

# ELIZABETH GRADY

SCHOOL OF ESTHETICS AND MASSAGE THERAPY

Winter/Spring 2021 Programs

Dear Prospective Student:

Thank you for your interest in the Elizabeth Grady School of Esthetics and Massage Therapy. Since 1978, thousands of students have graduated from The Elizabeth Grady School with excellence in training and professionalism.

Come see the Elizabeth Grady School. Have a facial or massage in the student clinic and feel the quality of education. Sit in on a class and listen to the level of instruction provided.

With a network of twenty- plus New England based salons and spas, we know what is required to be successful. Our locations not only provide job opportunities for our graduates but a check and balance system whereby we stay current with the expectations and needs of our clients, employees, and the esthetics and massage therapy industries as a whole.

Please take the time to review the Elizabeth Grady School catalog and attached addendum for detailed information on the massage therapy and esthetician programs offered at the Elizabeth Grady School. Join us for our next Information Session or schedule a tour of the Elizabeth Grady School today.

We look forward to meeting you!

Warm regards,

Cate Tool, Director  
Angela Young, Admissions  
Melissa Sandberg, Financial Aid  
Marc Pistone, School Administrator  
Stephanie Warren, School Administrator  
John Walsh, President

Elizabeth Grady School of Esthetics and Massage Therapy  
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**ADDENDUM TO THE ELIZABETH GRADY  
SCHOOL OF ESTHETICS AND MASSAGE THERAPY  
COURSE CATALOG**

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## Elizabeth Grady School of Esthetics and Massage Therapy NACCAS 2019 Annual Report Institutional Rates

Each year the school gathers statistics pertaining to all graduates from the previous calendar year. This information is reported to NACCAS, the National Accrediting Commission of Career Arts and Sciences. The following 2019 institutional statistics were reported to NACCAS and include all graduates for both accredited programs, esthetics and massage therapy, combined. Placement statistics include 100% of 2019 graduates including those who did not respond to follow-up surveys and phone calls. Non-responders are counted as not placed/not working.

Institutional Graduation Rate: 88.24%

Institutional Placement Rate: 60.96 %

Institutional Licensure Rate: 97.22%

## Massage Therapy Programs Tuition, Costs, and Methods of Payment

The Elizabeth Grady School offers two therapeutic massage programs. Our 650 hour massage therapy program meets the requirements for licensure in Massachusetts while our 750 hour massage and spa therapies program meets the hourly requirements for other states and provides additional education in complimentary bodywork therapies.

### **Spa Therapy & Massage Program-750 Clock Hour Schedule Options are as follows:**

- Full Time Day, Monday - Friday, 9:00 am - 4:00 pm  
30 Hours per week / 25 weeks
- 3/4 Time Morning, Monday - Friday, 9:30 am - 1:30 pm  
20 hours per week / 38 weeks

Please note: Breakdown of number of weeks required to complete respective programs does not include holiday breaks or class cancellations due to weather or unforeseen circumstances.

Spa Therapy & Massage Program- 750 Clock Hour Total Cost:

\$12,500.00

\$ 500.00 Deposit due upon enrollment

\$12,000.00 Balance

TUITION:	\$11,465.00
UNIFORMS:	\$150.00
TEXT MATERIALS	\$335.00
SUPPLIES:	\$500.00
ADMINISTRATIVE FEE:	\$50.00

Estimated indirect costs (room, board, transportation, personal, etc.) associated with attending this program are available in the financial aid office.

**Massage Therapy Program- 650 Clock Hours Schedule Options are as follows:**

- Full Time Day, Monday - Friday, 9:00 am - 4:00 pm.  
30 Hours per week / 25 weeks
- 3/4 Time Morning, Monday - Friday, 9:30 am - 1:30 pm  
20 hours per week / 38 weeks
- Part Time Evening & Saturdays, Monday, Tuesday & Wednesday Evenings, 6:30 - 9:30 pm  
and Saturdays, 9:00 am - 3:30 pm  
15 hours per week 43 weeks

Please note: Breakdown of number of weeks required to complete respective programs does not include holiday breaks or class cancellations due to weather or unforeseen circumstances.

**Massage Therapy Program- 650 Clock Hours Total Cost:**

\$11,500.00

\$ 500.00 Deposit due upon enrollment

\$11,000.00 Balance

TUITION:	\$10,825.00
UNIFORMS:	\$150.00
TEXT MATERIALS	\$300.00
SUPPLIES:	\$175.00
ADMINISTRATIVE FEE:	\$50.00

Estimated indirect costs (room, board, transportation, personal, etc.) associated with attending this program are available in the financial aid office.

**Payment Options:**

Financial Aid is available for those who qualify. Please see pages 10-13 for more information regarding financial aid.

