

# Massage Therapy Career Information Kit

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*Compliments of Blue Sky School of Professional Massage and Therapeutic Bodywork*

Thank you for considering Blue Sky.

We trust you'll find the information contained in this kit helpful and informative. Please feel free to contact us at 262.692.9500 should you have any questions.

This kit contains information on:

- A Career in Massage Therapy
- 2008 Blue Sky Open House Schedule
- Federal Financial Aid
- Student Massage Clinics
- Program Payment Options
- Scholarships

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# Massage Therapy Career Information

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*Blue Sky School of Professional Massage and Therapeutic Bodywork*

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## Contents

Becoming a Professional Massage Therapist.....	3
Massage Therapy Growing as a Career Opportunity.....	3
Variations on Massage Therapy Careers.....	3
Settings in Which Massage Therapists Practice.....	3
Modalities Practiced by Massage Therapists.....	4
Who Chooses Massage as a Career?.....	4
The Path to a Career in Massage Therapy.....	4
Accreditation of Schools and Programs.....	4
National Certification.....	4
Massage Laws and Regulations.....	4
Information obtained from <a href="http://www.amtamassage.org">www.amtamassage.org</a> .....	4
2008 Massage Therapy Industry Fact Sheet.....	5
Massage Therapy As A Profession.....	5
Who Is Today's Massage Therapist?.....	5
Massage Therapy As A Career.....	5
Education Is Valued in the Massage Therapy Profession.....	6
State Regulation Of The Massage Profession.....	6
Who Gets Massage And Why <sup>4</sup> .....	7
Massage and Healthcare.....	7
Massage Therapy Research.....	8
Credentials for the Massage Therapy Profession.....	9
Licensing.....	9
National Certification.....	9
Education and Training with an Accredited School.....	9
Membership in a Professional Association.....	9
Student Guide to Accreditation.....	10
Questions students often ask about getting a massage education.....	10
About Accreditation.....	10
COMTA's HISTORY.....	10
Benefits of Massage.....	10
Glossary of Massage Terms.....	11

# Becoming a Professional Massage Therapist

## Massage Therapy Growing as a Career Opportunity

As public acceptance of massage has grown in the United States, the number of massage therapists has risen dramatically. The American Massage Therapy Association (AMTA) estimates that the number of massage therapists in the United States, including students, is well over 250,000.

The number of massage therapy training programs in the United States has also risen. There are currently over 1,000 schools offering training to obtain professional certification and/or licensing.

Training programs in massage therapy generally require a high school diploma, though postsecondary education is useful. Previous studies in broad subjects such as science (especially anatomy and physiology), business and humanities are helpful.

## Variations on Massage Therapy Careers

There is no such thing as “a standard massage therapy practice.” One of the reasons individuals choose this profession is because of the flexibility it offers in terms of work hours, independence, and choice of practice locations and types.

Massage therapists can work full time or part-time. It is important to note that due to the physical demands of massage, full time is defined as 17 or more hours of actual massage per week. Massage therapists spend additional time on things like scheduling, billing, housekeeping, marketing, etc. According to a 2005 AMTA survey of members, 38 percent reported they work full time (more than 17 hours of actual massage) and 62 percent work part time (fewer than 17 hours of actual massage).

Income levels for massage therapists vary by region of the country, experience and type of practice.

## Settings in Which Massage Therapists Practice

Massage therapists practice in a variety of settings and locations and in a variety of contractual arrangements. A therapist may also practice at several different sites and/or settings in a single day. Some examples of locations in which massage therapists practice are:

- massage office
- group practice
- office in home
- physicians' offices and clinics
- hospitals and wellness centers
- nursing homes/hospices
- chiropractic offices
- on-site (chair massage in offices, airports, at public events, etc.)
- health clubs and fitness centers
- sports teams and events (amateur and professional)
- hotels
- spas and resorts
- beauty and hair salons
- cruise ships

A 2007 AMTA research survey showed that its members work in these practice settings:

- My Home 33%
- Spa/Salon 29%
- My Office 28%

- Healthcare Setting 24%
- Health Club/Athletic Facility 7%
- Massage Therapy-only Franchise or Chain 5%
- Other 5%

## Modalities Practiced by Massage Therapists

The massage therapy profession includes practitioners of many modalities and specialties.

The five most commonly practiced massage types are:

- Swedish
- Deep Tissue
- Trigger Point
- Sports Massage
- Hot Stone

## Who Chooses Massage as a Career?

Eighty five percent of AMTA members are female, and 15 percent are male. Over half of AMTA members are ages 35 to 54; the median age is 42.

## The Path to a Career in Massage Therapy

Pursuing a career in massage therapy often involves three steps:

1. Complete a training program that will qualify you to practice in the location you choose
2. Become nationally certified by passing the National Certification Exam for Therapeutic Massage and Bodywork
3. Meet the requirements of your state or municipality (such as obtaining a license or other credential, if you practice in an area where massage therapy is regulated).

## Accreditation of Schools and Programs

Accreditation of a school or program by the United States Department of Education (USDE) ensures the education provided meets an accepted level of quality training. Several accrediting bodies offer voluntary accreditation of massage programs and/or schools including the Commission on Massage Therapy Accreditation (COMTA). For more information about COMTA, visit [www.comta.org](http://www.comta.org).

