a basic understanding of the English language.**

**Section A - Western Fundamentals (178) Two of Sections B/C/D/E-NSB/AS(S)/AS (T)/EM (220)  
Section F - Anatomy & Pathology (72) 60 Hour Elective Package (60)**

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## ***Section A - Western Fundamentals (WF) (178 Hours) (SOC code: 31-9011)***

In Section A students will learn the history, theory, principles and techniques of Western (Classic/Swedish) Massage and session protocols for administering 60-90 minute massage sessions as well as a number of other techniques that can be incorporated to add variety and/or enhance the effectiveness of massage, including Trigger Point Therapy, Geriatric Massage, Aromatherapy, Pregnancy Massage, Reflexology, and Lymphatic Drainage. Students will gain hands-on experience in these classes as well as in student clinic where they will have an opportunity to work with real clients performing full sessions. In addition, students will learn optimal biomechanics and other techniques that will support them in giving massage as well as the business practices necessary to work in a massage establishment and/or private practice in accordance with the regulations set forth by BPPE, CAMT and NCBTMB and successfully promote and manage their work. Finally, they will gain an understanding of the ethics of working for a massage establishment and/or maintaining a massage practice, as well as how to network and interface with other healthcare practitioners when appropriate. Classes in this section include:

<b>Intro to Massage (3)</b>	<b>WF Evaluation (3)</b>	<b>Aromatherapy (6)</b>
<b>Western Technique (62)</b>	<b>Business Planning (3)</b>	<b>Pregnancy (6)</b>
<b>Indications &amp; Contraindications (12)</b>	<b>Geriatric Massage (3)</b>	<b>Body Health (6)</b>
<b>Certification, Licensing &amp; Business (3)</b>	<b>Cross Referral/Career Options (3)</b>	<b>Ethics (6)</b>
<b>Community Clinic Orientation (3)</b>	<b>Promoting Your Practice (3)</b>	<b>Reflexology I (6)</b>
<b>Community Clinic (35)</b>	<b>Trigger Point Therapy (6)</b>	<b>Body Reading (3)</b>
<b>Lymphatic Drainage (6)</b>		

**Prerequisite:** Completion of enrollment procedures including financial requirements and contractual documents for Section A.

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### ***Section B - Neuro-Structural Bodywork (NSB) (110 Hours) (SOC code: 31-9011)***

In Section B students will learn the principles and techniques of Neuro-Structural Bodywork (NSB). NSB is advanced work incorporating fascial release, neuro-muscular re-education and biomechanical alignment that is especially appropriate in working with clients who have experienced orthopedic or musculoskeletal issues or prefer work that is generically termed “deep tissue.” In addition to learning the principles and techniques of NSB, students will learn session protocols for administering 60-90 minute NSB sessions as well as Somatics and other related techniques that can be incorporated to add variety and/or enhance the effectiveness of NSB sessions. Students will gain hands-on experience in these classes as well as in student clinic where they will have an opportunity to work with real clients performing full sessions. In addition, students will deepen their understanding of Anatomy, Pathology, Biomechanics and Kinesiology as they apply to the principles and techniques of NSB, as well as the indications and contraindications related to NSB. This section also includes an additional one hour in health and hygiene and an additional two hours in business and ethics specifically as they apply to deeper work. Classes in this section include:

**Neuro-Structural Bodywork (60)**  
**Community Clinic Orientation (3)**  
**NSB Assembly (2)**

**Case Studies (12)**  
**Community Clinic (20)**

**NSB Evaluation (1)**  
**Somatics (12)**

**Prerequisite:** 150 Hour Western Massage Section or permission of the Director, completion of enrollment procedures including financial requirements and contractual documents for Section B.

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### ***Section C - Asian Studies (AS) (110 Hours) (SOC code: 31-9011)***

#### ***Shiatsu Option 1***

In Section C, students will learn the history, theory, principles and techniques of Chinese Modalities including the meridian and point systems, five elements and Shiatsu with session protocols for administering 60-90 minute Shiatsu sessions. They will also learn basic Tui Na, Qi Gong and other related techniques that can be incorporated to add variety and/or enhance the effectiveness of their sessions. Students will gain hands-on experience in these classes as well as in student clinic where they will have an opportunity to work with real clients performing full sessions. In addition, students will deepen their understanding of Anatomy, Pathology, Indications and Contraindications as they apply to Asian principles and techniques. This section also includes an additional one hour in health and hygiene and an additional two hours in business and ethics as they relate to Asian modalities. Classes in this section include:

**Shiatsu (60)**  
**Specialty Protocols (12)**  
**Community Clinic Orientation (3)**

**Qi Gong (6)**  
**Tui Na (6)**  
**Community Clinic (20)**

**AS Evaluation (1)**  
**AS Assembly (2)**

**Prerequisite:** Completion of enrollment procedures including financial requirements and contractual documents for Section C



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***Section D- Asian Studies (AS) (110 Hours) (SOC code: 31-9011)***  
***Thai Option 2***

In Section D, students will learn the history, theory, principles and techniques of Therapeutic Thai Massage. Including Thai Sen Lines and Acupoint systems with session protocols for administering 60-90 minute Thai Bodywork Sessions. They will also learn basic Yoga Therapy, Jin Shin, Hakomi Somatic Therapy and many clinical (orthopedic) applications in the Thai Style. Students will gain hands-on experience in these classes as well as in student clinic where they will have an opportunity to work with real clients, offering wholistic and therapeutic sessions. In addition, students will deepen their understanding of Anatomy, Pathology, Indications and contraindications as they apply to Asian principles and techniques. This section also includes an additional one hour in health and hygiene and an additional two hours in business and ethics as they relate to Asian modalities.