Weekly and Monthly Payment plans are available for all esthetics and massage therapy programs. Full tuition payment must be received before class end date to graduate. The Elizabeth Grady School accepts check, cash, money order, MasterCard, and Visa for payment.

You can save 250.00 off your tuition by enrolling early. See attached dates for cutoff. Additional discounts may apply. Ask your Admissions representative.

**Estimate of Additional Expenses to be incurred by Massage Therapy Student:**

Black, rubber-soled, closed-toe shoes: 40.00

Combination Padlock: 5.00

Note-taking Supplies: 20.00

New Massage Table: 500.00 (Note: Used tables can be purchased online. Instructional staff will provide students with different vendors at different price points as you begin your program. This table is for at home practice and will not need to be transported to Elizabeth Grady School for in-class use.)

Massachusetts Massage Therapy application and licensing fees: 225.00

Liability Insurance (required for licensure in Massachusetts): 200.00

### **CORI and SORI requirements for Massachusetts Licensure:**

Massachusetts requires all candidates undergo a Criminal Offense Record Inquiry and Sexual Offense Record Inquiry prior to being granted a license to practice massage therapy.

### **Massage Therapy Programs Consumer Information- Graduation, Licensing, and Placement Rates as reported to NACCAS (National Accreditation Commission of Career Arts and Sciences)**

2018 Consumer Information- Massage Therapy Program

**COMPLETION RATE:** 87%

This measures the number of students who started a program and completed the program. Students who did not complete either chose to leave the program, took a leave to return at a later date, or were dismissed due to inability to maintain satisfactory academic progress in attendance or academics.

**LICENSURE RATE:** Massachusetts does not require a licensing examination to become licensed.

**\*\*PLACEMENT RATE:** 60%

This measures the number of students who became employed as a massage therapist. This number does not include graduates who chose to remain employed in another job/career or became employed by a non-industry employer.

Statistics based on graduates from the 2019 calendar year. Please note, annual statistics are reported at year's end for the previous completed calendar year. 2020 calendar year statistics will be published December 2021.

### **Steps to Enroll in an Elizabeth Grady School Massage Therapy Program**

1. **Tour and Interview:** Call 781-960-0120 to schedule a time to tour the Elizabeth Grady School and interview with admissions.
2. **Application for Enrollment:** You will receive a copy during your interview or you can download and print your application from the Elizabeth Grady School website:[www.elizabethgrady.edu](http://www.elizabethgrady.edu)
3. **Enrollment Agreement Contract:** You will receive a copy during your interview or you can download and print your enrollment contract from the Elizabeth Grady School website.
4. **Deposit:** Submit your Application, Contract, and Deposit of \$500.00 to reserve your seat. Students who are fully loan and grant eligible may receive a reduction in the amount of the deposit. Please inquire with Financial Aid to learn more. The deposit may be paid by check, money order, MasterCard, or Visa
5. **Questions to Consider:** Read and sign the *Questions to Consider* document. You will receive a copy during your interview or you can download and print your application from the Elizabeth Grady School website. Ask an Admissions representative if you have any questions regarding the considerations listed.
6. **Medical Documentation:** Schedule an appointment with your physician for TB (tuberculosis) test. This test can be performed by your general practitioner or at a walk-in clinic such as the CVS Minute Clinic. Submit results prior to the first day of class.
7. **Photo Identification:** Provide a photocopy of your state issued driver's license, I.D., or passport. Further identification to support citizenship or eligibility may be required. A valid Alien Registration Card is required for all eligible non-citizens and an M-1 Visa is required for all ineligible non-citizens.
8. **Proof of Education:** Provide a copy of high school diploma, college diploma, GED, or official transcripts. If you were educated in another country, please make sure that your diploma is translated and notarized. If you are unable to locate your diploma, please contact your high school to obtain an official copy of your transcript, which must include the school seal and be unopened or mailed directly from the school to Elizabeth Grady School.
9. **IPEDs Questionnaire:** Complete the demographics questionnaire. This information is required by the U.S. DOE.
10. **Complementary Field of Study Discounts:** If you retain a license or certificate in the healing arts, wellness, or beauty fields (i.e.: CNA, LPN, RN, MT, electrologist, cosmetologist, etc...). Please provide proof of education and/or license to receive a \$250.00 tuition discount.

## Massachusetts Massage Therapy Licensing Information

Licensure is the process by which an agency or state government grants permission to an individual to practice in a particular profession, vocation, or occupation. Licensure protects the general public by ensuring that only those individuals who are competent to practice safely are licensed. It is the state regulatory agency's responsibility to establish the acceptable level of safe practice. A state license to practice is required for both Estheticians and Massage Therapists in the State of Massachusetts. If you are enrolling from another state or country or have plans for relocation, please check with your state or government to determine licensing,

The Massage Therapy profession is regulated by the State Board of Massage Therapy, a division of the Massachusetts Division of Professional Licensure. To become licensed, you will need to provide proof of successful completion of a state approved massage therapy program with a minimum of 650 clock hours. You will also need to submit a completed application, CORI check, proof of insurance, and appropriate licensing fee.

