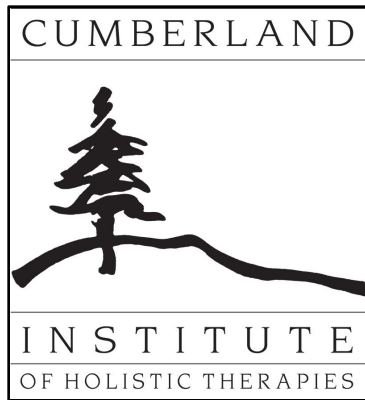
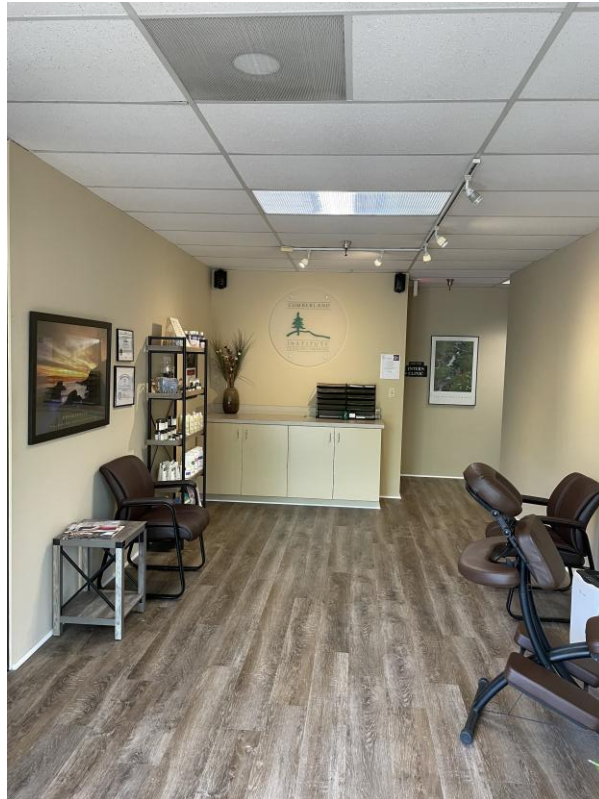


Academic Excellence & Integrity in
Massage Therapy Education
Since 1987

PROGRAM CATALOG
February 2026



*Within Our Walls . . .
A Safe Place to
Learn and Grow*



Cumberland Institute of Holistic Therapies, Inc. is authorized by the Tennessee Higher Education Commission. This authorization must be renewed each year and is based on an evaluation by minimum standards concerning quality of education, ethical business practices, health and safety and fiscal responsibility.

Student complaints and grievances are received by Teresa Greene, Director at: Cumberland Institute, 500 Wilson Pike Circle, Suite 121, Brentwood, Tennessee 37027 or (615) 370-9794 or by email at teresa@cumberlandinstitute.com Grievances are addressed verbally, directly with the student within 24 hours of notice. A written agreement will be communicated and shared.

If a complaint is not settled at the institutional level, the student may contact the Tennessee Higher Education Commission by mail at: 312 Rosa L. Parks Ave, 9th Floor, Nashville, Tennessee 37243 or by telephone at (615)741-3605.

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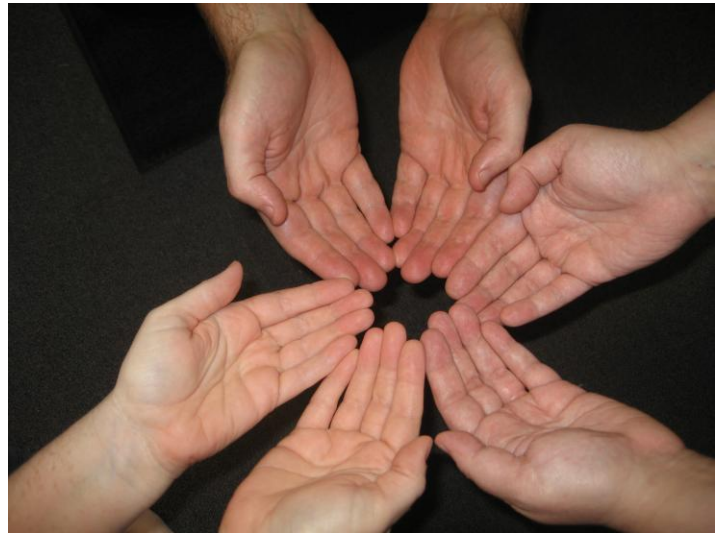
“I will forever cherish my experience at Cumberland – it has been profound and life-changing. Each class was rich with information and presented by the most inspired and skilled instructors I have ever known. You have provided an environment where I was able to learn and stretch my wings. To say that I am part of the Cumberland tradition is to say that I have had the very best training and the very best support. I’ve gained the confidence that comes from knowing I am prepared to do my very best work in accordance with the highest ideals.”

I was blessed the day I walked through your doors. Thanks to each and every one of you for everything you have done to lift me up. My future is bright and shining because you cared enough to shine the light”

Dee Dee Vogt

THE MISSION OF CUMBERLAND INSTITUTE

At Cumberland Institute our mission is to educate our students to the highest level of technical skill and knowledge, while we help them to develop the self-awareness, compassion, and confidence which lead to long-term success and satisfaction in a massage therapy career.



“I have enjoyed many classes while being enrolled at Cumberland....I was thinking tonight how the massage techniques I have learned are only secondary to the real message of self-healing and awareness. In this, I see Cumberland not as just a massage therapy school, but more of a ministry, a reaching out program that embraces everyone where they are.”

