

B. Business Practices and Professional Ethics

Massage Therapy will enrich your life in every way. The business practice classes will give you the tools you need to make your particular dreams come true.

The Business Segment of the program is to give you the basic knowledge and skills needed to start, run, and grow a massage business. While your individual practices will differ the basics stay the same.

Like any skill business is something that should be part of your continuing education throughout your career to help you anticipate changes in business trends and laws. For those of you who have prior business training some of the information may seem rudimentary nonetheless important to the career you are embarking on.

Assignments may be handwritten (if legible) or emailed. Please check with your business instructor if you are unsure. All late assignments will need to be forwarded to tilat@tlcschool.com once completed.

IMPORTANT: Try not to miss a Business class as most assignments are done in class!

We recommend that you bring a laptop or tablet for a few of your business classes, particularly to facilitate the final copy of your resume and cover letter.

Remember to leave and or return all your business assignments IN YOUR PACKET.

You will want to refer to them later for your Executive Summary.

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9b Business: Introduction

Introduction to Business

The purpose of the Business Segment is to give you the knowledge and skills needed to start, run, and grow a massage business. We will build a plan of action throughout the course that will help you achieve your goals. While your individual practices will differ the basics stay the same.

Our model assumes that you may be keeping your current job while you build your practice. As with any new business it takes time to develop and build the relationships that will provide you with a practice.

At this time in the field of massage therapy there are more options for employment, and private practice than ever before. There are a few things, that will in part, determine the success of your practice.

- Your motivation and dedication for building your practice in a realistic way.
- The thoroughness with which you plan how your business will start and grow.
- How well you take care of your-self physically, mentally and emotionally.

Our business classes are structured to give you a realistic impression of what to expect when you start out. We cover how to estimate start up costs and taxes, marketing and business practices involved in a massage business and what you can expect when you start out.

As with anything, you get out of it what you put into it. You are encouraged to ask questions and share ideas.

TLC has resources to help you start out, such as the job fair and job postings in the student lounge. Most importantly TLC is the only school to have a career consultant that will meet with you individually.

Please bring your Business Mastery book to every Business class as most assignments will be completed in class. All assignments count toward the final Business grade.

TLC does not encourage you to quit your current job before you have an established practice or a paying massage job.

9b Business: Introduction

Grading Standards for Business Assignments

- 90-100% clear, neat and thorough
- 80-89% if the assignment is not as clear, neat or thorough
- 70-79% if the assignment is obviously not thorough, neat or clear
- 69 or lower if the assignment is not done well and/or is incomplete

Business Assignments

4a Autobiography and Photo (The number and letter indicate the class in which an assignment is due.)

1. Type your **autobiography** in a Word document or in the body of your email. Your autobiography should be approximately 250 words and be mostly about you!

Suggestions: Family, education, interests/ hobbies, current job, your travels, what brought you to massage. See BM p. 5 for more ideas. Use this assignment as a way to help yourself (and us) to better understand where you've come from, where you are at currently (in life), and where you want to go in the future, especially re your work life.

2. A **current photo** in JPEG format. This is to help us get to know you better and will be kept confidential. If there is more than one person in your photo, please indicate yourself.

3. Email your autobiography and photo to your instructor. Both parts of this assignment must be submitted or it will **not** be accepted.

All late assignments need to be forwarded to tilat@tlcschool.com once completed.

9b Business: Introduction

9b Business: Introduction

Reading Business Mastery: Chapters 1-3 and Packet B: 1-30.

In class Assignment **9b Purpose, Priorities and Goals** will be done in this class, assessed, and graded. Packet B: 6-7.

Write a purpose statement for your business. This is a statement of what you will focus your practice on. It is essentially your mission statement. It may also be something you might share with potential and actual clients. Make it something easy to remember so when you are asked by a potential client, you can have something to tell them with confidence.

For the Priorities & Goals worksheet:

1. Include at least 4 priorities with 3 goals for each priority.
2. This will be done for the first year of your practice.
3. Follow the model described in BM pp. 19-28.
4. Make the priorities and goals particularly for your massage business.

Include at least one priority on the following:

1. Financial success
2. Becoming a better therapist
3. Maintaining your health and energy levels

For each area of priority, come up with 3 specific goals.

- Make your goals specific with deadline dates wherever possible. Goals need to be something that, at the end of the given time period you can say either "I did that" or "I didn't!"
- If you wonder whether what you've written as a goal is truly a goal (as we are defining it for this assignment), check it in light of the anagram **S.M.A.R.T.E.R.** (BM p. 15). Is it **Specific, Measurable, Attainable, Realistic, Time-lined, Enthusiastic and Rewarding?**

Example: Purpose, 1 Priority, with 3 Goals for a one year plan:

Purpose: I make the world a better place through Massage Therapy.

