Alta College Catalogue

January 1, 2014 - December 31, 2014

<u>Alta College</u> 730 S. Pacific Coast Highway #105 Redondo Beach, CA. 90277 Phone: (310) 540-3355 • Fax: (310) 540-5226 www.massagecollege.org

2014 Catalogue

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Welcome to Alta College

Our mission and objectives

The mission of Alta College is to provide education, skills and technical expertise so people can increase the quality of their lives and increase the quality of the lives of others. The objective of Alta College specifically is to train adults eighteen years and older to provide professional therapeutic massage and other holistic modalities. This training prepares the students to be professional Massage Therapists and other Holistic Health care professionals.

Curriculum descriptions

All of the massage and other body work classes are taught with advanced knowledge on the proper body mechanics, posture, weight bearing, fulcrums, leverage and usage, to help the student give their best massage with more efficient use of their energy. All courses are based on clock hours only, not units of instruction. In all classes, students are not taught to diagnosis or prescribe particular diseases; instead they recommend general common sense health and life style improvements. All classes are based on availability.

Massage Therapist

Total hours 500

Swedish massage: theory, practice and demonstration which include the five basic movements of Swedish and Massage. Effleurage, pétrissage, friction, fanning and kneading are explained in detail along with their applications and uses. Understanding the effects on the circulatory and nervous systems, lymphatic circulation, and muscle tone are emphasized. Many more Swedish massage methods and procedures will enable the student to have a much wider variety of techniques to choose from to tailor a massage routine for the individuality of the student as well as the client. Deep Tissue Swedish Massage: use of fingers, knuckles, hands, forearms, elbows and arms with proper body mechanics, posture, weight bearing, fulcrums and leverage to enable the student to give a very firm massage. Stone Swedish massage: use of stones held with hands, utilizing the Swedish massage techniques and routine, placement of stones on the client is also demonstrated. Shiatsu Massage: Japanese bodywork, which uses specific patterns of acupressure points with pressure techniques and patterns of stretching. Sports Massage: training and preparation for sports events and recovery from exertion and injury during and after sporting events. Lymphatic Massage: the lymphatic system is an essential part of the detoxification and immune systems in the body; lymphatic massage aids the functioning of the lymphatic system. **Reflexology:** a system of massaging the body especially the feet, hands, ears, face and head, affecting other parts of the body due to nerve and energy connections. Sensitivity in spots in these areas may mean health problems in other body parts and by massaging those spots, health improvements may result in the other body parts. **Pregnancy Massage:** mostly a low pressure Swedish massage tailored to the special needs of pregnancy. Chair Massage: a bodywork session, a shiatsu type routine, combined with some Swedish and percussion movements done in a special chair in which the client sits forward with their face resting on the chair's cushions, exposing the head, shoulders, neck and back. Thai Massage: a type bodywork routine developed in Thailand, which uses specific patterns of stretching, twisting, pulling and pushing. Cranial Massage Therapy: a technique for finding and correcting muscle imbalances or blockages that may cause sensory, motor or intellectual dysfunction; practitioners do gentle work with muscles covering skull bones. Ethics: legal, moral and ethical aspects of the massage practice. 167 Hours.

Anatomy, Physiology, Pathology and Kinesiology: students learn the scientific language and concepts regarding the body's systems. This study includes lectures, observation and demonstrations. Upon completion,

students should have a working knowledge of the anatomy and physiology of the muscular, skeletal, nervous, circulatory, respiratory, and endocrine and lymphatic systems. Indications and contraindications for massage pertaining to these systems are emphasized, **166** Hours.