### Massachusetts General Laws Regarding Massage Therapist Licensure

Massachusetts General Laws Regarding Licensure Section 228. (a) No person shall hold himself out to others as a massage therapist or practice massage or massage therapy unless he holds a valid license issued in accordance with this chapter. No person licensed to practice massage or massage therapy shall perform any of the following: diagnosis of illness or disease; high velocity, low-amplitude thrust applied to a joint; electrical stimulation; application of ultrasound; exercise and prescription of medicines. The following practitioners shall be exempt from the licensure requirements of this section:

1. A person who is otherwise licensed, certified or registered under the General Laws, performing services within his authorized scope of practice and who does not hold himself out to be a massage therapist;
2. A person duly licensed, registered or certified in another state, territory, the District of Columbia or a foreign country when temporarily called into the commonwealth to teach a course related to massage therapy or to consult with a person licensed as a massage therapist under this chapter;
3. A student of massage therapy enrolled in a licensed massage school program for massage, performing work as a required component of his course of study at such school, but the student shall not hold himself out as a licensed massage therapist under this chapter and shall not receive compensation for his work;
4. A person giving massage to a member of that person's immediate family for which he received no compensation;
5. A person, duly licensed, registered, or certified in another state, territory, the District of Columbia, or a foreign country, who is incidentally in the commonwealth to provide service as part of an emergency response team working in conjunction with disaster relief officials; and (6) a person giving massage in a sporting, health or other event that is non-compensatory and under the supervision of a licensed massage therapist.

(b) Nothing in this section shall prevent or restrict the practice of a person who uses touch, words or directed movement to deepen awareness of patterns of movement in the body, or the affectation of the human energy system or acupoints or Qi meridians of the human body while engaged within the scope of practice of a profession with established standards and ethics, but such services shall not be designated or implied to be massage or massage therapy. Such practices shall include, but not be limited to, the Feldenkrais Method; Reflexology; The Trager Approach; Ayurvedic Therapies, Rolf Structural Integration, Polarity or Polarity Therapy; Polarity Therapy Bodywork; Asian Bodywork Therapy that does not constitute massage as defined in this chapter; Acupressure; Jin Shin Do; Qi Gong; Tui Na; Shiatsu; Body-Mind Centering and Reiki. These exempt practitioners may use the terms "bodywork", "bodyworker" and "bodywork therapist" in their promotional literature.

## Massage Therapy Programs Faculty and School Administrative Staff

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### **Administrative Staff**

John P. Walsh  
Cate Tool  
Angela Young  
Melissa Sandberg  
Marc Pistone  
Stephanie Warren  
Mary Gauvain  
Taylor Ryan

President  
School Director  
Admissions Representative  
Financial Aid  
School Administrator  
Social Media and Administrator  
Accounts Receivable Manager  
School Store and Student Clinic Staff

### **Massage Programs Faculty**

Ruth Ann Collins, LE, LMT  
Andrew Jurdan, LMT  
Sandra Lever, LMT  
Brian Sweetser, LMT  
Jocelyn Witkus, LE, LMT

Instructor, Esthetics and Massage Therapy  
Instructor, Massage Therapy  
Instructor, Massage Therapy  
Instructor, Massage Therapy  
Instructor, Massage Therapy

## Massage Therapy Programs- Enrolling Now

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### **Full Time Day- Massage & Spa Therapy Program- 750 clock hours**

March 22, 2021- September 21, 2021  
Monday through Friday, 9:00 a.m. – 4:00 p.m.

### **Full Time Day- Massage Therapy Program- 650 clock hours**

March 22, 2021- August 31, 2021  
Monday through Friday, 9:00 a.m. – 4:00 p.m.

## Esthetics Programs Tuition, Costs, and Methods of Payment

The Elizabeth Grady School offers one esthetics program. Our 600 clock hour esthetics program meets the hourly requirements for most other states and provides additional education appropriate for today's industry.

### **Esthetics Program- 600 Clock Hours Schedule Options**

- Full Time Day, Monday - Friday, 9:00 a.m. - 4:00 p.m.  
30 Hours per week / 20 weeks
- 3/4 Time Morning, Monday - Friday, 9:30 a.m. - 1:30 p.m.  
20 hours per week / 30 weeks
- Part Time Evening & Saturdays, Monday & Tuesday Evenings, 6:30 p.m. - 9:30 p.m. and Saturdays, 9:00 a.m. - 3:30 p.m.  
12 hours per week / 50 weeks

Please note: Breakdown of number of weeks required to complete respective programs does not include holiday breaks or class cancellations due to weather or unforeseen circumstances.