Classes in this section include:

<b>Thai Massage (60)</b>	<b>Yoga Therapy (6)</b>	<b>Clinical Applications (6)</b>
<b>Community Clinic Orientation (3)</b>	<b>Hakomi (6)</b>	<b>AS Thai Assembly (2)</b>
<b>Community Clinic (20)</b>	<b>Jin Shin (6)</b>	<b>AS Thai Evaluation (1)</b>

**Prerequisite:** Completion of enrollment procedures including financial requirements and contractual documents for Section D

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***Section E - Energy Mastery (EM) (110 Hours) (SOC code: 31-9011)***

In Section D students will learn the principles and techniques of Energy Mastery and session protocols for administering 60-90 minute Energywork sessions as well as Polarity and other related techniques that can be incorporated to add variety and/or enhance the effectiveness of Energywork sessions. Students will gain hands-on experience in these classes as well as in student clinic where they will have an opportunity to work with real clients performing full sessions. In addition, students will gain an understanding of the Anatomy, Pathology, Indications and Contraindications, Biomechanics and Kinesiology as they apply to working with energy and the emotional body. This section also includes an additional 2 hours in health and hygiene and an additional two hours in business and ethics as they relate to energywork. Classes in this section include:

<b>Energy Mastery (60)</b>	<b>Energy &amp; Creativity (6)</b>	<b>EM Evaluation (1)</b>
<b>Intro to Breathwork (12)</b>	<b>Power of Presence (6)</b>	<b>EM Assembly (2)</b>
<b>Community Clinic Orientation (3)</b>	<b>Community Clinic (20)</b>	

**Prerequisite:** Completion of enrollment procedures including financial requirements and contractual documents for Section D.

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***Section F – Anatomy & Pathology (72 Hours) (SOC code: 31-9011)***

In Section E students will learn the anatomy, physiology, and pathology of the Muscular, Skeletal, Integumentary, and other systems of the body. Emphasis will be placed on the benefits of massage and somatic therapies to the optimal functioning of these systems. Anatomy Classes include:

**Anatomy & Pathology Fundamentals (72)**

**Prerequisites:** Completion of enrollment procedures including financial requirements and contractual documents for Section F.

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### ***ELECTIVES/CONTINUING EDUCATION (Choose 60 Hours) (SOC code: 31-9011)***

Completion of the 530-hour Massage and Somatic Therapies Program includes 60 hours of Electives. In addition, students may use electives to make up a limited number of missed hours in classes of 35 hours or more hours as outlined in the Student Handbook. Finally, these electives offer further education beyond the 530-hour program or for students seeking continuing education transcript credits whether or not they attended Kali Institute's 530-hour program.

Students may choose 60-Hours of electives to make 530-Hours from the below chart of all electives offered.

Classes from sections A, B, C, D, E and F as previously described in detail in sections A-F can be taken on an elective basis for the hours noted, by students from other schools seeking CE credits or Kali Institute students when the class is not already included in the non-elective portion of their 530-hour program. (SOC code: 31-9011)

**Prerequisites:** Completion of enrollment procedures including financial requirements and contractual documents for Electives/Continuing Education.

<b>Biomechanics I (6)</b>	<b>Biomechanics II (1-24)</b>	<b>Chair Massage (3)</b>
<b>CPR/First Aide (3)</b>	<b>Craniosacral Therapy I (24)</b>	<b>Craniosacral Therapy II (24)</b>
<b>Cupping I &amp; II (3-6)</b>	<b>Digestive Health (3)</b>	<b>Focus on Fascia: Intro (20)</b>
<b>Focus on Fascia I: Full Body (21)</b>	<b>Geriatrics Massage (6)</b>	<b>Hot Stone Massage (6)</b>
<b>Lomi Lomi (24)</b>	<b>Muscle Testing (6)</b>	<b>PNF/Assisted Stretching (12)</b>
<b>Reflexology I, II, III &amp; IV or full series (6-24) Kahi Loa(12)</b>		<b>Spa Add-Ons (3-24)</b>
<b>Sports Massage I (6)</b>	<b>Sports Massage II (6)</b>	<b>Sports Pathology (6)</b>

# PROGRAM/CLASS REQUIREMENTS

Program/Class requirements are available from the office for each program or class. It is each student's responsibility to be familiar with these requirements. A summary of requirements is listed below but does not replace or supersede the individual requirement sheets that may have been amended and are available for each program or class at the opening session.