Sherri Green

FACULTY AND STAFF

CORE FACULTY

Stacey Anderson, LMT
Megan Andrews, LMT
Susannah Beard, LMT
Jenny Emerson Donohue, LMFT, CMT
Denise Gleason, LMT, CLT
Bonnie Gluth, LMT
M. Adam Green, LMT
Robin Green, LMT
Teresa Greene, LMT
Erica Heiden, LMT
Mindy Oldham, RN, LMT
Nick Phillips, LMT
Terry Scruggs, LMT
Suzan Sommers, LMT
Suzan Sommers, LMT

ADMISTRATIVE STAFF

Teresa Greene, BS, LMT
Director
Corporate President

Andrew Greene
Corporation Secretary

Candis VanSickle, LMT
Administrative Assistant

Assistant Faculty:

Michelle Bulla, LMT
Meredith Graham, LMT
L. Michelle Land, RN, LMT
Andrea Mindigo, LMT
Adam Whitehead, LMT



“I am grateful to have found Cumberland Institute. After several years of searching, I feel that I have found my path. Your personal dedication to the school is apparent, as you have assembled a great group of like-minded teachers to share their knowledge and experience with us. In addition, your presence is filled with such kindness...I appreciated the time you spent in my admissions interview. I got the feeling that you truly cared! Once again, thank you for the learning environment that you have created. It is truly a gift”

Anonymous Student

FREQUENTLY ASKED QUESTIONS:

How long does it take to complete 650-hour training at Cumberland Institute?

Students complete the 650-hour Massage Therapist Certification in their choice of the following time periods: a self-paced track of 18, 21, 24, 27, 30, 33- or 36-month programs. Classes meet one day per week, Monday through Thursday, for 10 weeks and two classes meet across three weekends. Evening Classes are scheduled between 6:00 pm and 10:35 pm.

What if I'm not sure I want to certify as a professional Massage Therapist?

Many prospective students are drawn to the bodywork industry but are not sure they want to pursue extensive training or make a career change to professional bodywork. It is recommended that these students enroll in T102 TOUCH DYNAMICS offered each quarter. This course gives an overview of the massage and bodywork industry, as well as an understanding of our personal touch experience in society. Students who complete this course generally have a greater insight as to whether they wish to proceed with further training.

Is Cumberland Institute affiliated with any professional organizations?

Yes, Cumberland is affiliated with the Associated Bodywork and Massage Professionals (ABMP). Cumberland Institute specifically chose this affiliation for the high standards of professionalism and ethical integrity demonstrated nationally by ABMP in areas of education, legislation and therapist support networks.

What is the difference between certification and licensure?

Certification is a professional designation issued by academic institutions to individuals who have successfully completed training in required areas of instruction. Licensure is a government sanctioned regulation of certified professionals.

Will I need to take a certification exam at the completion of my training at Cumberland Institute?

Cumberland Institute examines and/or evaluates students after each individual course requirement has been completed. Students are required to achieve a minimum passing grade of 75% (C) for each required course, and a minimum cumulative grade average of 85% (B) for certification. Graduates applying for Tennessee state licensure are required to pass the state approved exam currently administered by the Federation of State Massage Therapy Boards called the MBLEx. Cumberland's current pass rate for successfully passing the first attempt is 85.71% as of 06/30/2025.

As a Bodyworker, where will I work, and how much money can I earn?

Most Cumberland graduates establish a private practice, while others will choose to work in group practices, salons and day spas, chiropractic clinics, retirement homes, corporate offices, hospitals, rehabilitation clinics and in integrative psychotherapeutic practices. On average, a full-time private practice can gross \$30,000 to \$80,000 per year, while a hospital or clinic employee can gross between \$30,000 and \$60,000 per year.

Will Cumberland Institute teach me how to establish myself professionally?

Absolutely! The success of Cumberland Institute has been defined by its percentage of successful graduates. Currently (6/2025) 100% of our graduates find work within the bodywork industry within a year of graduation. This rate of graduate success is attributed to the required course T401 BUSINESS MARKETING, pre-graduate working experience in the Cumberland Institute Intern Clinic, one-on-one business strategy reviews available with the Director, as well as monthly compilations of career positions available at the school or by email/social media exclusively to Cumberland Institute graduates.

How many students are enrolled at Cumberland Institute?

Cumberland Institute has an average of 40 to 80 students enrolled per quarter: each on a self-paced program.

May I contact any of your students and inquire about their experience while enrolled at Cumberland Institute?

Yes, Cumberland Institute maintains a current list of practicing graduates, student interns, and current students, who are willing to be contacted by prospective students. This list is available by request from the Director.

What are the class sizes at Cumberland Institute?

Lecture class sizes vary by course between 8 and 25 students, while hands-on-classes have a second instructor added at 13 students. Since half of the students are giving massage and half are receiving during hands-on training, this makes a maximum 1:6 ratio of teachers to students during hands-on instruction.

How many classes should I take each quarter?

Quarterly course load is an individual consideration based on a student's available time, as well as the amount of financial resources he or she can comfortably afford to apply to tuition each quarter. We strongly recommend taking the number of courses which you can handle without personal and financial pressure, thus avoiding burnout and financial overload. A curriculum track outlining a student's complete schedule of courses and a proposed certification date will be created during the admissions process.

Does Cumberland offer an Associate's Degree? Would it help me to find employment after my training?

Cumberland does not offer an Associate's Degree, nor is it required for licensure. Our program offers 650+hour training in the subjects and hands-on modalities, which will prepare you first, to pass the state licensure exam, and second, to give you a wide array of professional skills to meet the specific needs of each client who comes to you for treatment. Although we have no placement service, the presence of safety, professionalism and compassion offered by our graduates make them avidly sought by employers. Our current (Dec. 2025) placement rate is 100% within one year of graduation, most finding work immediately after licensure.

How does Cumberland define a clock hour?

Cumberland Institute defines a clock hour as 60 minutes of in-class or in-clinic faculty supervised instruction. A 5-minute break is scheduled in addition for each clock hour scheduled. A 2-hour class is actually scheduled for 2 hours, 5 minutes; a 3-hour class is scheduled for 3 hours, 10 minutes and a 4-hour class is scheduled for 4 hours, 15 minutes.

Does Cumberland Institute accept course credit from other schools?