TOTAL COST: \$9500.00

\$ 500.00 Deposit due upon enrollment  
\$9000.00 Balance\*

- TUITION: \$7970.00
- UNIFORMS: \$150.00
- TEXT MATERIALS: \$330.00
- SKIN CARE PRODUCTS, MAKEUP, & SUPPLIES: \$1000.00
- ADMINISTRATIVE FEE: \$50.00

Estimated indirect costs (room, board, transportation, personal, etc.) associated with attending this program are available in the financial aid office.

### **Payment Options:**

Financial Aid is available for those who qualify. Please see pages 10-13 for more information regarding financial aid.

Weekly and Monthly Payment plans are available for all esthetics and massage therapy programs. Full tuition payment must be received before class end date to graduate. The Elizabeth Grady School accepts check, cash, money order, Master Card, and Visa for payment.

You can save 250.00 off your tuition by enrolling early. See attached dates for cut off. Additional discounts may apply. Ask you Admissions representative.

### **Estimate of Additional Expenses to be incurred by Esthetics Student:**

White, rubber-soled, closed-toe shoes: 40.00  
Tweezer and Cuticle Scissors: 12.00  
Combination Padlock: 5.00  
Note-taking Supplies: 20.00  
Massachusetts Esthetician exam fee (administered by Pearson Vue): 120.00  
Massachusetts Esthetician licensing fee: 68.00

### **CORI and SORI requirements for Massachusetts Licensure:**

Massachusetts requires all candidates undergo a Criminal Offense Record Inquiry and Sexual Offense Record Inquiry prior to being granted a license to practice massage therapy.



## Esthetics Programs Consumer Information- Graduation, Licensing, and Placement Rates as reported to NACCAS (National Accreditation Commission of Career Arts and Sciences)

### **2019 Consumer Information- Esthetician Program**

**COMPLETION RATE:** 88%

This measures the number of students who started a program and completed the program. Students who did not complete either chose to leave the program, took a leave to return at a later date, or were dismissed due to inability to maintain satisfactory academic progress in attendance or academics.

**LICENSURE RATE:** 97%

This measures the number of students who chose to take their state board exam and became licensed.

**PLACEMENT RATE:** 61%

This measures the number of Elizabeth Grady students who became employed as an esthetician. This number does not include graduates who chose to remain employed in a previous job or became employed by a non-industry employer.

Statistics based on graduates from the 2019 calendar year. Please note, annual statistics are reported at year's end for the previous completed calendar year. 2020 calendar year statistics will be published December 2021.

### **Steps to Enroll in an Elizabeth Grady School Esthetics Program**

- 1. Tour and Interview:** Call 781-960-0120 to schedule a time to tour the Elizabeth Grady School and interview with admissions.
- 2. Application for Enrollment:** You will receive a copy during your interview or you can download and print your application from the Elizabeth Grady School website: [www.elizabethgrady.edu](http://www.elizabethgrady.edu)
- 3. Enrollment Agreement Contract:** You will receive a copy during your interview or you can download and print your enrollment contract from the Elizabeth Grady School website.
- 4. Deposit:** Submit your Application, Contract, and Deposit of \$500.00 to reserve your seat. Students who are fully loan and grant eligible may receive a reduction in the amount of the deposit. Please inquire with Financial Aid to learn more. The deposit may be paid by check, money order, MasterCard, or Visa
- 5. Questions to Consider:** Read and sign the *Questions to Consider* document. You will receive a copy during your interview or you can download and print your application from the Elizabeth Grady School website. Ask an Admissions representative if you have any questions regarding the considerations listed.
- 6. Medical Documentation:** Schedule an appointment with your physician for TB (tuberculosis) test. This test can be performed by your general practitioner or at a walk-in clinic such as the CVS Minute Clinic. Submit results prior to the first day of class.
- 7. Photo Identification:** Provide a photocopy of your state issued driver's license, I.D., or passport. Further identification to support citizenship or eligibility may be required. A valid Alien Registration Card is required for all eligible non-citizens and an M-1 Visa is required for all ineligible non-citizens.
- 8. Proof of Education:** Provide a copy of high school diploma, college diploma, GED, or official transcripts. If you were educated in another country, please make sure that your diploma is translated and notarized. If you are unable to locate your diploma, please contact your high school to obtain an official copy of your transcript, which must include the school seal and be unopened or mailed directly from the school to Elizabeth Grady School.
- 9. IPEDs Questionnaire:** Complete the demographics questionnaire. This information is required by the U.S. DOE.
- 10. Complementary Field of Study Discounts:** If you retain a license or certificate in the healing arts, wellness, or beauty fields (i.e.: CNA, LPN, RN, MT, electrologist, cosmetologist, etc...). Please provide proof of education and/or license to receive a \$250.00 tuition discount.