## **For ALL Sections**

- Completion of an application
- Completion of an enrollment contract prior to the program attended
- Submission of a high school diploma or equivalency
- Signature of receipt of a copy of this document that includes the completion requirements for all programs
- Complete payment of tuition and fees

**Note:** All requirements except payment of tuition and fees must be met by the last scheduled day of classes included in each section. After that date, students are considered incomplete and may pay a \$50 administrative fee for a 30-day extension on any section to meet their requirements. Payments of tuition and fees are subject to contractual agreements and do not constitute an incomplete.

**Note:** Students are expected to have all relevant books, binders and handouts available for reference during class. Students are also expected to have a clean set of linens and appropriate lubricants for all technique classes.

## **In addition, the following is a list of requirements by program/class:**

### **Section A - Western Fundamentals**

- Completion of all clock hours including:
  - Attendance at Introduction to Massage
  - Attendance at the 62-Hour Western Technique class. Students are allowed to miss up to two three-hour sessions of Western Technique and make up those hours toward their 530-hour requirement by paying for and attending six hours of electives or meeting with an instructor.
  - Additional hours may be made up by Director's prior approval
  - A grade of "Pass" on the final WF practical evaluation
  - Attendance at all other classes listed in Section A including Community Clinic.
  - And any other requirements presented at the Introduction to Massage.

## **Section B - Neuro-Structural Bodywork**

-Completion of all clock hours including:

- Attendance at the Assembly or personal interview with the Administrative Director
- Attendance at the 60-Hour NSB class. Students are allowed to miss up to two three-hour sessions of NSB and make up those hours toward their 530-hour requirement by paying for and attending six hours of electives.
- Additional hours may be made up by Director's prior approval
- A grade of "Pass" on the final NSB practical evaluation
- Submission of a pathology report or project approved by the trainer and presented to the class
- Submission of a Neuro-Structural Bodywork Contract
- Attendance at all other classes listed in Section B
- And any other requirements presented at the NSB Assembly.

## **Section C - Asian Studies**

-Completion of all clock hours including:

- Attendance at the Assembly or personal interview with the Administrative Director
- Attendance at the 60-Hour Shiatsu class. Students are allowed to miss up to two three-hour sessions of Shiatsu and make up those hours toward their 530-hour requirement by paying for and attending six hours of electives.
- Additional hours may be made up by Director's prior approval
- A grade of "Pass" on the final AS practical evaluation
- Attendance at all other classes listed in Section C
- And any other requirements presented at the AS Assembly.

## **Section D - Energy Mastery**

-Completion of all clock hours including:

- Attendance at the Assembly or personal interview with the Administrative Director
- Attendance at all classes listed in Section D in one semester
- Hours may be made up with additional electives by Director's prior approval
- Completion of all homework assignments presented at the Assembly
- A grade of "Pass" on the final EM practical evaluation
- And any other requirements presented at the EM Assembly.

## **Section E - Anatomy & Pathology**

- Attendance at all class sessions but two. Students may make up sessions of Anatomy & Pathology by attending Anatomy I Review Part I – Musculoskeletal/Axial and/or Anatomy I Review Part II – Musculoskeletal/Appendicular, Anatomy II by attending Anatomy II Review Part I – Cardiovascular/Lymphatic and/or Anatomy II Review Part II – Other Systems, and Anatomy III by attending Anatomy III Review Part I – Nervous/Central and/or Anatomy III Review Part II – Nervous/Peripheral. Students must attend and complete the midterm and final exams in Anatomy & Pathology.
- A grade of 75% on the average of quizzes, midterm and final exams.

## **Electives**

- Attendance at all class sessions.

# **GENERAL POLICIES & PROCEDURES**

## **ADMISSION**

Anyone may be accepted to Kali Institute who, in the opinion of the school directors is capable of performing a professional massage, or who may benefit from the information and experience provided by the program or classes. Each student must possess a high school diploma or its equivalent, or otherwise successfully take and pass the relevant examination. No person who takes any program at the school will be eligible to apply for certification or licensure by any state or municipal agency until they are 18 years of age. No transfer or articulation agreements have been made between Kali Institute and any college or university that provides for the transfer of credits from any school. Transfer credit may be accepted as noted below under “Transfer of Credits to Kali Institute”. We do not have a fee for accepting credits that may have been transferred from another school, but there is no guarantee we will accept them.

## **ATTENDANCE**

Classes start on time and important information is presented at the beginning of class. Missed time due to tardiness or leaving early will be recorded and students will be expected to make up those hours by paying for and attending appropriate elective classes. Students may not make up more than six hours per Section in this manner. In addition, any student who misses more than 15 minutes of a 1 – 6 hour class or more than 20 minutes of a 7-12 hour class will not be given transcript credit for that class without paying for half of the tuition and retaking the entire class. In addition, requirements for attending any 60-hour class as noted in the Section requirements must be met. If a student misses two sessions of a 60-hour class and is also 20+ minutes tardy, they must retake the entire 60-hour class and pay half the tuition cost. Students are required to notify the administrative office prior to missing or changing classes except in case of emergency. Applicants for CAMTC certification must attend 500 supervised hours total with 100 of those hours satisfying CAMTC specified subjects.