## National Certification

Certification by the National Certification Board for Therapeutic Massage and Bodywork (NCBTMB) is an indication that a massage therapist has attained a particular professional credential. Regulatory bodies in 33 states (as of 2006) require massage therapists to pass the National Certification Exam as a minimal requirement before a massage therapist is allowed to legally practice.

For more information about NCBTMB, visit [www.ncbtmb.com](http://www.ncbtmb.com).

## Massage Laws and Regulations

38 states plus Washington DC currently regulate massage and several others are moving toward statewide regulation. Most states require a minimum number of hours of training, passing an exam to demonstrate competency (for instance, passing the National Certification Exam), and continuing education to practice.

Information obtained from [www.amtamassage.org](http://www.amtamassage.org)

## 2008 Massage Therapy Industry Fact Sheet

The following is a compilation of data gathered from U.S. government statistics, surveys of consumers and massage therapists and recent clinical studies on the efficacy of massage. These data provide an overview of the current state of the massage therapy profession, public and medical acceptance of the value of massage and increasing consumer usage of massage therapy.

### Massage Therapy As A Profession

- In 2005 massage therapy was projected to be a \$6 to \$11 billion a year industry.<sup>1</sup>
- It is estimated that there are 265,000 to 300,000 massage therapists and massage therapy students in the United States.<sup>2</sup>
- According to the U.S. Department of Labor employment for massage therapists is expected to increase 20 percent from 2006 to 2016, faster than average for all occupations.<sup>3</sup>
- Between August 2006 and June 2007, almost a quarter of adult Americans (24 percent) had a massage at least once in the last 12 months.<sup>4</sup>

### Who Is Today's Massage Therapist?

Today's Massage Therapists are...<sup>5</sup>

- Most likely to enter the massage therapy profession as a second career.
- Predominately female (85%).
- In their early-40's, on average.
- Most likely to be members of a professional organization.
- Most likely to be sole practitioners.
- Working an average of 19 hours a week providing massage. (Excluding time spent on other business tasks such as billing, bookkeeping, supplies, maintaining equipment, marketing, scheduling, etc.)
- Charging an average of \$60 for one hour of massage.
- Earning an average wage of \$39 an hour (including tip) for all massage related work.
- Giving an average of 41 massages per month.
- Working in the industry on average for seven years.
- Likely to provide massage therapy in a number of settings including their own home, spa/salon, their own office, a healthcare setting, health club/athletic facility, or massage therapy only franchise or chain.
- Eighty-two percent of massage therapists provide Swedish massage, followed by 70 percent who provide deep tissue, 43 percent trigger point, and 40 percent sports massage.

### Massage Therapy As A Career

Massage therapy can be a rewarding and flexible career

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<sup>1</sup> Center for Medicare & Medicaid Services. 2004 National Health Expenditure Projections 2004-2014. Barnes P, Powell-Griner E, McFann K, Nahin R. *CDC Advance Data Report #34*.

<sup>2</sup> From data compiled by AMTA 2007.

<sup>3</sup> U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook.

<sup>4</sup> 2007 AMTA Consumer Survey

<sup>5</sup> 2007 AMTA Industry Survey

- The average annual income for a massage therapist (including tips) who provides 15 hours of massage per week is \$30,000, compared to \$28,170 for full-time healthcare support workers; \$27,190 for full-time medical assistants and \$23,290 for occupational therapist aides.<sup>6</sup>
- While massage therapists work in a variety of work environments, sole practitioners or independent contractors account for the largest percentage of practicing therapists (76 percent).<sup>7</sup>
- Seventy-six percent (76%) started practicing massage therapy as a second career.<sup>8</sup>
- Fifty-one percent (51%) of massage therapists say they would not want to work more hours of massage than they presently do.<sup>9</sup>
- More than half of massage therapists (57%) also earn income working in another profession.<sup>10</sup>
- Of those massage therapists who earn income working in another profession, twenty-four percent work in healthcare while 21 percent practice other forms of body work and 20 percent work in education.<sup>11</sup>

### Education Is Valued in the Massage Therapy Profession

- Currently there are 313 accredited massage schools and programs in the United States.<sup>12</sup>
- Today there are more than 87,000 Nationally Certified massage therapists. To become Nationally Certified, a massage therapist must demonstrate mastery of core skills and knowledge, pass an exam, uphold the organizations Standards of Practice and Code of Ethics and take part in continued education.<sup>13</sup>
- Eighty-nine percent (89%) of massage therapists strongly or somewhat agree there should be minimum education standards for massage therapists.<sup>14</sup>
- Massage therapists have an average of 688 hours of initial training.<sup>15</sup>
- The majority of massage therapists (91%) have taken continuing education classes.<sup>16</sup>
- The average number of hours spent in continuing education is 22 per year.<sup>17</sup>
- The most popular choices for continuing education are training for new modalities/techniques, advanced training for specific modalities, and massage for specific populations (i.e. pregnant women, geriatric, and athletes).<sup>18</sup>

### State Regulation Of The Massage Profession

- Currently, 38 states and the District of Columbia regulate massage therapists.<sup>19</sup>

<sup>6</sup> Based on a comparison of results of an AMTA 2007 Industry Survey and the U.S. Department of Labor, Bureau of Labor Statistics data.