## Esthetician Licensure

Licensure is the process by which an agency or state government grants permission to an individual to practice in a particular profession, vocation, or occupation. Licensure protects the general public by ensuring that only those individuals who are competent to practice safely are licensed. It is the state regulatory agency's responsibility to establish the acceptable level of safe practice. A state license to practice is required for both Estheticians and Massage Therapists in the State of Massachusetts. If you are enrolling from another state or country or have plans for relocation, please check with your state or government to determine licensing,

The Esthetics profession is regulated by the State Board of Cosmetology, Barbering, and Electrology, a division of the Massachusetts Division of Professional Licensure. To become licensed, you will need to provide proof of successful completion of an esthetics program with a minimum of 600 clock hours. Graduates of esthetician programs are required to sit for the MA State Board Examination for Estheticians prior to receiving a license to practice. More details regarding examinations can be found at <http://www.pearsonvue.com/ma/cosmetology/>

### Massachusetts General Laws Regarding Esthetician Licensure

1. Only after passing a written and practical examination satisfactory to the Board may an applicant be registered as an operator and may practice hairdressing and aesthetics for compensation. The operator must work under the supervision of a hairdresser or an aesthetician. (M.G.L. Chapter 112, Section 87)
2. Any registered operator who has had at least two (2) years of practical experience under the Mon-Fri 9:30-1:30 may apply (this is not automatic) for a hairdressing or an aesthetician license and may then supervise operators. (M.G.L. Chapter 112, Section 87W)
3. An owner of a hairdressing or manicurist shop shall not employ anyone who is not properly registered by the Board. Each registered shop shall employ a hairdresser or an aesthetician to supervise no more than three (3) operators employed therein. (M.G.L. Chapter 112, Section 87AA)
4. The Board shall make such uniform and reasonable rules and regulations as are necessary for the proper conduct of business. These regulations are 240 C.M.R. 3.00-6.00 (M.G.L. Chapter 112, Section 87CC)

## Esthetics Programs Faculty and School Administrative Staff

### **Administrative Staff**

John P. Walsh	President
Cate Tool	School Director, Licensed Instructor
Angela Young	Admissions Representative
Melissa Sandberg	Financial Aid Representative
Marc Pistone	School Administrator
Stephanie Warren	Social Media and Administrator
Mary Gauvain	Accounts Receivable Manager
Taylor Ryan	School Store and Student Clinic Staff

### **Esthetics Programs Faculty**

Elaine Crossan, LE, LMT	Instructor, Esthetics
Christine Dube, LE	Instructor, Esthetics
Fabricio Felipe, LE	Jr. Instructor, Esthetics
Michelle LeBlanc, LE	Instructor, Esthetics
Jenn Perez, LE	Instructor, Esthetics
Kayla Quinn, LE	Jr. Instructor, Esthetics
Marie Robledo, LE	Instructor, Esthetics
Rosa Santiago, LE	Jr. Instructor, Esthetics
Jocelyn Witkus, LE, LMT	Instructor, Esthetics and Massage Therapy

## Esthetics Programs- Enrolling Now

### **Three-Quarter Day Esthetician Program- 600 clock hours**

February 8, 2021 – October 5, 2021 Monday through Friday, 9:30 a.m. - 1:30 p.m.

### **Part-Time Evening/Sat Esthetician Program- 600 clock hours**

March 1, 2021- April 26, 2022 Monday and Tuesday, 6:30 p.m. - 9:30 p.m. Saturdays 9:00 a.m. - 3:30 p.m.

## Coming Soon!!! Advanced Esthetics-- 900 Clock Hours

See Elizabeth Grady School Catalog for more information!

Dates, Enrollment Details, and Forms TBA!

## Financial Aid Information

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Financial Aid is available to those who qualify. Students enrolled or who plan to enroll in the 600clock hour esthetician program and/or the 650 and 750 clock Hour Massage Therapy Programs may apply for financial aid online or may contact Melissa Sandberg at 781-960-0114 or [msandberg@elizabethgrady.com](mailto:msandberg@elizabethgrady.com) for assistance with the process.

To process your financial aid application, you will need several documents mentioned below. Go online to the websites noted to perform the necessary steps to complete your FAFSA (free application for federal student aid). Students should submit the FAFSA no later than three calendar days of the beginning of the respective program. No other application or information is required to be eligible for Financial Aid. However, if you are selected for verification or have an error code during the application process, you may need to provide the Financial Aid office with additional documentation. Additional documentation must be submitted within seven calendar days following the student's start date to remain in the program. Elizabeth Grady assesses the student's eligibility for assistance under the Title IV and Higher Education Act programs.