Yes, Cumberland Institute will accept and transfer course credit from other comparable curriculum on the following basis. (a) an official transcript from the school where training was received is provided, (b) the transcribed hours of course instruction equal or exceed that of a comparable Cumberland Institute course, (c) the transcribed course has been successfully completed no more than 5 years prior to entry into Cumberland and (d) the transcribed course was completed at an accredited academic institution. Cumberland Institute does not accept transfers for T402 INTERNSHIP, and may require passing a written or practical exam for other courses.

How does Cumberland Institute's tuition compare to other schools?

Total tuition cost is in the median range comparable to that of other local schools.

What costs can I expect besides tuition?

Students have options when purchasing required textbooks: Students can purchase new from the school store, purchase new direct from distributor/seller, purchase new or used via Amazon or rent from Amazon. E-books for several textbooks are also available. Students are required to purchase a professional quality massage table, to be approved by the Director. Massage linens and lubricants will also be needed. Cumberland Institute provides most equipment for in-class work. A student-level

comprehensive liability insurance policy is required for the duration of a student's training and the application for it will be completed during the admissions interview.

Can I purchase equipment and supplies at Cumberland Institute?

Yes; a complete retail area is provided for students as well as non-students to purchase aromatherapy products, fleece table pads, lotions, oils and creams. Massage tables are purchased online.

Does Cumberland Institute offer or administrate federal Title IV funding in the form of Pell Grant or Stafford Loans? No

Is Cumberland Institute approved for Veteran's Education Benefits under the GI Bill®?

Yes, Cumberland Institute is approved for Veteran's Benefits under Chapters 30, 31, 32, 33, 35 and 1606 of the GI Bill®. GI Bill® is a registered trademark of the Department of Veterans Affairs (VA).

Any covered individual will be able to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

1. The date on which payment from VA is made to the institution.
2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

Cumberland Institute 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 institution due to the delayed disbursement funding from VA under chapter 31 or 33.

Any student enrolled using their veterans benefits must electronically verify their attendance with the VA.

Pro-rata refund and withdrawal policy for students under the GI Bill® is in compliance with Title 38 USC 21.4255.

Does Cumberland Institute offer student tuition accounts or payment plans?

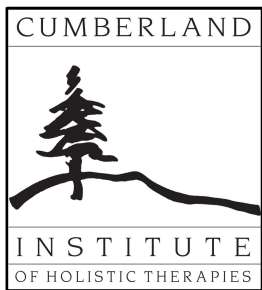
Yes; Cumberland Institute offers interest free tuition accounts for students desiring to distribute quarterly tuition costs over a period of 90 days. The first third of tuition is due upon registration. The second third of tuition will be due the fourth week of each quarter. The last third of tuition will be due the eighth week of each quarter. A schedule of payment dates is distributed each quarter. Tuition payments may be made with cash, checks, debit cards and most credit cards. Payments vary each quarter, dependent on the number and cost of courses taken.

Does Cumberland Institute offer student loans through the school?

No, but a few of our students have received loans through Sallie Mae or private lenders. Most of our students go through using our unique "pay-as-you-go" payment plan.

Can I speak with someone about my questions before I apply?

Yes; you may contact the school's Director, Teresa Greene, at (615) 370-9794. She can speak with you on the phone, or make an appointment to meet with you, give you a tour of the school, and give full information regarding admission.



CORE CURRICULUM COURSE REQUIREMENTS 650-Hour Massage Therapy Certification Program

Industry, Psychology and Ethics of Touch

T 102 Touch Dynamics	24 Hours
T 105 Therapist Client Communication	22 Hours
T 108 Bodywork Ethics & TN Massage Law	30 Hours

Physical Sciences

T 201 Anatomy	33 Hours
T 202 Physiology	33 Hours
T 203 Kinesiology and Applied Anatomy	33 Hours
T 206 Terminology, Pathology & Documentation	40 Hours

Therapies

T 302 Swedish Massage	42 Hours
T 303 Advanced Techniques	42 Hours
T 305 Lymphatic Drainage Technique	42 Hours
T 306 Acupressure for Massage	42 Hours
T 307 Neuromuscular Therapy	42 Hours
T 308 Integrative Therapy	42 Hours
T 312 Fascia Freedom & Movement	36 Hours
T 313 Craniosacral Therapy	42 Hours

Preparing for Success

T 401 Business & Marketing for Massage Therapist	32 Hours
T 402 Clinical Internship	73 Hours

“I am fortunate to have attended Cumberland Institute – it has added a rich dimension to my life that I will continue to build upon. Thank you for inspiring my gifts.”

A Student



CORE CURRICULUM COURSE DESCRIPTIONS

650-Hour Massage Therapy Certification Program

T 102 TOUCH DYNAMICS

An introduction to the wide range of bodywork professions. Lecture topics cover the history of massage bodywork and somatic therapies, a descriptive overview of massage, the physiological and emotional benefits of touch. An introduction to the importance of touch, its dynamics, and the skills, knowledge and qualities necessary for the therapist to provide a safe and nurturing environment for touch therapy. The class focuses on the value of awareness, presence and intent in bodywork. Case histories will be provided for discussion and students will explore their personal touch histories and how touch has impacted their lives. Lecture is combined with experiential exercises.

Instructor: Mindy Oldham, RN, LMT
Grade Evaluation: Participation, research paper, touch history paper and final exam.



T 105 THERAPIST CLIENT COMMUNICATIONS

Designed to assist students in developing appropriate therapeutic behavior and professional boundaries through tests and activities to develop self-awareness, exercises in storytelling and listening, role-playing, and analysis of case histories. Students will also begin to learn how to develop the therapeutic traits of empathy, genuineness, self-disclosure, respect, warmth, immediacy, concreteness, conformation and self-actualization.

Instructor: Jenny Emerson Donohue, LMFT, CMT
Course Text: Handouts Provided
Course Evaluation: Journal, participation, self-evaluation and final exam



T 108 BODYWORK ETHICS AND TENNESSEE MASSAGE LAW

A course focusing on the special ethical circumstances of the licensed massage therapist within the greater context of the helping professions. This course covers 3 areas of the ethical decision-making process: legal, professional, and personal. The course also provides information on current licensure rules and regulations and Tennessee Law. This course is comprised of 20 hours of bodywork ethics and 10-hours of TN Massage Law.