<sup>7</sup> 2007 AMTA Industry Survey

<sup>8</sup> 2007 AMTA Industry Survey

<sup>9</sup> 2007 AMTA Industry Survey

<sup>10</sup> 2007 AMTA Industry Survey

<sup>11</sup> 2007 AMTA Industry Survey

<sup>12</sup> American Massage Therapy Association (AMTA).

<sup>13</sup> The National Certification Board for Therapeutic Massage and Bodywork. Consumers' Guide to Therapeutic Massage & Bodywork.

<sup>14</sup> 2007 AMTA Industry Survey

<sup>15</sup> 2007 AMTA Industry Survey

<sup>16</sup> 2007 AMTA Industry Survey

<sup>17</sup> 2007 AMTA Industry Survey

<sup>18</sup> 2007 AMTA Industry Survey

<sup>19</sup> American Massage Therapy Association (AMTA).

- In the states that regulate massage therapy, massage therapists must meet the legal requirements to practice which may include minimum hours of initial training and passing an exam.
- In states that do not regulate massage therapists, this task may fall to local municipalities.

## Who Gets Massage And Why<sup>4</sup>

- According to the 2007 AMTA Consumer Survey, almost a quarter of all adult Americans (24 percent) had a massage at least once in the last 12 months and 34 percent of adult Americans received a massage in the last five years.
- Forty-three percent of women and 25 percent of men have had a massage in the last five years.
- Baby boomers have more massages with respondents aged 45 to 64 having an average of seven massage during the past 12 months compared to those aged 18 to 44 who had an average of five.

While the use of massage is growing, the reasons people are turning to massage therapy are also expanding. More and more people recognize it as an important element in their overall health and wellness.

- Almost one-third of adult Americans say they've used massage therapy at least one time for pain relief.
- Of the people who had at least one massage in the last five years, 30 percent report they did so for health conditions such as pain management, injury rehabilitation, migraine control, or overall wellness.
- Eight-seven percent agree that massage can be effective in reducing pain.
- Eighty-five percent agree that massage can be beneficial to health and wellness.

## Massage and Healthcare

Healthcare providers are increasingly promoting the benefits of massage to their patients.

- Almost one in five adult Americans (19 percent) report discussing massage therapy with their doctors or healthcare providers.<sup>20</sup>
- Of those 19 percent, more than half (58 percent) said their doctor strongly recommended or encouraged it.<sup>21</sup>
- More than half of massage therapists (63%) receive referrals from healthcare professionals.<sup>22</sup>

Massage therapy usage in hospitals is also on the rise.

- The number of hospitals offering massage therapy has increased by 30 percent in two years (from 2004 to 2006).<sup>23</sup>
- Of the hospitals that have massage therapy programs, 71 percent indicate they offer massage for patient stress management and comfort while more than two-thirds (67 percent) utilize massage for pain management.<sup>24</sup>

<sup>20</sup> 2007 AMTA Consumer Survey

<sup>21</sup> 2007 AMTA Consumer Survey

<sup>22</sup> 2007 AMTA Industry Survey

<sup>23</sup> National Survey conducted by the Health Forum/American Hospital Association 2006.

<sup>24</sup> National Survey conducted by the Health Forum/American Hospital Association 2006.

- Sixty-seven percent of hospitals with massage therapy programs offer massage to their staff for stress management.<sup>25</sup>

Massage therapists and consumers are in favor of integration of massage into healthcare.

- Over half of adult Americans (59 percent) would like to see their insurance cover massage therapy.<sup>26</sup>
- Ninety-five percent of massage therapists agree massage therapy should be integrated into healthcare.<sup>27</sup>

## Massage Therapy Research

The therapeutic benefits of massage continue to be researched and studied. Recent research has shown the effectiveness of massage for the following conditions:

- Massage therapy for cancer-related fatigue.<sup>28</sup>
- Massage for chronic low back pain.<sup>29</sup>
- Massage therapy for osteoarthritis of the knee.<sup>30</sup>
- Massage after surgery to help with post-operative pain.<sup>31</sup>
- Research has also shown massage to be effective in:
  - Boosting the body's immune system functioning.<sup>32</sup>
  - Decreasing the symptoms of carpal tunnel syndrome.<sup>33</sup>
  - Reducing anxiety and lowering blood pressure in stroke patients.<sup>34</sup>
  - Reducing headache frequency.<sup>35</sup>
  - Easing alcohol withdrawal symptoms.<sup>36</sup>
  - Decreasing pain and anxiety in hospitalized cancer patients.

The American Massage Therapy Association (AMTA) is a non-profit, professional association with more than 57,000 members. The association is directed by a volunteer Board of Directors chosen by its members through a national election and encourages members to participate through its 51 chapters.

<sup>25</sup> National Survey conducted by the Health Forum/American Hospital Association 2006.