### Step One: Gather the documents needed:

- Your social security number. Double check to make sure that it is correct.
- Your driver's license (if any)
- Your alien registration or permanent resident card (if you are not a U.S. citizen)
- Your W-2 Forms and other records of money earned in the previous year
- You (and your spouse's, if you are married) Federal Income Tax Return from the previous year
  - IRS 1040, 1040A, 1040 EZ
- Your Parent's Federal Income Tax Return from the previous year (if you are a dependent student).
- Your untaxed income records
  - Veterans non-education benefit records
  - Child support received
  - Worker's compensation
- Your current bank statements
- Your current business and investment mortgage information, business and farm records, stock, bond and other investment records

### Step Two:

1. Create a FSA ID and password at [fsaid.ed.gov](https://fsaid.ed.gov) (make sure to verify your cell phone number and email address); Dependent students will also need a parent to create a FSA ID and password.
2. Go to [fafsa.ed.gov](https://fafsa.ed.gov)
3. Hit the "Start Here" button under the appropriate heading (New to FAFSA.gov or Returning User).
4. Fill out the information requested.
5. You will be asked to enter our school code, which is **017080**
6. If able, use the IRS Data Retrieval Tool to upload your tax information (dependent students will also do this for their parent(s)).
7. Sign and submit
8. Once, the FAFSA is submitted, the school will contact you via email within 3 to 4 days.

### Step Three:

1. Go to [studentloans.gov](https://studentloans.gov). On this website you will fill out both the "Entrance Counseling" and the "Master Promissory Note" (MPN). This will take about 30 minutes to complete. **Please note:** you are *required* to do both if you plan on borrowing any money to finance your education. You will

identify yourself as an undergraduate student and use the same FSA ID and password as your FAFSA.

2. Once, the Entrance Counseling is completed, you can move on to the MPN and complete that.
3. You will be required to complete an Exit Counseling two weeks before the class end date.

**Step Four:**

1. You may now continue to fill out the Master Promissory Note (MPN). Be sure to select the type of loan you will be applying for (MPN for Subsidized/Unsubsidized Loans or Plus MPN for Parents).
2. It is extremely important to provide all requested information. If you should miss or skip any requested items, your Master Promissory Note (MPN) will not be submitted.

Once, your information has been entered and processed, it will take approximately 3 to 4 days for the Elizabeth Grady school to receive your information. At that time, the student can call the financial aid office at 781-960-0114, for further information on eligibility status.

**Financial Aid for Elizabeth Grady School of Esthetics and Massage Therapy Programs  
2019-2020**

	<b>750 clock Hour Massage- Dependent</b>	<b>750 clock Hour Massage- Independent</b>	<b>650 clock Hour Massage- Dependent</b>	<b>650 clock Hour Massage- Independent</b>	<b>600 clock Hour Esthetics- Dependent</b>	<b>600 clock Hour Esthetics- Independent</b>
Pell Grants (Max Eligibility)	\$5,162.00	\$5,162.00	\$4,474.00	\$4,474.00	\$4,130.00	\$4,130.00
Subsidized Loans	\$2,917.00	\$2,917.00	\$2,528.00	\$2,528.00	\$2,333.00	\$2,333.00
Unsubsidized Loans	\$1,666.00	\$5,000.00	\$1,444.00	\$4,333.00	\$1,333.00	\$4,000.00
Maximum Financial Aid Available*	\$9,745.00	\$13,079.00	\$8,446.00	\$11,335.00	\$7,796.00	\$10,463.00
Parent PLUS Loans	See Plus Loans on next page	not eligible	See Plus Loans on next page	not eligible	See Plus Loans on next page	not eligible

\*The loan amounts listed are the gross amount. There is a loan fee deducted from them before the school receives them.

**Dependency Status Determination**

To determine the maximum amount of aid you may receive, you need to first determine your dependency status.

If you answer “yes” to any of the question in the chart below, you are considered Independent. If you answer “no” to all of the questions in the chart below, you are considered Dependent.

Were you born before January 1, 1996?	YES	NO
As of today, are you married? (Also answer “yes” if you are separated but not divorced.)	YES	NO
At the beginning of the 2019-2020 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?	YES	NO
Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?	YES	NO
Are you a veteran of the U.S. Armed Forces?	YES	NO
Do you have or will you have children who will receive more than half of their support from you between July 1, 2019 to June 30, 2020?	YES	NO
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020?	YES	NO
At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?	YES	NO

As determined by a court in your state of legal residence, are you or were you an emancipated minor?	YES	NO
Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?	YES	NO
At any time on or after July 1, 2018, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?	YES	NO
At any time on or after July 1, 2018, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?	YES	NO
At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?	YES	NO

### Types of Aid Available

**Pell Grant** – A need based grant, considered a gift given to U.S. citizens and eligible non-citizens. Pell grant does not have to be paid back.