Instructor: Susannah Beard, LMT
Course Text: *The Ethics of Touch 3*
Prerequisite: Completion of a minimum of one 300-level course
Grade Evaluation: Participation, 5 short papers, take home exam on rules and regulations.



CORE CURRICULUM COURSE DESCRIPTIONS

650-Hour Massage Therapy Certification Program

T 201 ANATOMY

A physical science course that educates the student in the three systems of the body most important to movement and structural function – the muscular, skeletal, and nervous systems. The lecture approach is collegiate-level and content specific to bodywork, including an introduction to medical terminology, and an overview of the physical structures progressing from cells, to tissue to muscle groups, to the body in motion.

Instructor: Stacey Anderson, LMT
Course Text: *Applied Anatomy & Physiology for Manual Therapist*
Anatomy Coloring Book
Grade Evaluation: Weekly quizzes, mid-term exams, and final exam



T 202 PHYSIOLOGY

A physical science course that educates the student to the following systems of the body – integumentary, endocrine, cardiovascular, lymphatic, respiratory, digestive and excretory. The lecture approach is collegiate level and content specific to bodywork, including an overview of the visceral organ systems. Additional focus is placed on bridging the western medical model with a holistic approach of complementary and alternative models.

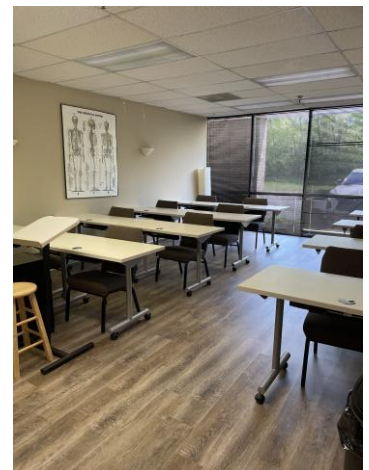
Instructor: Robin Green, LMT, CTA
Course Text: *Applied Anatomy & Physiology for Manual Therapist*
Anatomy Coloring Book
Grade Evaluation: Weekly quizzes, mid-term, and final exam



T 203 KINESIOLOGY AND APPLIED ANATOMY

A physical science course that integrates review of the muscular, skeletal and nervous systems with advanced study of muscle origin, muscle insertion, nerve innervation and muscle action. Experiential portion of the course teaches the student how to test individual muscles for strength, weakness, or imbalance along with muscular balancing techniques. Also discussed are the function and analysis of motion, the bio-mechanics of anatomy, and structural assessment.

Instructor: Robin Green, LMT, CTA
Course Text: *Trail Guide to the Body*
Prerequisite: T 201 Anatomy
Grade Evaluation: Weekly quizzes, mid-term exam, final exam and practicum completion.



T 206 TERMINOLOGY, PATHOLOGY AND DOCUMENTATION

An overview of medical terminology, pathological conditions most commonly confronted by massage therapists, the anatomy and physiology of these disease processes, as well as charting and documentation of subjective, objective, action and plan of treatment (SOAP) notes.

Instructor: Bonnie Gluth, LMT
Course Text: *A Massage Therapist's Guide to Pathology*
Prerequisite: T 201 Anatomy
Grade Evaluation: SOAP note completion, weekly quizzes

CORE CURRICULUM COURSE DESCRIPTIONS

650-Hour Massage Therapy Certification Program

T 302 SWEDISH MASSAGE

A foundation course of western massage in which the student will learn a sixty-minute full-body Swedish massage routine. Areas covered will include massage techniques, professional draping, lubrication, client positioning, client intake, practitioner posture, presence and intention. Students will also discuss issues that arise in practice sessions.

Co-Instructors: Nick Phillips, LMT and Erica Heiden, LMT
Course Text: *Save Your Hands! Ed 2 (Textbook provided)*
Prerequisites: T 102 Touch Dynamics, T 201 Anatomy
Grade Evaluation: Practicum massage, technique assessment, weekly quizzes, final assessment



T 303 ADVANCED TECHNIQUES

Building on the foundation of T302 Swedish Massage, this hands-on course adds stroke techniques to address specific muscles and muscle groups. Students will advance their knowledge of Swedish massage, improve palpation and location of anatomical land marks, fine-tune body mechanics, and learn specific skills for stretching, range of motion, clothed bodywork, and side lying position for pre-natal massage.

Instructor: Megan Andrews, LMT and Stacey Anderson, LMT
Course Text: *Trail Guide to the Body*
Prerequisite: T 302 Swedish Massage
Grade Evaluation: Practicum completion, 5 quizzes, technique assessment and final exam.



T 305 LYMPHATIC DRAINAGE TECHNIQUE

A combination lecture and techniques course training the therapist when, why, and how to integrate lymphatic drainage into a massage session. Lymphatic Drainage massage is indicated for detoxification of metabolic waste stored within the tissue and fiber of the body and can be of benefit for post-operative recovery and other endemic conditions. Lecture will focus on review of the lymphatic system, as well as indication and contraindication. Technique will focus on palpation, stimulation, compressive pumping and flushing of the lymphatic system.

Instructor: Denise Gleason, LMT, CLT
Assistant: Candis VanSickle, LMT
Grade Evaluation: Technique Assessment practicum completion, quizzes, exam



T 306 ACUPRESSURE FOR MASSAGE

A combination lecture and hands-on introduction to meridian theory and practical application of acupressure. The primary focus is teaching therapists to utilize acupressure as an integrative, adjunct modality in their massage practice. Students will be instructed in point location, both static and active acupressure skills, and a blended 'Acumassage' technique developed by Steve Sommers, LMFT, LMT

Instructor: M. Adam Green, LMT
Assistant: Kristen Green, LMT
Prerequisites: T 201 Anatomy
Grade Evaluation: Practicum completion, quizzes, and final exam



COURSE CURRICULUM COURSE DESCRIPTIONS

650-Hour Massage Therapy Certification Program

T 307 NEUROMUSCULAR THERAPY

A combination lecture and technique course training the therapist in the use of neuromuscular techniques to address specific, chronic tension in common areas of client concern. Technique will focus on palpation, trigger point location and release, and post-isometric muscle release techniques for the muscles covered.