<sup>26</sup> 2007 AMTA Consumer Survey

<sup>27</sup> 2007 AMTA Industry Survey

<sup>28</sup> The National Institutes of Health, Website: [www.clinicaltrials.gov](http://www.clinicaltrials.gov)

<sup>29</sup> Field, T., Hernandez-Reif, M., Ironson, G. Massage Therapy Effects on Breast Cancer. (unpublished); 1998. Ironson, G., Field, T., et.al. Massage Therapy is Associated with Enhancement of the Immune System's Cytotoxic Capacity. Intern. J. Neuroscience. 84:205-217; 1996. Zeitlin, D., et.al. Immunological Effects of Massage Therapy During Academic Stress. Psychosomatic Medicine. 62:83-87; Jan/Feb 2000.

<sup>30</sup> Field, T., Hernandez-Reif, M., Ironson, G. Massage Therapy Effects on Breast Cancer. (unpublished); 1998. Ironson, G., Field, T., et.al. Massage Therapy is Associated with Enhancement of the Immune System's Cytotoxic Capacity. Intern. J. Neuroscience. 84:205-217; 1996. Zeitlin, D., et.al. Immunological Effects of Massage Therapy During Academic Stress. Psychosomatic Medicine. 62:83-87; Jan/Feb 2000.

<sup>31</sup> Field, T., Hernandez-Reif, M., Ironson, G. Massage Therapy Effects on Breast Cancer. (unpublished); 1998. Ironson, G., Field, T., et.al. Massage Therapy is Associated with Enhancement of the Immune System's Cytotoxic Capacity. Intern. J. Neuroscience. 84:205-217; 1996. Zeitlin, D., et.al. Immunological Effects of Massage Therapy During Academic Stress. Psychosomatic Medicine. 62:83-87; Jan/Feb 2000.

<sup>32</sup> Journal of Bodywork and Movement Therapies. 2004

<sup>33</sup> Complementary Therapies in Nursing and Midwifery. 2004, Vol. 10, pp. 209-216.

<sup>34</sup> American Journal of Public Health. October 2002.

<sup>35</sup> The Journal of Alternative and Complementary Medicine. April 2005, Vol. 11, No. 2. pp.311-313.

<sup>36</sup> Journal of Nursing Scholarship, 2002, Vol. 34, No. 3.

The American Massage Therapy Association provides information about massage therapy to the public. The association also helps consumers and healthcare professionals locate professional massage therapists nationwide, through AMTA's Find a Massage Therapist® national locator service. The free national locator service is available via AMTA's website at [www.FindaMassageTherapist.org](http://www.FindaMassageTherapist.org) or toll-free at 888-THE-AMTA [888-843-2682].

\*Note: This information was last updated 12/07

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## Credentials for the Massage Therapy Profession

Credentials help inform a consumer about the qualifications and competency of a massage therapist. Massage therapy credentials include the following:

### Licensing

Most [states regulate](#) the massage therapy profession. Depending on the state, this could be in the form of a license, registration or certification. Cities, counties or other local governments also may regulate massage.

Licensing is the strictest form of professional regulation, making it illegal for anyone to work as a massage therapist unless he or she has a license.

### National Certification

Many massage therapists choose to become nationally certified in massage therapy, while others are required by their states to pass a national certification exam. These exams are administered by the [National Certification Board for Therapeutic Massage and Bodywork](#) (NCBTMB). Individuals who meet standards of education, training and/or experience and pass the examination are entitled to use the designation Nationally Certified in Therapeutic Massage and Bodywork and its initials, NCTMB. National certification indicates that these massage therapists possess core skills, abilities, knowledge and attributes to practice safely and competently, as determined by the National Certification Board.

### Education and Training with an Accredited School

Standards for education and training can assist the consumer to know whether a massage therapist has adequate preparation to practice. A minimum of 600 hours is required in the State of Wisconsin.

States that license massage therapists define the minimum initial massage therapy training required. Most require a minimum of 500 hours of training, but some require 1,000 hours (e.g. New York).

One way of knowing whether a training program or massage school provides a nationally-recognized standard level of education is to see if it is accredited by a credible agency, i.e., one that follows the guidelines of the U.S. Department of Education.

### Membership in a Professional Association

Membership in a credible professional association indicates professional preparation and accountability, requiring members to meet minimum education requirements, pursue continuing education and uphold its Code of Ethics.

## Student Guide to Accreditation

### Questions students often ask about getting a massage education

- Is this school or program a really good one?
- How skilled are the faculty?
- Is this a financially stable school or institution that won't go under half way through my education?
- Do they accommodate students' learning needs?
- Will this school or program prepare me for certification and licensure?
- Will they help me find a job?

Accredited schools and programs care about these questions, too. They have voluntarily taken steps to assure themselves that they meet high standards of educational excellence by going through a process called accreditation. An accredited school is one that meets the standards of excellence, that demonstrates financial stability, that hires competent and credentialed faculty, and has an array of services that respond to the learner's needs.

### About Accreditation

Accreditation is a voluntary process that identifies and acknowledges educational programs and/or institutions for achieving and maintaining a level of quality, performance and integrity that meets meaningful standards. A school or program that decides to become accredited does a comprehensive, in-depth study of the quality of its program—its administrative practices, curriculum, student affairs, faculty competence, and relationship with employers. They document their program's qualities for conformity to a set of standards set by an accrediting body. Commission on Massage Therapy Accreditation (COMTA) is one such accrediting body. Only after an on-site visit to verify that the school meets the standards is the program accredited by COMTA, and then for a maximum of 5 years. Schools must periodically demonstrate to themselves and COMTA that they continue to meet COMTA standards by engaging in the same rigorous self-study process described above at least every 5 years.