## **CANCELLATION**

Some classes have waiting lists; prompt notification of cancellation may allow for other students to enroll. Cancellation before the start of a certification program must be communicated in writing. A student has the right to cancel the enrollment agreement and obtain a refund of all refundable charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. *Registration fees are non-refundable.*

## **CLASS CHANGE**

Students can transfer from one elective class to another within 14 days of the first scheduled class at no additional cost. Students wishing to transfer after that time will be charged a \$25 administrative fee. Students who miss an elective class will be offered the opportunity to retake the class or transfer to another elective class for a \$25 administrative fee plus half the cost of tuition.

## **DISTANCE EDUCATION**

Kali offers distance learning with BPPE & CAMTC approval. During Interactive Distance Learning (IDL) sessions instructors provide real time feedback on student progress and exam grades as needed.

## **DRESS CODE/HYGIENE/DRAPING**

Students are expected to dress for class in attire that would be suitable in any health care office. Your hair and body should be clean, groomed and free of any type of strong scent. Clothing should be clean and in good repair, avoid clothing that is overly flowing (while performing massage to avoid your clothing touching your client). Overly form fitting clothing and exposed skin anywhere between 2" below the clavicles and 2" above the knees (with the exception of the arms and hands) will be considered inappropriate. Draping is used to expose the appropriate area being worked on while genitalia, breasts and nipples are to be covered at all times. Students are required to thoroughly wash their hands before and after performing any type of massage.

## **EXPERIENTIAL LEARNING**

Credit is not given by Kali Institute for any form of experiential learning

## **FINANCIAL AID**

Kali does not provide financial aid, only payment plans. Kali Institute offers a number of these payment plans for students, tailored to the individual student's needs. Payment plans are created in tandem with the student on the day they sign and create their enrollment contract agreement. Generally, payment plans follow the students' course schedule, so they may be paid weekly, monthly, or quarterly as the student is available. There are currently no interest fees on any payment plan, however a fee may be incurred if the student is more than 7 days delinquent on a payment. If the student provides sufficient argument for their delinquency, the fee may be waived. A student will not receive their transcript until full payment has been received. Kali Institute does not participate in any federal or state financial aid programs. Any private funding or financial aid other than the school's payment plans are the sole responsibility of the student and does not affect the student's obligation to honor enrollment contracts with the school unless determined at the time of contract signing. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student receives federal student financial aid funds, the student is entitled to a refund of the money not paid from federal financial aid program funds.

## **GRADING**

Each program and class presented at Kali Institute has clearly defined learning objectives and testing criteria, which are presented to students at the first class. Evaluation criteria may include written, oral and practical examinations. Classes will be evaluated on a Pass/Fail basis with the exception of anatomy, in which students will be required to obtain a grade of 75% +. Any student who is not maintaining satisfactory evaluations will be asked to attend a review with the Director to determine a course of action for improvement, postponement or dismissal.

## **INCOMPLETES**

If a student fails to meet the clock-hour requirements of any class for any reason or without prior authorization for the Director, they will be required to retake the class for half tuition the next time it is scheduled. In addition, if the student has not successfully completed a Section of the program according to the dates in their contract, they will be charged a \$50 Administrative Incomplete Fee per section and be required to make up the missing classes the next time offered, at half tuition or get a 30-day extension to fulfill any other requirements of the class. NOTE: NO STUDENT WILL BE GIVEN A DIPLOMA WHO HAS NOT COMPLETED THEIR TUITION PAYMENTS FOR THE PROGRAM OR FAILED TO TAKE RESPONSIBILITY FOR SATISFYING THEIR FINANCIAL AGREEMENT WITH THE SCHOOL ACCORDING TO HIS/HER CONTRACT. IN ADDITION, FAILURE TO MEET CLASS/SECTION/PROGRAM CLOCK-HOUR REQUIREMENTS OR ADHERE TO INCOMPLETE POLICIES WILL RESULT IN A PERMANENT INCOMPLETE IN THAT CLASS/SECTION/PROGRAM, RESULTING IN THE NEED TO RETAKE CLASSES OR MAKE UP FOR

MISSING CLOCK-HOURS WITH OTHER ACCEPTABLE CLASSES.

## **LANGUAGE**

All instruction at Kali Institute is currently provided in English. Students may be accepted into programs and classes at Kali Institute who do not use English as their primary language by permission of the Director if during an interview they demonstrate a basic understanding of English necessary to complete the program or if the student can make arrangements for suitable translation services at the student's expense. Kali Institute does admit students from other countries, but does not provide visa services or vouch for student's status. We do not provide any ESL based services or classes. There are no additional fees for not having English as your primary language.

## **LEAVE of ABSENCE**

Students may be granted a leave of absence at the discretion of the Executive Director in the case of personal circumstances that prohibit the student from completing the program. This leave of absence will be documented in the student file and allow for a period of up to 8 months from the starting date to complete the program involved.