Instructor: Nick Phillips, LMT
Prerequisites: T 201 Anatomy
Grade Evaluation: Technique assessment, practicum, weekly quizzes



T 308 INTEGRATIVE THERAPY

This advanced hands-on course teaches the student how to assess the specific needs of a client visually, verbally, logically, and intuitively. Focus of technique integrates all of mastered modalities by segmental regions of the body, back and chest, head and neck, hips and pelvis, knee and thigh, ankle and foot, shoulder, elbow and hand. The approach is somatic, holistic, and includes discussion of the body mind connection, the anatomy of injury and sports massage technique.

Instructor: Mindy Oldham, RN, LMT
Course Text: *Trail Guide to the Body*
Prerequisites: T 302 through T 306
Grade Evaluation: Practicum completion, technique assessment and quizzes



T 312 FASCIA FREEDOM & MOVEMENT

The class will focus on non-lubricated bodywork techniques for releasing connective tissues. You will learn to approach and release tensions and holding from a 3-layer perspective. The three main focuses for the class will be ‘work smart not hard’, maintaining good body mechanics, and increasing your ability to sense and follow individual clients’ needs.

Co-Instructors: Suzan Sommers, LMT
Prerequisites: T303, T305, T307, T313
Grade Evaluation: Practicum completion, technique assessment and quizzes



T 313 CRANIOSACRAL THERAPY

A course of training in which the student refines the skill of palpation while learning the ten-step protocol of craniosacral therapy, myofascial release, advanced unwinding and somatic-emotional release. Craniosacral therapy is a subtle intent approach to releasing and balancing physical, emotional and somatic imbalance with the body.

Instructor: Terry Scruggs, LMT
Grade Evaluation: Documented practicum, technique assessment, quizzes



COURSE CURRICULUM COURSE DESCRIPTIONS

650-Hour Massage Therapy Certification Program

T 401 BUSINESS MARKETING FOR THE MASSAGE THERAPIST

This preparatory course for entering the marketplace includes topics: creating a business vision, scheduling to balance personal and financial needs, developing a personal website, setting achievable financial goals for the first years of practice, writing and designing a business card, composing a resume and cover letter, and an introduction to strategies for advertising, marketing and promotion.

Instructor: Teresa Greene, LMT
Course Text: *Business Mastery*
Grade Evaluation: Design and Build your personal website, 5-year financial plan, design a business card and a written resume.



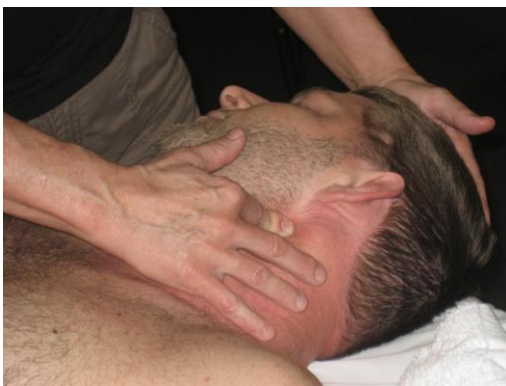
T 402 CLINICAL INTERNSHIP

This course provides the student a venue for integrating the skills from all of the previous training before the transition into professional practice. Internship offers an experience of operating in a group massage therapy practice. While working in the Cumberland Institute Intern Clinic, interns handle all telephone contacts, set and confirm appointments, conduct client intakes and create treatment plans, perform therapeutic massage sessions, summarize and document SOAP notes for client files, manage the daily books and maintain and supply the treatment rooms. Internship integrates thirteen (13) hours of in-class supervision with sixty (60) in-clinic hours. Classroom hours and homework assignments include discussion of licensure process and licensure application preparation. Cleaning of the intern clinic session rooms, check-in desk area and laundering of session sheets/blankets is a shared responsibility for interns each quarter.

Instructor: Mindy Oldham, RN, LMT
Prerequisites: T 205, T 302 through T 306
Grade Evaluation: Assessment of duties performed, phone log management, record keeping, client evaluations, faculty evaluation, intern summaries, documentation and attendance
Clinic Orientation: A Friday, during the last month of classes in the quarter PRIOR to working in the clinic.



There are many Continuing Education classes offered year-round which may also be added to an individual student's program based on interest. A complete list of CE classis is available on our website electronically or in our lobby as hard copy.



INSTITUTE POLICIES

ADMISSION AND REGISTRATION PROCESS

A completed Application for Admission must be submitted with an official high school transcript or GED diploma. We may also accept a college/university transcript IF the high school graduation date is printed on the transcript. Within fourteen (14) days of receipt of application, applicant will be contacted to schedule an interview with the Director (out-of-state applicants will be scheduled for a phone interview). Within seven (7) days of interview, applicant will receive a letter of acceptance or denial of acceptance. Once accepted, the student may register for any quarter thereafter. Acceptance into Cumberland does not obligate the student to register for any classes. Applications will be kept on-file for an indefinite period.

Students may register for classes with the Director in person, by phone or email (with a credit card or account credit balance), or by mail. For registration to be processed, a completed registration form must be submitted with a minimum one-third tuition payment each quarter. Registration forms are available through our website www.cumberlandinstitute.com or at the school.

Registration forms received one (1) to seven (7) days prior to the first official day of the quarter are subject to a \$45.00 Late Registration Fee. Continuing Education class late registration fees are added ten days before the class meets.

TUITION PAYMENT AND ACCOUNTS

Registering students have two options for tuition payment: (1) full payment of quarterly tuition total upon registration, or (2) one-third payment of quarterly tuition total upon registration with respective one-third payment balances being billed to student the fourth and eighth week of each quarter.

Tuition accounts have a seven (7) day grace period for payment, after which a \$45.00 Late Payment Fee will be added to the account. Tuition accounts that remain delinquent seven (7) days beyond the grace period will be placed on notice for withdrawal of student. Delinquent account must be paid in full before the student will be eligible for further enrollment and registration.