### COMTA's HISTORY

In 1994 COMTA became an independent affiliate of the American Massage Therapy Association (AMTA), operating separately and under its own mission, policies and procedures. In 2004 COMTA became a completely independent organization. COMTA's Commissioners are an elected body of volunteers who make final decisions regarding COMTA standards, policies, and the granting of accreditation to schools and programs that apply for accreditation.

Information obtained from [www.amtamassage.org](http://www.amtamassage.org)

## Benefits of Massage

- Decreases pain
- Improves immune function
- Reduces stress
- Supports effective digestion
- Lowers blood pressure
- Reduces autistic behavior

- Improves sleep patterns
- Decrease in intensity, duration, frequency of headaches
- Improved circulation
- Increased oxygen and nutrients to cells and tissues
- Increased removal of metabolic waste
- Reduces heart rate through the relaxation response
- Promotes lymph circulation
- Increases skin temperature
- Relaxes muscles
- Reduces muscle soreness and fatigue
- Increases range of movement
- Increases flexibility
- Relieves constipation
- Relieves colic and intestinal gas
- Reduces fatigue and increases vigor
- Improves mood
- Increases physical well-being through stress reduction and relaxation
- Increases mental alertness

## Glossary of Massage Terms

**Massage therapy** - a profession in which the practitioner applies manual techniques, and may apply adjunctive therapies, with the intention of positively affecting the health and well-being of the client.

**Massage** - a manual soft tissue manipulation, and includes holding, causing movement, and/or applying pressure to the body.

**Acupressure** (also called Shiatsu) – traditional Chinese technique of applying finger pressure to special points that lie along acupuncture meridians.

**Chair Massage** – see “On-site Massage.”

**Cranio-Sacral®** – a gentle touch method of evaluating and enhancing the functioning of the central nervous systems

**Deep Tissue** – a technique that releases chronic patterns of tension in the body through slow strokes and deep finger pressure on contracted areas, either following or going across the grains of muscles, tendons and fascia.

**Effleurage** – a smooth, gliding stroke, generally used in a Swedish massage, using both hands to relax soft tissue.

**Friction** – the deepest of Swedish massage strokes, it encompasses deep, circular movements applied to soft tissue causing the underlying layers of tissue to rub against each other. This causes an increase in blood flow to the massaged area and can breakdown scar tissue.

**Hot Stone** – a massage technique, used in conjunction with other modalities, in which warmed stones are placed on points, such as acupuncture points, and sometimes used as massage tools.

**Massage Modality or Technique** – a kind of massage, such as Swedish, deep tissue or myofascial release.

**Meridians**- the invisible channels of energy flow in the body according to Asian medical systems.

**Myofascial Release** – a form of bodywork using long stretching strokes that seeks to rebalance the body by releasing tension in the fascia/connective tissue.

**On-site Massage** (often called chair massage) – a type of massage administered while the client is clothed and seated in a specially-designed chair. It allows the massage therapist to massage the muscles of the back, neck, shoulders, arms and hands.

**Petrissage** (also called kneading) – the squeezing, rolling and kneading of the muscles that usually follows effleurage during Swedish massage.

**Reflexology** – a technique that uses pressure to points on the feet, hands and ears thought to correspond, or "reflex," to all areas of the body.

**Shiatsu** (also called acupressure) – a Japanese system of applying finger pressure to specific points that lie along specific meridians.

**Sports Massage** – a kind of massage therapy that focuses on muscle systems relevant to a particular sport. It involves different massage approaches while an athlete is in training, during sports activity and after a sport event.

**Swedish Massage** – a system of long strokes, kneading and friction techniques on the more superficial layers of the muscles, combined with active and passive movements of the joints. The four strokes of Swedish massage are effleurage, petrissage, friction and tapotement.

**Tandem** – a massage in which two therapists work on one client at the same time, sometimes called four hands massage.

**Tapotement** – a Swedish massage technique executed with cupped hands, fingers or the edge of the hand with short, alternating taps to the client.

**Thai Massage** – a technique in which the therapist uses his or her body to move the massage recipient into a series of poses, and includes muscle compression, joint mobilization and acupressure.

**Trigger Point** – irritated area in muscle fibers that when compressed may elicit pain or a twitching response.

**Trigger Point Therapy** (also known as Myotherapy or Neuromuscular Therapy) – a method that applies concentrated finger pressure to trigger points to break cycles of spasm and pain.

**Tui Na** – a traditional Chinese technique that stimulates acupuncture points by brushing, kneading, rolling and pressing areas between joints.

Definitions obtained from [www.amtamassage.org](http://www.amtamassage.org)

# Blue Sky School of Professional Massage & Therapeutic Bodywork

## Open House

### ATTEND AN OPEN HOUSE!

- ★ Open House begins at 6:00pm, for DePere & Grafton. Madison begins at 9:30am
- ★ Take a tour of the school.
- ★ Find out what makes Blue Sky different than other schools.
- ★ Interactive discussion with Staff.
- ★ Ask any questions you may have.
- ★ Federal Financial Aid Informational meeting following the Open House.