## **NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION**

The transferability of credits you earn at Kali Institute is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits/hours/diploma/certificate you earn in the 500 Hour Massage & Somatic Therapies program or any classes are also at the complete discretion of the institution to which you may seek to transfer. If the credits/hours/diploma/certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Kali Institute to determine if your credits/hour/diploma/certificate will transfer.

Students that do not successfully complete a minimum of 500 hours to achieve CAMTC eligibility at a single CAMTC approved school may have to independently prove their own eligibility to CAMTC. Kali Institute has not entered into an articulation or transfer agreement with any other college or university.

## **PROBATION/DISMISSAL**

Kali Institute reserves the right to dismiss any student for any of the following reasons: unsatisfactory attendance; poor physical or mental health; failure to fulfill financial agreements or being more than 30 days in arrears with payments; behaving in a manner which, in the judgment of the school management or trainers, is deemed unprofessional or harmful to the reputation of Kali Institute or the profession of massage therapy; giving false information in the process of application, cheating, or entering the premises under the influence of alcohol or drugs. Tuition will be refunded to dismissed students according to the refund policy stated in their contract. A seven-day probation period may be granted by permission of the Director in a case where it is deemed possible to satisfactorily clear up any violations.

## **REFUNDS**

Registration fees are not refundable. Tuition refunds are calculated from the date of written notice to the school of withdrawal or cancellation and tuition is charged for all classes prior to that date regardless of attendance. Payment of outstanding balances by the student as well as refunds from the school will be settled within 30 days of student's notification.



## **STUDENT HOUSING**

Kali Institute does not provide student housing and does not have dormitory facilities under its control. Several motels are located within walking distance of the school as listed in the local yellow pages and rates range from \$30-\$60 per night. Room rentals in private homes near the school range from \$600 to \$800 per month. Kali Institute has no responsibility to find or assist a student in finding housing.

## **STUDENT RECORDS**

Kali Institute maintains all student records in a safe and confidential manner in compliance with section 71920 of Title 5 –CA Code of Regulations Division 7.5 and kept by Kali Institute. All student records will be retained for five years after graduation and transcripts will be maintained permanently.

## **STUDENT TUITION RECOVERY**

Students are required to pay into the CA State Tuition Recovery Fund as detailed in the enrollment contract. Please see page 20 for details.

## **TRANSCRIPTS**

Official transcripts are given upon completion of the program. Additional copies of transcripts are available for \$5 each. Official transcripts with the schools seal are also available and will be mailed as requested for a fee of \$11 (cost includes certified mail).

## **TRANSFER OF CREDITS TO KALI INSTITUTE**

Kali Institute's Policy on Transfer of Credits is as follows: A maximum of 150 credits from a massage therapy program approved by the BPPE and CAMTC, or out of state equivalent agency, can be transferred with permission of the Director of Academics. There is no guarantee that the CAMTC will accept these credits, and there will be no fee from Kali Institute for the transfer of these credits. Transfer credits in Anatomy are accepted once the student passes, with a 65% or better, the Anatomy Final Exams at Kali Institute. Student credits will not be transferred on achievement tests alone. Students that do not successfully complete a minimum of 500 hours at a single CAMTC approved school are required to independently prove their own eligibility to the CAMTC or NCBTMB. **The CAMTC has final approval of all credits.**

## **WITHDRAWAL**

A student has the right to withdraw from a program or class by notifying the Director of Academic Programs & Development or the Director of Administration in writing. The student's letter of withdrawal is effective the date it is received by the institution. The amount of refund is determined by the student's last date of actual attendance. Students are obligated to pay only for educational services rendered, and for received and accepted supplies and equipment. Students will be charged the total amount of tuition divided by the total classroom hours in the program/class times the number of hours attended. Any refund due the student will be sent or given to the student within 30 days of notifying the Director of Academic Programs & Development of withdrawal. Any balance owed to the school by the student will become due and payable in full 30 days after the last day of class attended. In cases of emergency, a leave of absence may be granted by the Director who will decide the terms of return.

# NOTICE OF STUDENTS' RIGHTS

Read the Notice of Cancellation form for an explanation of your cancellation rights and responsibilities. If you have lost your Notice of Cancellation form, ask the school for a sample copy.

1. You may cancel your contract for school, without any penalty or obligation and obtain a refund of all refundable charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later.
2. After the end of the cancellation period, you also have the right to stop school at any time, and you have the right to receive a refund for the part of the course not taken. Your refund rights are described in the contract. If you have lost your contract, ask the school for a description of the refund policy.
3. If the school closes before you graduate, you may be entitled to a refund. Contact the Bureau for Private Postsecondary Education at the address and phone number printed below for information.
4. **As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.**
5. If you have any complaints, questions, or problems, please contact the Executive Director, Patty Flanagan or Administrator Amanda "Mandy" Miller at 805-648.6204 or follow the procedure outlined in the Student Feedback section below. **Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 North Market Blvd., Suite 225. Sacramento, CA 95834, [www.bppe.ca.gov](http://www.bppe.ca.gov), phone 888.370.7589 or 916.431.6959 or by fax 916.263.1897**
6. **A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 888.370.7589 or by completing a complaint form, which can be obtained on the bureau's internet web site [www.bppe.ca.gov](http://www.bppe.ca.gov).**
7. **A student or any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about this school may contact the California Massage Therapy Council at One Capitol Mall, Suite 800, Sacramento, Ca 95814, [www.camtc.org](http://www.camtc.org), phone 916.669.5336, or fax 916.669.5337**

