Tuition and Financial Information: 10-Month Program

The total cost of tuition payable to PMTI is $15,900.00. If tuition is financed, $596.73 is charged as interest at 5% per annum. An additional $100.00 is paid as an application fee, bringing the total cost of the 10-month program to $16,596.73. Fees for materials and activities associated with the program are estimated below and were calculated in compliance with the Maryland Higher Education Commission regulations and are subject to change. Tuition fees cover student liability insurance and all classroom resources, including handouts.

The student will incur additional costs for the purchase of necessary books, supplies, and equipment. The student may purchase required books, supplies and equipment from PMTI or on the open market.* Required books, supplies, equipment and related program costs are estimated as outlined below:

1. Textbooks and Clinic Shirt: $335.00 if purchased individually at PMTI

Segment One:

Applied Anatomy & Physiology for Manual Therapists, 2nd Edition, Archer and Nelson ..... *$ 85.00*

Nina McIntosh's The Educated Heart: Professional Boundaries for Massage Therapists & Bodyworkers, 5th Edition, Allen ..... *$ 48.00*

A Massage Therapist's Guide to Pathology, 7th Edition, Werner ..... *$ 85.00*

Discovery: A Handbook of Learning the Theory & Practice of Massage, 2nd Edition, PMTI ..... *$ 25.00*

The Muscular & Skeletal Systems Study Guide ..... *$ 7.00*

Segment Two:

Trail Guide to the Body, 7th Edition, Biel ..... *$ 85.00*

2. Massage Table for use outside of school: $400 to $700 new

3. Sheets and Massage Oil: approximately $100

4. Tutoring: $40 per hour (optional)

5. Financing Fee of 5% per annum, or $596.73.

6. Missed or Repeated Clinic Appointments: $45 each

7. Clinic Polo Shirt: $50.

8. Other fees associated with out of class requirements:

- Eight (8) Outside Professional Sessions: $60 to $120 per session (two each in Segments 1 and 2; four in Segment 3)
- Fee for Late Return of Massage Chair: $20/day
- CPR/First Aid Classes: $80 to $115

Note: Following graduation, students will be eligible to sit for the MBLEx for an approximate cost of $265.00. Licensure fees in the state of MD are currently $330.00 and are further disclosed on pages 31-32. These costs are subject to change by the applicable jurisdiction and students should monitor the costs for the jurisdiction(s) in which they intend to seek licensure.

Tuition Payment Agreement

Tuition for the PTP shall be charged and paid as follows:

1. Application Fee (paid upon application) $100.00
2. Cost of Tuition $15,900.00
3. Down Payment due upon Enrollment on or before the first day of class $1,590.03
4. Unpaid Principal of Cash Price $14,309.97
5. Annual Percentage Rate 5.00%
6. Finance Charge $596.73
7. Total Contract Price (1+ 2+ 6) $16,596.73
8. Total of Payments (4+6) $14,906.70
9. Principal per Monthly Payment $1,590.00
10. Interest per Monthly Payment $66.30
11. Monthly Installment Payments $1,656.30

A tuition down payment in the amount of $1,590.03 is required. This payment is due upon enrollment, or, on or prior to the first day of class. The down payment represents the student's first installment payments. The down payment amount due shall be reduced by $50 if the student has already paid a registration fee. Payments 2 through 10 shall be made in 9 equal successive monthly installments in the amount of $1,656.30 beginning on the 1st day of each month one month following enrollment.

Students may pay at the PMTI front desk in person or by phone, using cash, check, money order, Visa, MasterCard or Discover. An automatic payment option is available to credit cardholders.

All tuition and fees associated with the program must be paid in full prior to the issuance of any final academic transcript, record of attendance and/or certificate of completion.

** Non-refundable items include any Supplies removed from PMTI's physical location, or non-essential Supplies that have been ordered by PMTI at the student's request. These items include, but are not limited to, massage tables and stools, textbooks, oils/lotions/creams, sheets, and polo shirt.*

Financial Assistance

While PMTI does not currently offer in-house financial aid, students who anticipate needing financial Support are encouraged to seek additional sources of funding. PMTI's administration will work with students on a case-by-case basis to assist them in submitting documentation as needed. PMTI students have successfully secured funding from government agencies and personnel departments, such as:

- The Virginia Commission for the Visually Handicapped and the Departments of Rehabilitation Services for the District of Columbia, Maryland and Virginia have approved PMTI for training.
- PMTI is recognized by the Department of Education as an eligible institution for deferring student loans.