Internship at Alta College Massage Clinic: practical hands on experience in a health practice including ongoing supervision plus consultations answering all the questions that can arise in real massage plus business situations and student evaluation. The Massage Therapist training program prepares the students to be a professional therapeutic massage therapist; to be able to apply for a city or state license to open up their own therapeutic massage business. After graduation from this course, the student will be able to enter the massage job market in many different fields some of which include: Chiropractic, Medical, Physical Therapy, Health Spas, Rehabilitation Clinics, Hotels, Sports Medicine, Stress Management, Hospitals, Sanitariums, Corporate Massage, Convalescent Hospitals, Beauty Salons and Geriatric Facilities, **166** hours. **Total 500 hours**

Massage Therapy Program Total hours 200

Swedish massage. Deep Tissue Swedish Massage, Stone Swedish Massage, Deep Tissue Stone Swedish Massage, Shiatsu Massage, Deep Tissue Shiatsu Massage, Thai Massage, Reiki, Cranial Therapy, Reflexology, Pregnancy Massage, Chair Massage, Holistic Studies, **67** hours. Anatomy, Physiology, Pathology, Kinesiology, **66** hours. Internship, **66** hours. **Total 200 hours**

Shiatsu Massage Therapist Total hours 100

Shiatsu, Swedish Massage, Deep Tissue Swedish Massage, Thai Massage, Holistic Studies, Anatomy, Physiology, Pathology, Kinesiology, **67** Hours. Internship, **33** hours. **Total 100 hours**

Energy Work Massage Therapist Total hours 100

Swedish Massage, Deep Tissue Swedish Massage, Positive Visualization, Reiki, Spa Treatments, Magnetic Therapy, Crystal Therapy, Holistic Studies, Meditation, Anatomy, Physiology, Pathology, Kinesiology, **67** hours.

Internship, **33** hours. **Total 100 hours**

Deep Tissue Massage Therapist Total hours 124

Deep Tissue Swedish Massage, Deep Tissue Stone Swedish Massage, Deep Tissue Shiatsu, Deep Tissue Stone Shiatsu, Deep Tissue Chair Massage, Deep Tissue Stone Chair Massage, **42** hours. Anatomy, Physiology, Pathology, Kinesiology, **41** hours. Internship, **41** hours. **Total 124 hours**

Advanced Practitioner

Total hours 600

Swedish Massage, Deep Tissue Swedish Massage, Stone Swedish Massage, Shiatsu Massage, Deep Tissue Shiatsu Massage, Sports Massage, Lymphatic Massage, Reflexology, Deep Tissue Reflexology, Stone Reflexology, Pregnancy Massage, Chair Massage, Deep Tissue Chair Massage, Stone Chair Massage, Thai Massage, Spa Treatments, Reiki, Cranial Massage, Massage Office Procedures, Ethics, Nutrition, Stretching Techniques, Holistic Studies, **215** Hours.

Anatomy, Physiology, Pathology, Kinesiology, **200** Hours. Internship at **Alta College, 185** hours **Total 600 hours**

Faculty Qualifications

Dr. Gerald Krause D.C. graduated from Los Angeles College of Chiropractic in December of 1978 and was licensed to practice in the State of California in July of 1979. The curriculum in Chiropractic College contained extensive information in massage, anatomy, physiology, myology, osteology, nutrition, physical therapy, stress management, range of motion, acupressure, stretching, hygiene and many other holistic healthcare techniques and studies. He has utilized these techniques and has taught others to do these techniques in his clinics for the last 32 years. He has attended many holistic healthcare seminars that have provided advanced studies and training in these and many other holistic healthcare techniques.

Dr. Patricia Davis graduated from Los Angeles College of Chiropractic in 1979, and moved on to graduating from Alta College in August of 2004. She has practiced massage for over 9 years and has helped share her knowledge for over 5 years. She is currently teaching deep tissue, swedish, stone, reflexology, pregnancy, cranial sacral, lymphatic, anatomy, physiology, pathology, kinesiology, ethics, business, and sports massage. In addition, Dr. Davis has served as an events planner to Alta College, having organized many chair massage events and others. She stays informed by attending many seminars, including cranial sacral seminars that provide the latest advancements.