## STUDENT FEEDBACK

Students are welcome to provide feedback, suggestions or complaints to the school's directors, faculty or staff at any time. All feedback, suggestions or complaints from students are reviewed seriously and considered thoughtfully by the Administrative Directors. If you would like to make a suggestion, complaint or just have a request we ask that you follow the following procedure. All requests, suggestions, feedback or complaints will be addressed within 7 business days; the request will be resolved or the student will be contacted to determine further steps or actions. Please fill out a request form, available on the hallway door of the administrative office. If you would like to ensure confidentiality, please fold and slip the form under the administrative office door, otherwise you may place your form in the pouch hanging on the hallway door of the administrative office and Joanna Prior, the Administrative Director will ensure it reaches the correct person. You may also contact the office directly via email, phone or direct mail, using the contact information found on the 4<sup>th</sup> page of this handbook. We ask that students submitting complaints include their ideas regarding possible resolution. In addition, instructor and class evaluation forms are available with class handout materials or from the

office. These forms allow students to both acknowledge what they like about our trainers and course material as well as to make suggestions for improvement. Students may fill these out confidentially. Over the years we have made several additions and changes to our curriculum and policies based on this valuable feedback.

## **REFERRALS, JOB PLACEMENT & PROFESSIONAL SUPPORT**

Our graduates' personal and professional goals involving massage and bodywork is our primary goal. While we cannot guarantee job placement or clientele, we have several ways of supporting students who have taken our programs and classes in finding employment for themselves. Please take responsibility for your status in this database by maintaining communication with us regarding changes of address, phone number, current employment or private practice information and future goals through the administrative office.

Each student is scheduled for personal midterm and final interviews with the school directors while attending the Massage & Somatic Therapies Program. The midterm interview allows for discussion of the student's personal and professional goals, progress in the program, and any special concerns regarding successful program completion. The director may make suggestions at this time that will help the student clarify his/her goals for the future. Transfer students who do not attend the Massage & Somatic Therapies Program at Kali Institute are welcome to schedule a guidance session with the Director at any time to discuss their personal, educational professional goals and implementation strategies.

Kali Institute has a job board in the main hallway of the school where local businesses can post job openings. When available, an event sign-up sheet will be posted in the hallway to give students the opportunity to join faculty at professional events for experience and practice. Kali Institute also gives students and graduates the opportunity to post their own list on the Kali Institute website at a \$25 annual fee.

See the end of this catalog for the example of SPFS

## **EDUCATIONAL FACILITIES & EQUIPMENT**

Kali Institute has two primary classrooms and is equipped with numerous anatomical models and bones, in addition to a library of audio-visual materials. Instructors may also use overhead or LCD projection of training materials to support students' integration of presented topics. We also have tables, table accessories and exercise equipment that is often used during class.

## **BOOKSTORE, LIBRARY & PRACTICE EQUIPMENT**

Students are encouraged to sign up to use the practice room between class times. The school library is available for reference and all equipment and learning aides may be used by students to further their understanding of the information presented in class. Equipment and books may be checked out through the office. The school also has a variety of products, equipment and books that can be purchased through the school bookstore. The library is available whenever the school is open, during administrative hours on Mon-Thurs at 10:00 A.M till 2:30 PM. There are no fees when borrowing from the library or office, but you may be charged if they are not returned by the assigned date, up to and including the whole price of the material used.

## HOUSEKEEPING

**We believe that respect and care for healing space is one of the qualities that make a massage therapist/body worker great. We therefore request that you honor our space, equipment and supplies by participating in their care through any or all of the following guidelines:**

Please do not enter any room on the street side of the main hall with shoes on, and use the shoe racks rather than the floor of the main hall.

Please wipe down tables after use if using a lubricant. Cleaning supplies are provided and stored in the kitchen.

When leaving a classroom, please arrange all tables, cushions, equipment and supplies in a neat, inviting manner for the next person/class that enters.

Please respect the privacy and quiet of classes in other rooms.

Please place CD's back in their cases when using the stereo.

Please do not leave any room with the blinds closed (for the plants).

Please offer to erase and spray wash (if necessary) the dry erase boards.

Please place ALL of your trash in the trash pails in each room UNLESS they are unlined. Liners are located in the janitor's closet near the bathrooms and we would appreciate your help with this, should you find a pail unlined. Please, especially, do not place unwrapped trash directly into the large, main trash pail at the top of the back stairs.

Please do not eat/drink anything but water in the classrooms at any time. Out of respect for the environment, please refrain from using disposable plastic water bottles.

Please notify the office or classroom assistant if there is no TP or towels in the bathrooms or kitchen.

Please DO NOT USE THE REFRIGERATOR or its contents.