Approximately 2 hours  
Refreshments served

Please call to reserve your seat!

Accepting applications  
NOW!



Visit us at  
[www.BlueSkyMassage.com](http://www.BlueSkyMassage.com)

Now Offering  
**FEDERAL FINANCIAL AID**  
for those who qualify



### Why Choose Blue Sky?

In choosing the right massage school, you need to weigh your options and research carefully in order to determine which school best fits your needs. Do your homework. Your dream is precious and you want to make the right choice.

Here at Blue Sky, there are several reasons why one should choose to pursue their dreams of becoming a massage therapist:

- Students train in many modalities including traditional Swedish Relaxation Massage, Trigger Point Therapeutics, Acupressure, Neuromuscular Therapy and Cranial Sacral Therapy.
- Students have three specialized programs/tracks to choose from  
Track 1: Therapeutic Medical Track 2: Therapeutic Energy Track  
Track 3: Therapeutic Relaxation Track
- Students receive specialty classes like Yoga, Tai Chi, Traditional Chinese Medicine, and Perspectives in Holistic Health. These teach students about self-care and body awareness.
- Our program is available in a full-time and part-time option. **The full-time option can be completed in less than 1 year.**

#### GRAFTON

1930 Wisconsin Ave.  
Lower Level  
Grafton, WI 53024  
Ph: 262-376-1011

Begins at 6pm  
Open House dates:

November 6<sup>th</sup>  
December 4<sup>th</sup>  
January 8<sup>th</sup>  
February 5<sup>th</sup>

#### DE PERE

2200 American Blvd.  
De Pere, WI 54115  
Ph: 920-338-9500

Begins at 6pm  
Open House dates:

November 5<sup>th</sup>  
December 3<sup>rd</sup>  
January 7<sup>th</sup>  
February 4<sup>th</sup>

#### MADISON

2005 W. Beltline Hwy  
Suite 201  
Madison, WI 53713  
Ph: 608-270-5245  
Begins at 9:30am

Open House dates:

November 8<sup>th</sup>  
December 6<sup>th</sup>  
January 10<sup>th</sup>  
February 7<sup>th</sup>

#### Admin Office

N5821 Fairway Dr.  
Fredonia, WI 53021  
Ph: 262-692-9500

**TOUCH THE LIVES OF OTHERS!  
BECOME A MASSAGE THERAPIST!**

# Federal Financial Aid Information for Blue Sky School of Professional Massage and Therapeutic Bodywork Students

## Title IV Federal Financial Aid

Blue Sky participates in the following Title IV programs. The Financial Aid Administrator is available to assist with questions. Eligibility for these programs is set by the US Department of Education. To obtain more information or to apply for Federal Financial Aid please contact the Blue Sky Administrative Office for a FAFSA application and packet or go to the free application website at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To ensure funds are available by the start of class, students should complete the FAFSA application as soon as possible and no later than two weeks before the start of class. **To apply for Title IV Federal Financial Aid fill out the FAFSA application. Our school code is: 039253.**



## Federal Pell Grants

(See [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more specifics)

To be eligible for a Pell Grant you can not have a bachelor's degree or be working toward a bachelor's degree. The amount of a Pell Grant is also dependent on your Expected Family Contribution (EFC), which means the amount the federal government expects you or your parents to contribute to your education. A Pell Grant does not have to be paid back to the government. Blue Sky students could be eligible for up to \$4310.00. Full time or part time students are eligible for Pell Grants.

Pell Grants are deposited into the student's account at the school in two disbursements. The first disbursement is made within 30 days of the first day of school. The second disbursement is made after 50% of schooling is complete.

While attending school you are required to maintain satisfactory academic progress (SAP). If you are unable to maintain SAP you are no longer eligible to receive Title IV Federal Financial Aid.

## Stafford Loans

(See [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more specifics)  
Stafford Loans are made through William D. Ford Federal Direct Loan (Direct Loan) Program. Under the Direct Loan Program, the funds for your loan come from US Department of Education (Federal Government) and are delivered to you through Blue Sky.

To be eligible for Direct Student Loans you have to be attending school full time. Part time students are not eligible for Direct Student Loans. Direct Student Loans are not based on credit history.

There are two types of loans that you could be eligible for. A Subsidized loan and an Unsubsidized loan. For the Subsidized loan the government pays the interest while you are in school. For the Unsubsidized loan you are responsible for the interest from the time the loan is disbursed until it's paid in full. You can pay the interest while you're in school or you can allow the interest to accumulate and be added to the principal amount of your loan. Note that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along. Blue Sky students could be eligible for as much as \$9500.00 in student loans.

The interest rate is variable (adjusted annually) but does not exceed 8.25 percent. For July 1, 2007 to June 30, 2008, the interest rate for loans in repayment is 6 percent. The interest rate is adjusted each year on July 1. You'll be notified by the Direct Loan program of interest rate changes throughout the life of your loan.