**Subsidized Loan** – A subsidized loan is a low interest loan and must be paid back. It is based on financial need and not credit based. Interest does not accrue or payments due while attending school and during the grace period\*. The amount varies based on the program and eligibility.

**Unsubsidized Loan** – An unsubsidized loan is a low interest loan and must be paid back. It is *not* based on financial need and not credit based. Interest accrues immediately. The interest may be paid, but payments are not due while attending school and during the grace period\*. The amount varies based on the program and eligibility.

**PLUS Loan** – A PLUS loan is a loan that a parent of a dependent student can take out to assist in funding their child’s education. The PLUS loan is a credit based loan. The maximum amount of the loan is based on the cost of attendance of the program. Interest accrues on this loan immediately and goes into repayment within 60 days from the first disbursement. If the parent is denied the PLUS loan based on credit, the dependent student qualifies for the independent student loan amounts listed.

*\*Grace Period – Payments of the subsidized and unsubsidized loans are not due until after the six-month grace period. The grace period starts once the students’ enrollment drops below half time, withdraws or graduates.*

Per 230 CMR 15.04(5)

A student allowed to begin a program while an initial award for financial aid, including student loans, is pending, and the student subsequently is denied some or all of that student loan or financial aid amount, the School shall offer that student in writing an opportunity to terminate the enrollment agreement with a full refund of all Monies Paid, less actual reasonable administrative costs as defined under M.G.L. c. 255, § 13K.

### Financial Aid Policies

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#### Verification

Upon receipt of the FAFSA, the Financial Aid Office (FAO) will notify the student by email that their FAFSA has been selected for verification, as applicable. The FAO will email the verification worksheet and any other required documentation, including but not limited to tax documents, needed to clear verification and award aid.

The student is required to submit verification documentation no later than seven days following the designated program start date. Failure to do so will result in dismissal or will require students to pay arrange a payment plan.

Once the FAFSA is verified the student will be notified by email and/or if any changes to their eligibility has occurred. Verification must be completed prior to any professional judgements being exercised.

### **Professional Judgements**

If a student has special circumstances, professional judgements may be performed at the request of the student. The Financial Aid Office (FAO) will request forms and documentation to support any decisions made. Once a professional judgement has been made, the FAO will notify the student by email of any changes made to their eligibility.

A student may qualify for a dependency override if the student can provide documentation that states they are unable to provide parent information on their FAFSA. A request for change in dependency status must be made in writing no later than three days prior to the student's start date. The FAO will notify the student by email of any changes made to the student's dependency status, as applicable.

### **Disbursements**

All Title IV funds are electronically disbursed by the United States Department of Education (US DOE) in two payments and are reflected in the student's account. Pell Grants are disbursed on the first day of class and at the midpoint. Direct Loans are disbursed thirty (30) calendar days following first day of class and at the midpoint. Students must be making Satisfactory Academic Progress (SAP) to be eligible to receive the second, mid-point PELL and Direct Loan disbursements. See pages 28-32 in the Elizabeth Grady School Catalog for the Satisfactory Academic Progress Policy.

Students are notified of all disbursements by mail. In the event that a student's account is negative after the second disbursement, a refund check will be issued within fourteen (14) calendar days unless a student informs the FAO in writing that they would like the overpayment to be returned to the US DOE.

### **Title IV Credit Balances**

Title IV credit balances are returned in fourteen (14) calendar days by check by mail. Students are given the option to sign a *Credit Balance Hold Authorization Form*.

### **Title IV Refunds**

Students receiving assistance from Federal Title IV programs may be subject to a refund or return to the US Department of Education as of 10/07/2000 per Federal regulations, provided they have completed less than 60% of the payment period for which aid was or could have been disbursed. The School is allowed to retain funds for the portion of the payment period the student attended. Any excess funds will be returned to the Department of Education. If the student has not received their Title IV Aid prior to their withdrawal, the School may receive a post-withdrawal disbursement. Pell Grants may be disbursed without the student's permission. Post-withdrawal disbursements of direct loans must be accepted by the student in writing. Federal regulations require the return of Title IV funds in the following order, if applicable: Unsubsidized loans, Subsidized loans, Perkins loans, PLUS loans, PELL grants, SEOG, or other Title IV.

### **Exit Counseling**

Students who receive loans are required to complete Exit Counseling prior to the class end date or upon withdrawal. Exit Counseling is completed online at [studentloans.gov](http://studentloans.gov). Students are notified by email one month prior to completion. Failure to complete Exit Counseling may result in the withholding of final graduation materials, including but not limited to diploma.