Please be sure that all HEAT, fans, air-conditioning and lights are off before leaving the building.

Please take a moment before you leave the building to make sure you have not left any books, supplies, linens, cups, trash or other items behind.

and offices nearby. If attending a technique class, please refrain from smoking after you last showered or bathed.

Please report any equipment malfunctions, plumbing problems or low supplies of items at the school with a note to the office.

## FACULTY

(in Alphabetical Order)

**Lisa Buckley** received her BS in Kinesiology from UCLA and her Master's degree from CSUN. She has taught classes such as Diabetes Empowerment and Matter of Balance for the Camarillo Healthcare District and Advanced Anatomy, Reflexology, and Pregnancy Massage at A to Z Health in Thousand Oaks. Her passion for teaching infuses each lesson with unforgettable details.

**Caryn Carroll, L. Ac.** holds a Bachelors of Science in Physiological Psychology from University of CA at Santa Barbara. She earned her Masters of Acupuncture and Oriental Medicine from the Santa Barbara College of Oriental Medicine where she served on the faculty from 2003 to 2006. She is certified as an instructor in shiatsu, yoga therapy, Tui Na. She also teaches anatomy and physiology, pathology for massage, reflexology, aromatherapy, Pilates™, and dance for children. She currently practices a combination of acupuncture and acupressure in Ventura and specializes in pain management and spinal care.

**Patty Flanagan** bought Kali Institute for Massage & Somatic Therapies in July 2018. Patty used her Kali powers to vanquish the demon "addiction." Now 30 years sober, she is the owner of two massage schools in Southern California. Patty's goal is to send one thousand healers out into the world.

**Michael Gibian, ACST** is Founder and Director of the Gibian Wellness Center. Drawing from over 18 years of international teaching experience Michael has developed the Buddha Palm approach to Thai Bodywork. He is also an instructor of circulatory massage, deep tissue, neuromuscular therapies, bodhassage, chi nei tsang, sexual qigong, acupressure, hatha yoga, taoist qigong, anatomy & physiology, mindfulness, vipassana meditation and breathwork. Michael is the author of texts for Thai Massage, Stretching for Bodyworkers and Bodhassage. He is a practicing Buddhist and is trained in Hakomi and Re-Creation of the Self, models of body-centered psychotherapy.

**Tim Harris, CMP** is a certified Neuro-Structural Bodyworker and has practiced massage and bodywork for fifteen years. In 1990 he received certification in massage from the Institute for Holistic Studies in Ventura, CA and completed the Sports Massage Clinic at the Monterey Institute of Touch serving as the events coordinator for the Ventura County Sports Massage Team. Since then he has also trained in Myofascial Release, Touch for Health, Soft Tissue Release and Shiatsu, and is a Certified Restorative Exercise Practitioner. In addition to Neuro-Structural bodywork he currently teaches musculoskeletal anatomy and sports massage. He also practices yoga, Ta'I Chi and is an avid cyclist.

**Kim Loiacono, CMT** is a certified CranioSacral Therapist and a Certified Presenter for the Upledger Institute. She has worked closely and studied with Dr. John Upledger and Dr. Jean-Pierre Barral. Her studies also include Lymphatic Drainage, Visceral Manipulation, Oriental Medicine and

Reiki. Kim is a certified Study Group Leader for other therapists in her area and teaches Introduction to CST classes to parents and healthcare professionals. As a member of the International Association of Healthcare Practitioners (IAHP), American CranioSacral Therapy Association (ACTA) and the Associated Bodywork & Massage Professionals (ABMP), Kim is dedicated to sharing CranioSacral Therapy with the community.

**Abby Nielsen, CMT** is a Kali Alumni and the former owner and Executive Director of Kali Institute for Massage & Somatic Therapies where she has completed over 750 hours and received an Advanced Somatic Therapist Certification. She maintains a successful private practice where she specializes in pain management and has employed many Kali Institute graduates at her therapeutic bodywork center, Embody Wellness. She also teaches massage and business classes at the school. Abby's practice and teachings are based on her passion for giving and receiving regular bodywork and her philosophy that "if you don't believe in what you do, why would anyone else?"

**Stefanie Sabouchian, CMT** was born and raised in Germany, where she worked for 8 years as a medical assistant. She received her first Reflexology training in Germany before coming to the US. In Los Angeles, CA she studied with the American Academy of Reflexology and earned her Professional Reflexology Certification in the Flocco Method – Integrated Foot Hand Ear Reflexology in 2002. In addition, she is nationally certified by the American Reflexology Certification Board.

**Patty Uribe, CMT** graduated from Bellingham Vocational Technical Institute in 1977 and worked as an LVN until 1997. She then attended Kali Institute for Massage and Somatic Therapies and began teaching at Kali from 2000-2008. She continued on to teach at Alive Institute from 2008-2010. Patty has had her own massage practice since 1997 and has specialized in pregnancy massage for almost 20 years. She also practices, Swedish, Deep Tissue and Energy Love.