- **Priority:** I continue to expand my knowledge and skills.
 - **Goal:** I subscribe to and read each issue of Massage Magazine and Massage Therapy Journal within a month of receiving them.
 - **Goal:** I take at least one continuing education course every year.
 - **Goal:** I receive one session at least every two months from someone with 10 or more years experience.

9b Purpose, Priorities, and Goals Assignment

Name _____ Group _____ Date _____

Purpose: make this a sentence or two stating the overall purpose or mission for your work in massage.

Priorities and Goals – Year 1

Write down your priorities and goals to apply to the first year of your practice.

Include at least 4 priorities with 3 goals for each. Priorities are things, realms of value, that are important for you to be a successful therapist.

Priority: (Financial Success)_____

Goal: _____

Goal: _____

Goal: _____

Priority: (Becoming a better therapist)_____

Goal: _____

Goal: _____

Goal: _____

Priority: (Maintaining health and energy levels)_____

Goal: _____

Goal: _____

Goal: _____

9b Purpose, Priorities, and Goals Assignment

Priority: _____

Goal: _____

Goal: _____

Goal: _____

Additional Priorities and Goals

Priority: _____

Goal: _____

Goal: _____

Goal: _____

Priority: _____

Goal: _____

Goal: _____

Goal: _____

Priority: _____

Goal: _____

Goal: _____

Goal: _____

Priority: _____

Goal: _____

Goal: _____

Goal: _____

36b Business: Professional Ethics

Reading Read the State laws and rules at
<https://www.tdlr.texas.gov/mas/laws-rules.htm>

36b State Law Review Questions (Complete in LMS)
Packet A: 159-164.

37b Business: State Massage Law and Find a Job

Reading Business Mastery: Chapters 7-11, and Packet B: 33-36.

41b Business: Get a Job

Reading Business Mastery: Chapters 12, 13, and 14 & Pages 204-205, 274-276.

In class Assignment **41b Resume** is a resume that will be worked on in class, due by class 45b.

- Resume should be in the reverse chronological (newest to oldest) format with bullet points for job description, instead of paragraphs. Prepare this resume as if you were applying for a job as a Licensed Massage Therapist, and you were a recent graduate (see BM pp. 174-182 for examples).

Please keep your resume to one page (or two pages max) and include the following in the order listed below:

1. **Heading**
2. **Education**
3. **Work Experience**

You will also begin to work on assignment **45b Typed Cover Letter** in this class through and turn it in before the start of class 45b.

- Cover letter should be a short paragraph on your strongest abilities and/or accomplishments, why you want to work there, and what you can bring to that organization.

45b Business: Self-employment and Marketing

Reading Business Mastery: Chapters 15 and 30, & skim Chapter 16

At home Assignment **45b Typed Cover Letter** is due before the start of class 45b. This was begun in class 41b. Packet B-9.

In class Assignment **45b Target Market Analysis** will be worked on in class 45b. Due during class 50b. B: 11-14.

- Define your future client base that you want to have.
- Be as narrow and specific as possible so as to help you clarify the needs of that market and plan to meet those needs.
- Example, instead of "Athletes" choose "College Baseball Players" or "Weekend Marathon Runners".
- Start by completing a target market analysis by answering each question on BM p. 364 in depth.
- Include any other information that you think is pertinent in reaching this market and meeting their needs or goals.
- Interview someone from this market or do your own research to help answer some of these questions.
- It may help you to select a Target Market that you are a part of in some way or that you are already exposed to.
- If you would like to make your target market a potential employer, your analysis would include information about their business culture as well as the clients that they target. Consider how long they have been in business, where they are located, what their location is like, what their rooms are like, and what their mission is.

45b Target Market Analysis Assignment

Name_____ Group_____ Date_____

Target market group title:

- Applicable Demographics
 - Age
 - Income level
 - Occupation
 - Gender
 - Geographic location
 - Educational level
 - Other

- Target's physical, emotional and personal needs and goals

- Features your practice offers

- Benefits your services provide

45b Target Market Analysis Assignment

- Places to find members of this market
 - Stores where they shop
 - Places where they socialize
 - Online newsgroups
 - Other
- Publications they read
 - Local and national magazines
 - Print newsletters
 - Online newsletters
- Groups they belong to
 - Support groups
 - Civic organizations
 - Professional associations
 - Social clubs
- Special events and important dates
 - Specific awareness days
 - Races (for athletes)
 - Seasonal stresses (e.g., January - April for accountants)
- Companies and wellness providers who service this market

45b Target Market Analysis Assignment

- Trends that will most likely affect this market

- Where they look for help
 - Online resources
 - Telephone book
 - Bulletin boards
 - Friends
 - Organizations
 - Other

- Needs that aren't being met by traditional services and products (this could range from physical relief from current condition to emotional components such as compassion and understanding)

45b Target Market Analysis Assignment

- Target's philosophical beliefs about wellness
- Target's perceived value of your services
- Primary reasons the target does or would use your services
- Average number of sessions per client per year
- Session intervals
 - Daily
 - Weekly
 - Biweekly
 - Monthly
 - Bimonthly
 - Occasionally
- **Whenever possible, match these to the Needs and Goals**

50b Business: Marketing

Reading Business Mastery: Chapters 24, 26, 27, and 31, and Packet B: 53-60.