Tuition and Financial Information: 20-Month Program

The total cost of tuition payable to PMTI is $15,900.00. If tuition is financed, $1,258.24 is charged as interest at 5% per annum. An additional $100.00 is paid as an application fee, bringing the total cost of the 20-month program to $17,258.24. Fees for materials and activities associated with the program are estimated below and were calculated in compliance with the Maryland Higher Education Commission regulations and are subject to change. Tuition fees cover student liability insurance and all classroom resources, including handouts.

The student will incur additional costs for the purchase of necessary books, supplies, and equipment. The student may purchase required books, supplies and equipment from PMTI or on the open market.* Required books, supplies, equipment and related program costs are estimated as outlined below:

1. Textbooks and Clinic Shirt: $335.00 if purchased individually at PMTI

Segment One:

Applied Anatomy & Physiology for Manual Therapists, 2nd Edition, Archer and Nelson ..... *$ 85.00*

Nina McIntosh's The Educated Heart: Professional Boundaries for Massage Therapists & Bodyworkers, 5th Edition, Allen ..... *$ 48.00*

A Massage Therapist's Guide to Pathology, 7th Edition, Werner ..... *$ 85.00*

Discovery: A Handbook of Learning the Theory & Practice of Massage, 2nd Edition, PMTI ..... *$ 25.00*

The Muscular & Skeletal Systems Study Guide ..... *$ 7.00*

Segment Two:

Trail Guide to the Body, 7th Edition, Biel ..... *$ 85.00*

2. Massage Table for use outside of school: $400 to $700 new

3. Sheets and Massage Oil: approximately $100

4. Tutoring: $40 per hour (optional)

5. Financing Fee of 5% per annum, or $596.73.

6. Missed or Repeated Clinic Appointments: $45 each

7. Clinic Polo Shirt: $50.

8. Other fees associated with out of class requirements:

- Eight (8) Outside Professional Sessions: $60 to $120 per session (two each in Segments 1 and 2; four in Segment 3)
- Fee for Late Return of Massage Chair: $20/day
- CPR/First Aid Classes: $80 to $115

Note: Following graduation, students will be eligible to sit for the MBLEx for an approximate cost of $265.00. Licensure fees in the state of MD are currently $330.00 and are further disclosed on pages 31-32. These costs are subject to change by the applicable jurisdiction and students should monitor the costs for the jurisdiction(s) in which they intend to seek licensure.

Tuition Payment Agreement

Tuition for the PTP shall be charged and paid as follows:

1. Application Fee (paid upon application) $100.00
2. Cost of Tuition $15,900.00
3. Down Payment due upon Enrollment on or before the first day of class $795.06
4. Unpaid Principal of Cash Price $15,104.94
5. Annual Percentage Rate 5.00%
6. Finance Charge $1,258.24
7. Total Contract Price (1+ 2+ 6) $17,258.24
8. Total of Payments (4+6) $16,363.18
9. Principal per Monthly Payment $795.00
10. Interest per Monthly Payment $66.22
11. Monthly Installment Payments $861.22

A tuition down payment in the amount of $795.06 is required. This payment is due upon enrollment, or, on or prior to the first day of class. The down payment represents the student's first installment payment. The down payment amount due shall be reduced by $50 if the student has already paid a registration fee. Payments 2 through 20 shall be made in 19 equal successive monthly installments in the amount of $861.22 beginning on the 1st day of each month one month following enrollment.

Students may pay at the PMTI front desk in person or by phone, using cash, check, money order, Visa, MasterCard or Discover. An automatic payment option is available to credit cardholders.

All tuition and fees associated with the program must be paid in full prior to the issuance of any final academic transcript, record of attendance and/or certificate of completion.

** Non-refundable items include any Supplies removed from PMTI's physical location, or non-essential Supplies that have been ordered by PMTI at the student's request. These items include, but are not limited to, massage tables and stools, textbooks, oils/lotions/creams, sheets, and polo shirt.*

Financial Assistance

While PMTI does not currently offer in-house financial aid, students who anticipate needing financial Support are encouraged to seek additional sources of funding. PMTI's administration will work with students on a case-by-case basis to assist them in submitting documentation as needed. PMTI students have successfully secured funding from government agencies and personnel departments, such as:

- The Virginia Commission for the Visually Handicapped and the Departments of Rehabilitation Services for the District of Columbia, Maryland and Virginia have approved PMTI for training.
- PMTI is recognized by the Department of Education as an eligible institution for deferring student loans.