# STATEMENT OF INSTITUTIONAL CHARGES

<b>CONTRACTED REGISTRATION FEES AND TUITION</b>			
<b>PROGRAM</b>	<b>Reg. Fee</b>	<b>Tuition</b>	<b>Estimated Total Charges</b>
<b>Massage &amp; Somatic Therapies (530)</b>	<b>\$100</b>	<b>\$15,105</b>	<b>\$15,500</b>
<b>A - Western Fundamentals (178)</b>	<b>\$100</b>	<b>\$5,073</b>	<b>\$5,500</b>
<b>B - Neuro-Structural Bodywork (110)</b>	<b>\$100</b>	<b>\$3,135</b>	<b>\$3,500</b>
<b>C – Asian Studies (110)</b>	<b>\$100</b>	<b>\$3,135</b>	<b>\$3,500</b>
<b>D – Energy Mastery (110)</b>	<b>\$100</b>	<b>\$3,135</b>	<b>\$3,500</b>
<b>E – Anatomy &amp; Pathology (72)</b>	<b>\$50</b>	<b>\$2,052</b>	<b>\$2,400</b>
<b>24-hour class or pkg. of electives</b>	<b>\$50</b>	<b>\$468</b>	<b>\$518</b>
<b>12-hour individual classes</b>	<b>\$25</b>	<b>\$234</b>	<b>\$259</b>
<b>6-hour individual classes</b>	<b>\$25</b>	<b>\$95-\$125</b>	<b>\$75-\$125</b>
<b>3-hour individual classes</b>	<b>\$25</b>	<b>\$50-\$125</b>	<b>\$75-\$175</b>

## **EXAMPLE OF SUMMARY OF CHARGES** **(For 530 Hour Course)**

### TOTAL CHARGES DUE AT ENROLLMENT

- 1) NON-REFUNDABLE STRF (\$0/1000 TUITION) : \$0
- 2) NON-REFUNDABLE \$100 REGISTRATION FEE: \$100

**TOTAL: \$138.75**

### TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$15,105

- 1) THE FIRST ENROLLMENT (#1) TUITION OF: \$1250 (min of 200, max is fullpayment)
- 2) NON-REFUNDABLE REGISTRATION FEE: \$100
- 3) NON-REFUNDABLE STRF (\$0/1000 TUITION): \$0
- 4) ANY COST OF BOOKS AND SUPPLIES PER PROGRAM OR CLASS LISTED AS #1 AS STATED IN STUDENT CATALOG & PAGE 7 OF THIS AGREEMENT:  
\$115.00
- 5) Discounts:

- 1) **TOTAL ESTIMATED COST FOR THE ENTIRE PROGRAM:** \$15, 358





## **Required Books and Binders Price List**

### **Non-Refundable Student Bundle includes:**

<b>ABMP Exam Coach &amp; Student Liability Insurance</b>		<b>\$75.00</b>
Western Massage & Anatomy Fundamentals Binder		<u>\$45.00</u>
		<b>\$120.00</b>
<b>Section A</b>	Western Massage & Anatomy Fundamentals Binder	\$45.00
	Anatomy Coloring Book 4 <sup>th</sup> Edition	\$25.00
	Massage Therapy 6 <sup>th</sup> Edition	<u>\$50.00</u>
		<b>\$120.00</b>
<b>Section B</b>	Neuron-Structural Bodywork Binder	\$60.00
	Somatics	<u>\$20.00</u>
		<b>\$80.00</b>
<b>Section C</b>	Asian Studies Binder	\$25.00
	Shiatsu Amma Therapy	<u>\$40.00</u>
		<b>\$65.00</b>
<b>Section D</b>	Energy Mastery Binder	\$23.00
	Eastern Body Western Mind	<u>\$22.00</u>
		<b>\$45.00</b>
<b>Section E</b>	Fundamentals of Anatomy Binder (included)	\$25.00
	Advanced Anatomy Binder	\$25.00
	Anatomy Coloring Book	<u>\$25.00</u>
		<b>\$75.00</b>
<b>Elective</b>	Craniosacral Binder	<b>\$25.00</b>

**Note: The above prices are charged separate from contracted fees and tuition at the Kali Institute Bookstore. Commercially published books (other than those noted as “binders” may be purchased elsewhere. Students are also required to bring their own supplies (linens, lubricants, to techniques classes as informed by the administration office at enrollment t. Prices vary according to personal preference.**

# **Student Tuition Recovery Fund (STRF)**

## **Student Tuition Recovery Fund (STRF) (\$ .0/\$1,000 tuition)**

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

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

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, (916) 431-6959 or (888) 370-7589.

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

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at

any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

**Any questions regarding STRF may be addressed to CA Department of Consumer Affairs, Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225. Sacramento, CA 95834, Telephone: (888)370.7589 OR (916) 263.1897, [www.bppe.ca.gov](http://www.bppe.ca.gov)**

**NOTE: Information pertaining to your payment for the Student Tuition Recovery Fund is included in your enrollment agreement.**

## **BPPE Office of Student Assistance and Relief**

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling (toll free telephone: **(888) 370-7589**) or by visiting **[www.osar.bppe.ca.gov](http://www.osar.bppe.ca.gov)**