Loans are deposited into the student's account at the school in two disbursements. The first disbursement is made 30 days after the first day of school. The second disbursement is made after 50% of schooling is complete.

While attending school you are required to maintain satisfactory academic progress (SAP). If you are unable to maintain SAP you are no longer eligible to receive Title IV Federal

Contact Information: [lisa@blueskyedu.org](mailto:lisa@blueskyedu.org) or 262-692-9500

Forms directory/approved marketing folder/title IV flyer

Form #M2

As of 8/7/08

Financial Aid. You could be responsible for whatever monies have been disbursed to you at that time.

You will pay a fee of up to 4 percent, deducted proportionately from each loan disbursement. A portion of this fee goes to the federal government to help reduce the cost of the loans. Because of this deduction, you'll receive slightly less than the amount you're borrowing.

After you graduate, leave school, or drop to part time enrollment, you'll have a six-month grace period before you begin repayment. During this period, you'll receive repayment information, and you'll be notified by the Direct Loan program of your first payment due date. You're responsible for beginning repayment on time, even if you don't receive this information.

## PLUS Loans (Parent Loans)

(See [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more specifics) PLUS Loans to meet students' education costs are available through the Direct Loan program. Parents who have an acceptable credit history can borrow a PLUS Loan to pay the education expenses of a child who is a dependent student enrolled full time at Blue Sky.

The limit on a PLUS Loan is equal to your cost of attendance minus any other financial aid you receive. If your cost of attendance is \$6,000, for example, and you receive \$4,000 in other financial aid, your parents may borrow up to \$2,000.

The interest rate is variable (adjusted annually) but does not exceed 9 percent. For the 2007-2008 award year, the interest rate for PLUS Loans in repayment is 7.9 percent. The interest rate is adjusted each year on July 1. Your parents will be notified by the Direct Loan program of interest rate changes throughout the life of their loan. Interest is charged on the loan from the date of the first disbursement until the loan is paid.

Generally, the first payment is due within 60 days after the loan is fully disbursed. There is no grace period for these loans. Interest begins to accumulate at the time the first disbursement is made, so your parents will begin repaying both the principal and interest while you're in school.

Your parents will pay a fee of 2.5 percent, deducted proportionately from each loan disbursement. A portion of this fee goes to the federal government to help reduce the cost of the loans. Because of this deduction, you'll receive slightly less than the amount you're borrowing. Also, if your parents don't make loan payments as scheduled, they might be charged late fees and collection costs.



## Eligibility Criteria

(See [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more specifics)

Eligibility for federal student aid is based on financial need and on several other factors. The financial aid administrator at Blue Sky will determine your eligibility.

Here are some of the criteria the US Department of Education requires you to meet in order for you to be eligible for the Title IV Programs:

- Demonstrate financial need.
- Demonstrate by one of the following means that you're qualified to enroll in postsecondary education:
  - ❖ Have a high school diploma or a General Education Development (GED) Certificate.
  - ❖ Complete a high school education in a home school setting approved under state law.
- Be working toward a degree or certificate in an eligible program.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Register with the Selective Service if required (you can use the paper or electronic FAFSA to register).
- Maintain satisfactory academic progress once in school.

The information you report on the FAFSA is used to calculate your Expected Family Contribution, or EFC, which is a measure of your family's financial strength. The EFC is used to determine your eligibility for federal student aid. The formula for the EFC calculation is established by law.

**Blue Sky School Code: 039253**

In our student  
massage clinics,  
students are learning a wide  
range of massage modalities  
and are utilizing these tech-  
niques during their sessions.

Under the supervision of a  
certified massage therapist,  
students are able to  
enhance their education  
while offering massages to  
the public at a reduced rate.



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608-270-5245



DE PERE  
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De Pere, WI 54115  
920-338-9500



BLUE SKY SCHOOL  
OF PROFESSIONAL MASSAGE  
& THERAPEUTIC BODYWORK

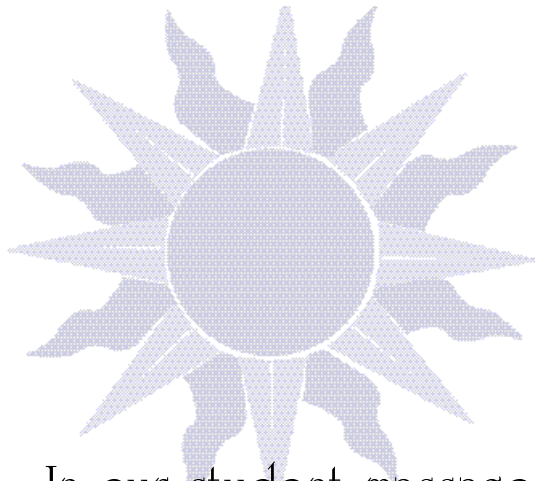


Enjoy a  
Relaxing  
Massage

Blue Sky's  
Student Massage Clinics!



[WWW.BLUESKYMASSAGE.COM](http://WWW.BLUESKYMASSAGE.COM)



In our student massage clinics, some of the light, medium and deep massage modalities offered at Blue Sky include: Acupressure, Lymphatic Massage, Lomi Lomi, Neuromuscular Therapy, Cranial Sacral, Tui Na, and Reflexology just to name a few.