### **Veteran's Benefits**

The Elizabeth Grady School of Esthetics and Massage Therapy is approved by the Veterans Administration to offer esthetics and massage therapy training. A "covered individual" is any individual who is entitled to educational assistance under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post-9/11 GI Bill benefits. The following regulations pertain to all VA students:

1. Any covered individual is permitted to attend or participate in the course of education during the period beginning on the date on which the individual provides the Elizabeth Grady School with a "Certificate of Eligibility", as defined by the VA, for entitlement to educational assistance under Chapter 31 or 33 and ending on the earlier of the following dates:
  - a. The date on which payment from VA is made to the Elizabeth Grady School.
  - b. Ninety (90) days after the date the Elizabeth Grady School certified tuition and fees following the receipt of the Certificate of Eligibility.

2. The Elizabeth Grady School 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 Elizabeth Grady School due to the delayed disbursement funding from the VA under Chapter 31 or 33.
3. The Elizabeth School adheres to all billing requirements and complies with S2248 PL 115-407, Section 103.
4. Appropriate credit will be granted for previous education to students receiving VA Benefits, if applicable. The VA will be notified and the program shortened proportionately.
5. The Elizabeth Grady School of Esthetics uses the Massachusetts Refund Policy.
6. If VA students attendance falls below 80%, or Satisfactory Academic Progress is not being maintained, the school will immediately interrupt or terminate the veterans' educational benefits by written notification to the Department of Veteran Affairs.
7. Students receiving VA benefits under Title 38 are required to maintain an attendance of 90% or better. A certificate of completion will be granted only when the student physically, through attendance and make up time, completes the total hours of the program. The Veteran will not be charged for make up time. (4/10)

## School Holiday Schedule

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### 2021

Friday January 1 <sup>st</sup> and Saturday January 2 <sup>nd</sup>	Christmas Break
Wednesday January 6 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Monday January 18 <sup>th</sup>	Martin Luther King Day
Wednesday February 10 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Saturday and Monday February 13 <sup>th</sup> and 15 <sup>th</sup>	President's Day
9:30-1:30 Esthetics and Massage Programs Only- February 16 <sup>th</sup> -19 <sup>th</sup>	Feb. Public School Vacation Week
Wednesday March 17 <sup>th</sup> All classes cancelled	Teacher's In-service Day
Wednesday April 7 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Saturday April 17 <sup>th</sup> and Monday April 19 <sup>th</sup>	Patriot's Day
9:30-1:30 Esthetics and Massage Programs Only- April 20 <sup>th</sup> – 23 <sup>rd</sup>	April Public School Vacation Week
Wednesday May 5 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Saturday and Monday May 29 <sup>th</sup> and 31 <sup>st</sup> (early dismissal on Friday May 22 <sup>nd</sup> No afternoon classes)	Memorial Day
Wednesday June 16 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day



Saturday, Monday, Tuesday, & Wednesday July 3 <sup>rd</sup> , 4 <sup>th</sup> , 5 <sup>th</sup> and 6 <sup>th</sup> and 7 <sup>th</sup>	Summer Holiday/4 <sup>th</sup> of July
(no evening classes Monday and Tuesday 7/5 and 7/6)	
Wednesday July 14 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Wednesday August 11 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Wednesday, Thursday, Friday, Saturday, and Monday September 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> , and 6 <sup>th</sup> (September 1 & 2, Annual Teacher Development Seminar)	Labor Day
Saturday and Monday October 9 <sup>th</sup> and 11 <sup>th</sup> October 8 <sup>th</sup> early dismissal @12:00 noon	Columbus Day
Wednesday October 20 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Thursday, November 11 <sup>th</sup>	Veteran's Day
Wednesday November 17 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Thursday, Friday, and Saturday November 25 <sup>th</sup> , 26 <sup>th</sup> , and 27 <sup>th</sup> November 24 <sup>th</sup> -early dismissal @12:00 noon No evening classes	Thanksgiving
Wednesday December 8 <sup>th</sup> ½ day, 9-12/no afternoon classes Evening classes as scheduled	Teacher's In-service Day
Wednesday, December 22 <sup>nd</sup> through Saturday, January 1 <sup>st</sup> , 2022 (Return to class on Monday 1/3/2022)	Christmas/Winter Break

## Early Enrollment Discount Deadlines

Save \$250.00 on your tuition when you plan ahead and enroll at least eight weeks prior to the start date!

2021 Programs	Start Date	Program Cost Cost *	Enroll by this date and receive \$250.00 off.
<b>January</b>	January 25, 2021	\$9,500.00	November 13, 2020
¾ Time Day Esthetics-600 clock hours			
<b>March</b>			
Part-Time Evening and Saturday Esthetics-600 clock hours Monday & Tuesday Evening 6:30-9:30	March 1, 2021	\$9,500.00	January 8, 2021