Admissions

Every effort is made to determine in advance, the likelihood that a prospective student will make satisfactory progress in a particular training program. A personal, on-campus interview with an admissions representative is required before enrollment. Students must be at least 18 years of age. Students are required to have, a high school diploma or equivalency or other documentation establishing the student's ability to do college level work, such as successful completion of an ability-to-benefit test or Test of English as a Foreign Language (TOEFL). These are all accepted forms of proving proficiency in English. Also, student's may have no felony record (please inquire with the Admissions Director).

Attendance, tardiness, dropout and leave of absence policies

Attendance policies allow students to receive three excused absences per course, after which the student is counseled as to their interest in continuing the course. Students must attend 80 percent of all course hours to graduate. Classes that are missed cannot be repeated, but students can arrange, at their own expense, with the instructor to tape record a class session. Students are considered absent from a class if they are 15 or more minutes late without prior oral or written permission. Six times late to class equals one absence. Excused absences include: marriage, death in the family and medical and dental appointments that cannot be scheduled at a different time. Dropout and leave of absence is counseled between the student and administrator on a case-by-case basis.

GRADING AND STUDENT ASSESSMENT POLICY

Grading standards and scholastic regulations.

Student grades are based on homework assignments, class work, oral and written examinations, and performance evaluations given with each unit of learning. Written examinations are given periodically, and at the completion of each course a comprehensive final exam is given. Lab exams cover both subject matter and skills evaluation.

Students receive grades for each course at the end of each grading period. The minimum grade for advancement in any subject is 70%.

Student transcripts will reflect a final letter grade. Letter grades are based on a percentage grading scale. The official grading scale is as follows:

	0 0			
Lette	r % Description	GPA		
А	90-100 Exceptional work	4.00		
В	80-89 Above-average wo	rk 3.00		
С	70-79 Acceptable work	2.00		
F	<70% Failing work	0.00		
Р	Internship/Clinical course	N/E		
requirements successfully completed				
F^*	Internship/Clinical course	0.00		
requirements not successfully completed				
W*	Student withdrew during course	e N/E		
U*	Student took leave of absence	N/E		
during course				
S	Student is repeating course	N/E		
IP	Transferred credits	N/E		
I**	Incomplete	N/E		
Key: $N/E = N_0$ effect on grade point average				

Key: N/E = No effect on grade point average

- * = This course must be repeated
- ** = A permanent grade must be assigned

Criteria for assessing student performance while on Internship

Students will be required to serve an internship. During the internship, students are given the opportunity to put their classroom training into practical application under actual employment conditions. While on internship, students are under the supervision of the school or representatives of the school.

Assigned manipulative and administrative skills must be performed satisfactorily for entry into internship. A specific check-off procedure will be conducted by the teachers.

During the internship course, each student will be evaluated in the areas of professional performance and practical skills. To successfully complete the internship course, a student must satisfactorily perform each of the procedures and demonstrate satisfactory work habits.

If, when evaluated, the intern is unable to perform certain procedures properly, the student will be required to return to campus for additional training in the unsatisfactory areas. During the internship course, the student may be required to attend weekly scheduled seminars at the school to provide continued interaction with the Internship Coordinator.

If the student's work habits are not satisfactory on the first evaluation, the coordinator will confer with the student at that time. If work habits are still unsatisfactory at the end of the internship period, the student may be required to serve an additional internship.

The internship evaluation scale is as follows:

3 = Student knows underlying principles and carries out procedures skillfully and accurately.

2 = Student performs procedures with a fair degree of accuracy.

1 = Student performs most procedures but requires guidance and supervision.

0 = Student is unable to perform procedures even with guidance and supervision.

X = Procedure was not observed or performed.

Satisfactory progress policy

To be making satisfactory progress, a student must maintain a cumulative grade point average of at least 2.0 or be on probation.