COURSE WITHDRAWAL

Students may withdraw from any course at any time for any reason by informing the Director by written, dated document of desire to withdraw. On the date of contact, the student's tuition account will be credited according to the following policy:

- (1) Withdrawal up to and including first day of quarter – 100% credit
- (2) Withdrawal after the first day of quarter – 100% tuition credit pro-rated for course hours not completed less \$45.00 Withdrawal Fee (per course withdrawn).
- (3) Student withdrawal under GI Bill is in compliance with Title 38 USC 21.4255.

ADMINISTRATIVE WITHDRAWAL

A student may be withdrawn administratively by the Director for any of the following, with resolution or re-admission being determined on a case-by-case basis.

- (1) Delinquent tuition account.
- (2) Attending classes while intoxicated or drug impaired
- (3) Behavior deemed inappropriate or dangerous to students, faculty or clients
- (4) Combined absences and/or tardiness in excess of fifteen (15) class hours
- (5) Cheating, stealing or criminal activity
- (6) Inability to bring cumulative grade average to school minimum of eighty five percent (85%)
- (7) Physical, emotional or mental health challenges which interfere with a student's ability to safely give or receive massage as a student, or in a future professional capacity.

ATTENDANCE

A student must attend eighty-five (85%) percent of all course hours to receive course credit. Absences that exceed fifteen (15%) percent of course hours will result in administrative withdrawal from respective course. Up to one (1) grade point per hour of absence will be deducted from final course grade.

BOOK, EQUIPMENT AND SUPPLY PURCHASES

Students have options when purchasing required textbooks: Students can purchase new from the school store, purchase new direct from distributor/seller, purchase new or used via Amazon or rent from Amazon. E-books for several textbooks are also available. Purchase of a professional-quality massage equipment package, which includes a multi-height massage table with adjustable face cradle, carrying case, and bolster, and massage linens and lubricants will also be required. Additional books, equipment and massage supplies are available in the school store, and may be charged to a student account, to be payable upon receipt of the next account statement.

STUDENT RECORDS

All student records are maintained within the school administrative offices. Student records are confidential and will be released only by written authorization of the student.

GRADE EVALUATION AND CUMULATIVE GRADE AVERAGE

Students must achieve a minimum course grade of seventy-five (75%) percent to receive course credit hours. Course grades that fall below seventy-five (75%) percent will result in course failure and need to be retaken.

A minimum cumulative grade average of eight-five (85%) percent must be maintained by the student to remain enrolled at Cumberland Institute. A student whose cumulative grade average falls below the minimum will be placed on academic probation for a period of one (1) quarter. If after probationary period the cumulative average does not meet the school minimum, the student will be withdrawn from enrollment indefinitely.

GRADE EVALUATION SCALE

90 - 100% ---A	75 - 79% ----C
80 - 89% ---- B	Below 75%---F

Students will receive student report cards within thirty (30) days following the completion of a quarter, usually by the first week of class of the next quarter. Official transcripts are available by request for a fee of \$10.00.

TRANSFER OF CREDIT

Cumberland Institute will consider transfer of credit on any equivalent course from another accredited academic institution that has been completed within five (5) years of the request for credit transfer. To be considered, the request for course credit transfer must be submitted to the Director with a copy of an academic transcript from the previous institution. A \$45.00 Transfer Fee will be due per course transferred, with a maximum of \$130.00 per program transfer. No transfers will be considered for T402 INTERNSHIP, and passage of a written or practical exam may be required for course transfer credit.

Cumberland Institute is a special purpose institute; that purpose is to educate the very best, professional massage therapists. Students wanting to transfer credit received from classes at Cumberland Institute to another school will need to contact the receiving institution to establish the institution's policy for transfer of credit. Transfer of credit is controlled by the receiving institution, and the authorization of Cumberland Institute does not guarantee transferability of credit to other programs.

DISEASE PREVENTION, SANITATION, AND PERSONAL HYGIENE

In a massage therapy environment, issues of sanitation and health are public safety concerns. Students are required to wash their hands before and after performing massage, and of course, always before leaving the restroom. A student who has contracted an infectious disease, and is running a fever, is asked not to attend class. If under treatment and without fever, a student may be allowed to attend class, but must inform the

instructor or the director of any adverse health condition before class. It is at the discretion of the instructor whether it is safe for the student to attend class, or to give and receive bodywork.

Appropriate dress for class is casual, but students are asked to wear clothing which is not exceedingly tight or revealing, observing the professional standards of the health board profession. Students must be clean, with properly trimmed nails, and hair pulled back. Wearing perfume, cologne, or scented oils to class is not allowed. Students are encouraged to maintain good self-care by eating meals before attending class, getting adequate sleep, and monitoring personal health issues with proper medication. Staying healthy and maintaining good self-care is essential to academic success and to massage career longevity.

FACILITIES

The school occupies 3000 square feet of space in the Brentwood Business Center. The location is safe for day and night classes, with ample free parking just outside the entrance. There are two classrooms, an Intern Clinic with two treatment rooms and its own waiting area, in addition to the reception area and administrative space. Professional quality massage equipment is provided for classroom use, as well as lubricants and cleaning products. Anatomical charts, skeletons, online information, and audio-visual/smart television equipment for presentations give variety to the science curriculum. Hands-on instruction is conducted in person, with close supervision by experienced instructors.

GRIEVANCES

Student complains and grievances which cannot be resolved by the parties concerned may be addressed to Teresa Greene, Director, Cumberland Institute, 500 Wilson Pike Circle, Suite 121, Brentwood, TN 37027, by telephone to (615) 615-370-9794, or by email teresa@cumberlandinstitute.com. Ms. Greene will notify each party within three days and discuss the concern individually with each party separately and then together. Timeframe for this should be within thirty days depending on the schedules of the parties. Written record of the complaint will be contained in each student file. If the complaint is not settled at the institutional level and the student has exhausted every effort, in writing, the student may contact the Tennessee Higher Education Commission by mail at 312 Rosa L. Parks Ave. 9th Floor, Nashville, TN 37243, or by telephone at (615) 741-3605. Any person claiming damage or loss as a result of any act or practice by this institute that may be a violation of the Title 49, Chapter 7, Part 20 or Rule Chapter 1540-01-02 may file a complaint with the Tennessee Higher Education Commission, Division of Postsecondary State Authorization after exhausting the grievance process at the institution.