Student Clinic Clients receive a basic relaxation massage incorporating various techniques mentioned above.

## One Hour Student Massages

Excellent Rates  
\$30 for one hour  
\$20 Senior Rate (age 60+)

Gift Cards Available  
Prepaid amounts of  
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Appointments Required

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Grafton, WI 53024  
262-376-4545

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2005 West Beltline Highway  
Suite 201  
Madison, WI 53713  
608-270-5245

DE PERE  
2200 American Blvd.  
De Pere, WI 54115  
920-338-9500

Contact Blue Sky about these exciting opportunities we have to offer.

- Professional Massage Therapy Programs starting March & September
- Public Classes & Seminars: Holistic Health, Animal Massage, Introduction to Massage 4 hour class, Introduction to Massage Please Touch- 8 week class, Reiki, Aromatherapy, etc.
- NCBTMB Category A Continuing Education Seminars: NMT seminars, Tui Na, Mother's Massage, etc.
- Student Massage Clinics
- In Good Health Retail Stores
- Check us out online!  
[www.BlueSkyMassage.com](http://www.BlueSkyMassage.com)



# BLUE SKY SCHOOL OF PROFESSIONAL MASSAGE & THERAPEUTIC BODYWORK

## Payment Options

1. **Title IV-Federal Financial Aid ([www.Fafsa.ed.gov](http://www.Fafsa.ed.gov))**
  - a. File a FAFSA with the US Department of Education to determine eligibility
  - b. Use either
    - i. paper application or
    - ii. online at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov)
  - c. Blue Sky **School code is: 039253**
  - d. After your FAFSA is processed by the US Department of Education your eligibility can be determined
  - e. FAFSA determines eligibility for
    - i. PELL Grant
    - ii. Direct Student loans ([www.DL.ed.gov](http://www.DL.ed.gov))
      1. Subsidized
        - a. yearly variable interest, no more than 8.25%
      2. Unsubsidized
        - a. yearly variable interest, no more than 8.25%
    - iii. PLUS loan
      1. Parent loan for dependant students
      2. Yearly variable interest, No more than 9%
2. **SLM Financial/Sallie Mae ([slmfinancial.com](http://slmfinancial.com)):**
  - a. Consult their brochure for phones numbers, addresses, etc.
  - b. They have a pay as you go payment plan
  - c. They offer repayment options of up to 48 months
  - d. Interest rates are approximately 6-14% (as of 1/1/03, subject to change) depending on credit history
  - e. Co-signers are an option for those with credit concerns
  - f. They do not have a pre-payment penalty
  - g. For the internet, the School Code is: 605829 with a Branch Code: 00 (note sometimes on the website the branch code is not needed). Contact Name: Kay
3. **Wells Fargo ([Wellsfargo.com/student/loans/undergrad/career.jhtml](http://Wellsfargo.com/student/loans/undergrad/career.jhtml) or Call 1-800-658-3567)**
  - a. Full payment will go to the student and then the student will pay Blue Sky Educational Foundation for tuition
  - b. Repayment starts 6 months after graduation or leave school
  - c. Repayment plan up to 15 years after graduation
  - d. Interest rates as low as Prime +0%, 1.75%, 4.50%, 6.50% or 7.75%
  - e. Receive a .5% interest rate reduction for making automatic payments from a Wells Fargo checking or savings account
  - f. Receive a .5% interest rate reduction after making the first 48 consecutive monthly payment on time
  - g. Release the co-borrower after making the first 24 consecutive monthly principle and interest payments on time
  - h. No prepayment penalties
  - i. No origination fees
  - j. For the internet, the Contact Name: Linda
4. **Payment plan options as defined in the enrollment agreement or current catalog.**
5. **Check out your local banks and credit unions for various other options.**

***BLUE SKY SCHOOL OF PROFESSIONAL MASSAGE &  
THERAPEUTIC BODYWORK***  
**Scholarship Information**

Blue Sky School of Professional Massage & Therapeutic Bodywork provides the following website links for reference only. Blue Sky does not guarantee that you will be granted any funding by any organization. However, we wish you the best of luck and good fortune in your search!

**General Search**

[www.fastweb.com](http://www.fastweb.com)  
[www.collegedata.com](http://www.collegedata.com)  
[www.scholarsite.com](http://www.scholarsite.com)  
[www.nextstudent.com](http://www.nextstudent.com)  
[www.college-scholarships.com](http://www.college-scholarships.com)

**Tips for finding financial aid, scholarships, loans, savings, military aid, and more**

[www.finaid.org](http://www.finaid.org)

**Scholarships for Massage Therapy**

[www.massagemag.com](http://www.massagemag.com)  
  
[www.ashproviders.com](http://www.ashproviders.com)  
  
[www.thespafoundation.com](http://www.thespafoundation.com)

**Grants for Massage Therapists**

[www.amtamassage.org](http://www.amtamassage.org)

**Other**

American Specialty Health Department of Professional Affairs  
Scholarship Review Committee  
777 Front Street  
San Diego, CA 92101

**For Women in Dane County**

[www.thebusinessforum.org](http://www.thebusinessforum.org)