For determining satisfactory progress, each course is broken down into evaluation periods. An evaluation period may be a course, module, term or semester. At the end of each evaluation period the student's cumulative grade average will be determined with satisfactory progress assessed.

Academic Probation

In the event a student fails to meet the criteria for Satisfactory Progress, a consultation will be held with the student, instructor, and an administrator. The student will be placed on probation for a period of one month. During this month, the student must maintain an 80 percent attendance and/or a grade average of 70 percent or greater.

If these standards are not met at the end of 1 month, the student will be dismissed and a refund provided where applicable.

Incompletes

All missed exams and assignments must be complete by the last day of the term. In rare circumstances, an "I" (incomplete) grade may be issued with the approval of the Director. The student will then have five days in which to make up the missing work.

A student who has a final grade of "I", and who has not made up the work in the five-day time period, will receive a course grade based on a grade of zero for the missing work. Any action that may result from a grade calculated on the basis (such as probation, being required to repeat the course, or termination) will be executed immediately.

Incompletes will not be given for clinical/laboratory assignments not completed in the final term. Failure to satisfactorily complete clinical/laboratory assignments in the final term will result in the student being required to repeat the term.

Repetitions

Students are required to pass each course with at least a 70% grade average. Students who receive a 69% or lower grade average will be required to repeat the program material. Only the second grade will be used in calculating the cumulative grade average. The time needed to repeat portions of the program must be within the maximum time frame.

Maximum time frame

To be maintaining satisfactory progress, credit hours attempted cannot exceed 1.5 times the credit hours the program requires for graduation.

Withdrawals

If a student withdraws from a course, voluntarily are otherwise, before the completion of that course, the school will record a "W" (withdraw) for the student for that course. A "W" graded course will not count toward graduation nor be used in the cumulative grade average. If the student returns to school, all course work graded "W" must be repeated.

Transcript availability

Student grades are recorded on a school transcript at the end of each course and are available at \$15.00 per page charge upon request by the students or the employers.

Rules of operation and conduct

Dismissal of students can be based on committing unlawful acts or words, including threatening instructors, other students or other school officials, or for cheating on tests or homework, use of illegal drugs, or use of alcohol on school grounds, disruptive behavior on school grounds or in the classroom, missing more than two consecutive weeks of class without prior written approval from the school, or four consecutive low test scores (D or lower), and poor physical health. Dismissed students can receive a tuition refund (as detailed in catalogue).

Suspension from class can be administered for any of the dismissal reasons or for nonpayment of fees. Students are given a five-day grace period for payments, then a late fee is charged. Fees must be paid within ten days of the published due date, with the exception of the first payment which is due no later than the first day of class.

GRADUATION REQUIREMENTS

The graduation requirements for all courses:

- (1) Passing grades(C or 70%) or better in all required classes or sections of the course.
 - (2) All make-up work completed.
 - (3) Payment of all tuition and fees.
- (4) Return of all library books or any loaned equipment.

Schedule of tuition, fees and other expenses

For 100 hours.	
Registration:	\$250.00
Book/Supplies:	\$49.50
STRF:	\$.50
Tuition:	\$800.00
Total fees:	\$1,100.00
For 124 hours.	
Registration:	\$250.00
Book/Supplies:	\$49.00
STRF:	\$1.00
Tuition:	\$1,100.00
Total fees:	\$1,400.00
For 200 hours.	
Registration:	\$250.00
Book/Supplies:	\$99.00
STRF:	\$1.00

\$1,150.00
\$1,500.00
\$250.00
\$148.50
\$1.50
\$2,100.00
\$2,500.00
\$250.00
\$142.50
\$1.50
\$2,406.00
\$2,800.00

Tuition: payment is due by one of the payment options upon registration.

Tuition: option one: 1/2 payment is due upon registration and 1/2 payment is due at the chronological midpoint of the educational service.

Tuition: option two: a payment (\$500.00) is due upon registration and a payment (\$95.00) is due every month after the date of the first payment until tuition is paid in full.