CLASS CANCELLATION

Students can find out if classes are cancelled due to inclement weather or emergency by reaching out to their instructors within two hours of the start of class. The Director will also email all current students and faculty of any school closure. If the class meets, it is always the option of a student to be absent during inclement weather, but the normal attendance policies are enforced without exception.

DECIDING

As you figure out whether this is the career path for you and whether Cumberland is the place to receive your training.

- 1. Ask a professional which school he or she would recommend.** A massage therapist has been through the certification process and knows how important the quality of training is. Many therapists who did not attend Cumberland recommend it now.
- 2. Make an appointment to receive a massage.** It is amazing how many people who apply to massage school have never received a massage. If you want to get an inside look at the schools you are considering, make an appointment to receive a massage in their Intern Clinic.

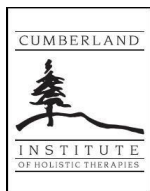
3. **Attend an Intro-Evening/Career Orientation.** At Cumberland, this is the best way to find out about us. Intro-Evenings are held once per quarter on a Friday from 5:30-7:30 pm. If you can attend the entire two hours, you will learn about the history of the school, view a hands-on demonstration of a modality taught here, meet faculty members and students/graduates, and get an opportunity to ask questions about a career in massage therapy. You are welcome to bring your parents, spouses, or friends who may help you make your decision. The current schedule of Intro-Evenings is printed on the Calendar insert in the catalog, or is available on the website at www.cumberlandinstitute.com.
4. **Make an appointment to tour the school.** Attending an Intro-Evening would be the best way to do this, but if that is not possible, contact Teresa Greene at 615-370-9794 or Candis at 615-370-5869 to schedule a tour. You can also reach Teresa at teresa@cumberlandinstitute.com and Candis at candis@cumberlandinstitute.com

GETTING STARTED

Ok, you've decided Cumberland is the school for you. What's next?

- **Fill out the application you will find on the next two pages.** Mail it in with the application fee of \$100, and an official high school/GED/HiSet or college transcript. If time is running short and the next quarter is about to begin, or you are having trouble getting your documentation, contact Teresa Greene at 615-370-9794 and she will help to expedite the process.
- **When we receive your application, Teresa Greene, Director, will call you to set up an appointment for an admissions interview.** In that meeting, you will be able to ask questions, discuss transfer credit, and make the final decision on when to begin. Teresa will then tailor an Academic Program for you at a pace matching your available time and financial resources. You will leave the meeting with a proposed schedule of classes from beginning to certification, a schedule of the payments you are expected to make each month, and a projected graduation date.
- **Before your appointment with Teresa, read the "Policies" section of the catalog, located on pages 15-17.** It will be discussed in the admissions interview, and you will have an opportunity to clarify any points you don't understand.
- **Register for classes.** You may choose to register in that meeting, or you may leave with a schedule, so you can register later. If you choose to register later, you will need to submit your completed registration form with a minimum 1/3 payment of the combined tuition for your first quarter classes before the registration deadline. Teresa will give you the form in the admissions meeting, or, if you have misplaced your copy, you can download another from the website at www.cumberlandinstitute.com. If you have any questions about the admission process, feel free to contact Teresa Greene, Director, at 615-370-9794.





CUMBERLAND INSTITUTE OF HOLISTIC THERAPIES

APPLICATION FOR ADMISSION

OFFICE USE ONLY		
App Fee Received	Y	N
H.S. Verification	Y	N
College Transcript	Y	N
Transfer	Y	N
Interview Date	_____	
Acceptance Date	_____	
Student Track	<input type="checkbox"/>	QB <input type="checkbox"/>

Name _____ Application Date _____
 Street Address _____
 City _____ State _____ Zip Code _____
 Home Phone _____ Cell Phone _____ Work Phone _____
 Email Address _____

Birth Date _____ Social Security# _____
 Male Female Non-Binary Other

Employer _____ Position _____
 Employer Address _____
 City _____ State _____ Zip _____
 High School _____ Graduation Year _____
 College _____ Degree _____ Major _____
 Vocational School _____ Major _____

Are you hoping to transfer credit? Yes No
 Relationship Status: Single Divorced Widow/er Married Significant Other

In Case of Emergency, please contact (Local contact preferred):

Local Name _____ Relationship _____
 Home Phone _____ Cell _____
 Other Name _____ Relationship _____
 Home Phone _____ Cell _____

Are you a U.S. Citizen? No Yes Explain _____
 Have you ever been convicted of a felony? No Yes Explain _____
 Do you have any physical health problems? No Yes Explain _____
 If yes, are you under care of a physician? No Yes Explain _____
 Do you have any emotional health problems? No Yes Explain _____
 Do you have any learning disabilities? No Yes Explain _____
 Do you receive massage or bodywork? No Yes Regularly? No Yes
 Will you be seeking professional certification? No Yes If no, Explain _____

Please state why you would like to attend Cumberland Institute: _____

How did you learn about Cumberland Institute? Friend Internet Radio Newspaper
 Phone Book Television Trade Publication Therapist Referral (please list name below)
 Other _____

**CUMBERLAND INSTITUTE OF HOLISTIC THERAPIES
APPLICATION FOR ADMISSION – PAGE 2**

The preceding application information is true and correct to the best of my knowledge. I understand that I will be subject to an interview with the Director prior to being accepted and admitted into the training program at Cumberland Institute. I have read and understand all institution policies as are stated in the course catalog and inserts and agree to abide by such policies while enrolled at Cumberland Institute. I understand that I am not obligated to register for any courses as the result of submission of this application. I also understand that within any given quarter of enrollment, I am only obligated for payment of those courses for which I am registered. I am enclosing the following with my Application for Admission (please check all that apply):

- Application Fee of \$100.00 (Required)
- Copy of High School Transcript/GED/HiSET (Required)
- College Transcripts (Required only for credit transfers)
- DD Form 214 (Required for GI Bill Recipients only)

In connection with this application, I also understand that a consumer report may be requested which may contain public records information including, but not limited to, employment information, credit information, bankruptcy proceedings, etc. from federal, state and other agencies which maintain such records. I authorize without reservation, any party or agency contacted to furnish the above-mentioned information.