Cancellation and refund policies:

All students have the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later.

The institution shall advise each student that a notice of cancellation shall be in writing, and that a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance.

In the unfortunate event a student withdraws or is terminated from a course, refunds are based on a percentage of attendance:

(1) Attendance for the first 10% of classes ALTA COLLEGE will refund at least 90% of the tuition.

(2) Attendance greater then 10% but less then 20% ALTA COLLEGE will refund at least 80% of the tuition.

(3) Attendance greater then 25% but less then 30% ALTA COLLEGE will refund at least 70% of the tuition.

(4) Attendance greater then 30% but less then 50% ALTA COLLEGE will refund at least 60% of the tuition.

(5) Attendance greater then 50% but less then 60% ALTA COLLEGE will refund at least 50% of the tuition.

(6) Attendance greater then 60% but a less then 75% ALTA COLLEGE will refund at least 40% of the tuition.

(7) Attendance greater then 75% ALTA COLLEGE. Shall retain 100% of the tuition.

All refunds will be paid within thirty days of withdrawal.

Federal and state aid program statement

ALTA COLLEGE does not have federal or state aid programs. ALTA COLLEGE does have a payment

plan.

Student complaint procedure:

Students are encouraged, at all times, to verbally communicate their concerns to instructors and the administration for amicable solutions. Please use the following procedure to handle any and all complaints:

1. First express concern verbally to the primary instructor for resolution.

2. If the instructor can not solve the issue verbally, a written request should be submitted to a member of the administration for resolution.

3. If the administration can not solve the student's concern verbally, the student should submit in writing a formal letter of complaint to the school administrator or assistant administrator which includes all pertinent information, any communications, and any written statements. It is recommended this written complaint be submitted within 48 hours of the initial incidence.

4. The school administrator and/or assistant administrator will verify that the student has made a verbal attempt to resolve the incident or complaint. If the student has followed the above three steps, the administrator in charge will call a grievance session and include all of the concerned parties. Each party involved may be asked to present their version of the incident prior to all parties being present.

5. Any and all students or instructors involved must be present at the time of the grievance meeting. All parties will be allowed to present evidence or testimony concerning the incident. The school administrator will then issue a statement to all parties within two business days of the grievance meeting conclusion. If the decision is unacceptable to the student, the student must, within 48 hours, send written copies of all documents and a cover letter to the school administrator explaining why they believe the decision is unacceptable. All complaints will then be resolved within thirty days from the receipt of the initial incident report date.

6. Continued unresolved complaints may be directed to the Bureau for Private Postsecondary Education, P.O. Box 980818, West Sacramento, CA 95798-0818, (916) 574-7720 or (888) 370-7589. This organization's ruling is final.

Class beginning and ending dates

Massage Therapist and other classes, as they are available, in 100-hour segments, for example, if you are taking a 500-hour course add together 5 of these segments, etc.

Course	

Start date End date Jan. 10, 2014-Mar. 6, 2014 Mar. 7, 2014-May 3, 2014 May 8, 2014-July 10, 2014 July 11, 2014- Sept. 6, 2014 Sept. 11, 2014-Nov. 7, 2014 Nov. 8, 2014-Jan. 15, 2015 Jan. 16, 2015-Mar. 14, 2015 Mar. 19, 2015-May. 15, 2015 May 16, 2015-July 16, 2015 July 17, 2015-Sept. 12, 2015 Sept. 17, 2015-Nov.13, 2015 Nov. 14, 2015-Jan. 21, 2016

Plus internship, the massage classes are taught on a modular basis so other beginning and ending dates are available.

School record retention policy:

Student records are maintained at Alta College for a period of five years. After five years, only the school

contract, diploma and transcript will remain on file. Students may view their file at any time during business hours. Students are encouraged to keep up-to-date records on all classes attended, especially if the training taken qualifies the student for official certification or licensing.

It is the student's responsibility to inform Alta College of address changes.

School location:

730 S. Pacific Coast Highway, Suite 105 and 101, Redondo Beach, California 90277.

English as-a-second language statement:

Alta College, at the present time, teaches classes only in the English language.

Housing:

Alta College has no responsibility to find or assist a student in finding housing.

Equal opportunity policy:

It is the policy of Alta College to provide all persons with equal employment and educational opportunities regardless of race, color, religious beliefs, age, marital status, veteran status, sexual orientation, gender, national or ethnic origin, physical or mental disability, or any other actions made unlawful by federal, state or local laws. Alta College is committed to providing equal opportunities in its activities and in its educational programs. Therefore, no Alta College student or employee, nor any applicant for enrollment for employment, shall be unlawfully denied the benefits of, or be unlawfully subjected to discrimination under any programs or activity on the basis of ethnic group or any other previously mentioned delineation.

Alta College's policies and procedures do the following:

Continually reviews its policies and procedures to preclude the possibility of discrimination. Strictly adheres to student complaint procedure in regards to discrimination as well as every other complaint. Maintains the policy that every course shall be opened to enrollment and participation by any person who has been admitted to Alta College who meets the established prerequisites.

The Director of Alta College is the Student Grievance Officer charged with insuring that these policies and procedures are enforced and with investigating complaints about noncompliance.

Upon request, the director will provide information about how Alta College complies with state laws and with executive orders and regulations. The director also provides information on how to register a complaint for noncompliance with Alta College's equal opportunity policy.

Equipment/ Materials and Learning Resources:

Some equipment and materials include white boards, massage chairs, massage tables, books, linens, pillows, and oils. Our school has a book case that contains massage book and massage related books that are open to student access during normal business hours.

Dress code:

Students must wear an Alta College T-shirt and matching slacks or scrubs and their appearance must be neat and clean. Students may not wear open-toed shoes, torn clothing, revealing clothing, or gang affiliated attire. Students should bathe often to avoid unpleasant body odors. Heavy perfumes or colognes should also be avoided.

Catalog information:

In an effort to provide fast response to student requests, Alta College reserves the right to make modifications to the information contained in this catalog. This catalog will be updated at least once a year in accordance with regulatory guidelines.

Alta College is a private institution that is approved to operate by the California 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 and Division 7.5 of Title 5 of the California Code of Regulations."

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 P.O. Box 980818, West Sacramento, CA 95798-0810, <u>www.bppe.ca.gov</u>, telephone (888)370-7589 fax (916)263-1897.

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.

A student or any member of the public may file a complaint about this institution with 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.

Class sessions will be held at:

730 S. Pacific Coast Highway Ste. #105 Redondo Beach, CA 90277

This course includes both midterms and final exams for anatomy and massage.

Graduation from the state approved massage college such as Alta College is the requirement for licensure. No California state exam is currently required for licensure.

We do not accept transfer credit from other institutions. Alta College does not grant prior experiential learning. The institution has not entered into an articulation or transfer agreement.

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, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUITON

The transferability of the credits you earn at Alta College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the massage therapist program is also at the complete discretion of the institution to which you may seek to transfer. If the 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 Alta College to determine if your certificate will transfer.

Student Recovery Fund

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

- 1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all of part of your tuition either by cash, guaranteed student loans, or personal loans, and
- 2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party. You are not eligible for protection from the STRF and you are not required to pay the STRF assessment if either of the following applies:
 - 1. You are not a California resident, or are not enrolled in a residency program, or
 - 2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid STRF assessment, and suffered an economic loss as a result of any of the following:

- 1. The school closed before the course of instruction was completed.
- 2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
- 3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
- 4. There was a material failure to comply with the Act or the Division within 30-days before the school closed or, if the material failure began earlier than 30-days prior to closure, the period determined by the Bureau.
- 5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

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