Please Print

Applicant Name _____ Date _____

Applicant

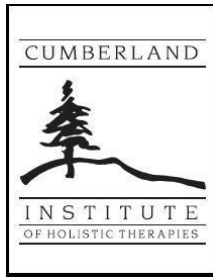
Signature _____ SS# _____

Thank you for your application. You will be contacted within fourteen (14) days by the Director and scheduled for an admission interview.

Applicants must be at least eighteen (18) years old to be eligible for admission to Cumberland Institute. Cumberland Institute does not discriminate for reasons of race, color, religion, gender, age, disability or national origin, yet reserves the right to refuse admission to any applicant whom we feel will not uphold the practical, physical or ethical standards of the massage, bodywork and somatic therapy professions.

Please submit application and documents to:

Cumberland Institute of Holistic Therapies, Inc.
500 Wilson Pike Circle, Suite 121
Brentwood, TN 37027



CUMBERLAND INSTITUTE DIRECTORY:

By Mail: Cumberland Institute of Holistic Therapies, Inc.
500 Wilson Pike Circle, St 121
Brentwood, TN 37027

By Telephone: Main Number
615-370-9794

Telephone and Email Contact:

For registration information, request a catalog, program questions, to schedule a tour of the school, To schedule an admissions interview (after applying) or discuss academic credit transfers:

Teresa Greene, Director
615-370-9794 - Direct
teresa@cumberlandinstitute.com

General Questions:

Candis VanSickle, Admin. Assistant
615-370-5869
candis@cumberlandinstitute.com

To schedule an Intern Clinic Appointment:

Direct – Call or Text: 615-370-9795

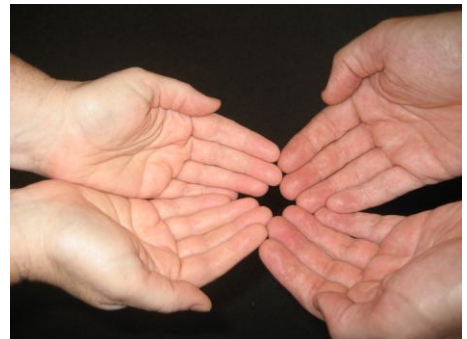
Visit our Website:

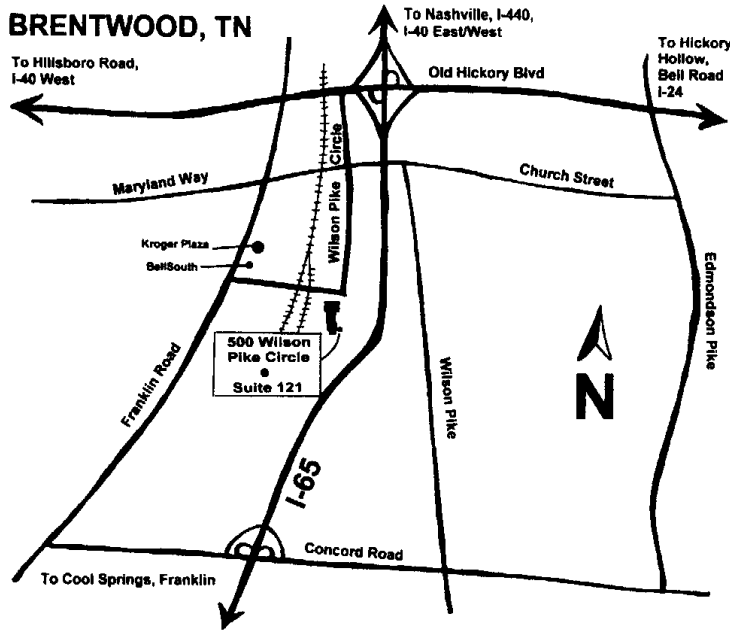
www.cumberlandinstitute.com

HOW TO APPLY:

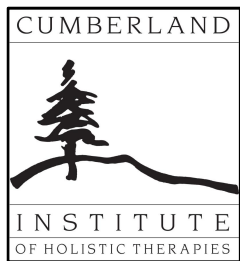
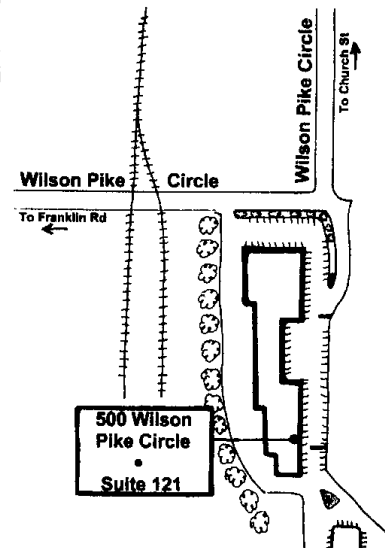
A Quick Summary

1. Complete the enclosed application – front/back
2. Mail it with your registration fee of \$100, an official high school transcript or GED and official transcript for any college credit you wish to transfer. If the official documents are not available to you right now, call Teresa Greene at 615-370-9794.
3. Review the school policies (on pages 14-15) before your admissions interview.
4. When your application is received, Teresa Greene will call (within 14 days) to schedule an admissions interview.
5. If you have any questions about the process, call Teresa Greene at 615-370-9794.





Enlarged Map of 500 Wilson Pike Circle



CUMBERLAND INSTITUTE
 OF HOLISTIC THERAPIES
 500 Wilson Pike Circle, Suite 121
 Brentwood, TN 37027

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