In class Assignment **50b Strategies and Tactics** will be done, assessed, and graded in this class.

- Write at least 5 strategies and 2 tactics for each strategy.
- Some of these may be specific to your Target Markets, but they will also include general promotional activities.
- You may utilize the strategies listed or you may come up with your own.
- Strategies will describe general marketing ideas, whereas your tactics, like your goals.
- You should follow the S.M.A.R.T. anagram, being **S**pecific, **M**easurable, **A**ttainable, **R**ealistic, and **T**ime-lined. Refer to BM pp. 487-490 to help generate ideas.

You may also have time to begin working on assignment **64b Executive Summary**. It is due before the start of class 64b. Packet B: 21-22

Examples of Strategies and Tactics:

- **Strategy:** Show Support for Local Businesses.
 - **Tactic 1:** I exclusively use and sell Austin People's products for my sessions.
 - **Tactic 2:** I join a networking group such as Choose Austin First and attend monthly meetings to seek out other local businesses to partner with.

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50b Strategies and Tactics Assignment

Name_____ Group_____ Date_____

Complete in class 50b Business: Marketing

Write down your plan for your strategies and tactics in promoting your practice.

Strategies will describe a general marketing philosophy whereas your tactics, like your goals should follow the S.M.A.R.T. anagram (Specific, Measurable, Attainable, Realistic and Time-Based).

Strategy #1 _____

Tactic: _____

Tactic: _____

Strategy #2 _____

Tactic: _____

Tactic: _____

Strategy #3 _____

Tactic: _____

Tactic: _____

Strategy #4 _____

Tactic: _____

Tactic: _____

Strategy #5 _____

Tactic: _____

Tactic: _____

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64b Business: Taxes and Bookkeeping

- At home** Assignment **64b Executive Summary**. Packet B: 21-22.
- Reading** Read: Business Mastery: Chapter 20, and Packet B: 23-24.
- In class** Assignment **64b Cash Flow Forecast** will be done, assessed, and graded in this class. Packet B: 23-24.
- Together we explore your anticipated expenses including marketing and begin a Cash Flow Forecast for your first six months of business.
 - Plan your cash flow as though you are employed full or part time – not doing massage - for the first three months out of school. But you should assume that even if you are employed in a non-massage context, you will be doing a certain number of sessions outside of your non-massage employment.
 - Because an employer will be paying your taxes at your non-massage job, you do not want to co-mingle this income with income from your massage business that you will have to pay taxes on. If you plan to be a contractor, you will record all income and expenses as though you are self-employed.
 - Refer to the illustration on BM p. 293. We have included the forms for you to complete at the end of this syllabus for your first year of estimated income and expenses. Use appropriate information from BM p. 280-298.
 - Many new businesses do not make a profit in the first year, so if you budget only a modest profit, that's great. Please remember that this cash-flow is only for your Massage Business, not income from another job.
 - If you plan to be employed full-time as a therapist by someone else; for the sake of this exercise, assume by the sixth month that you will also be maintaining self-employment and seeing at least three clients a week in your private practice and reflect those sessions' income and expenses related to your practice also in your cash-flow forecast.

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64b Executive Summary Assignment

Name_____ Group_____ Date_____

Executive Summary

I. One paragraph summarizing your purpose, priorities and goals (ideally, revised since the initial assignment.)

II. The location(s) where you plan to work during the first year of your massage business. Include more than one location or context if that is your plan. Do you plan to be an employee, independent contractor or both? Do you plan on providing services at various locations or just one (e.g. doing house-calls, working for one employer, doing some session in a home office or one you rent/share with others, etc.)

64b Executive Summary Assignment

Executive Summary, continued

III. Who your main three target markets are. Tactics for how you plan to market yourself (including your website address, if you've created one of your own or through ABMP).

IV. This segment of the executive summary **will be done in this class.**

Write down for each of your first six month in business:

Anticipated profit – Months	1. _____	2. _____	3. _____	4. _____	5. _____	6. _____
Estimated tax	1. _____	2. _____	3. _____	4. _____	5. _____	6. _____
Net income	1. _____	2. _____	3. _____	4. _____	5. _____	6. _____

64b Cash-Flow Forecast

Name _____ Group _____ Date _____

Month: _____

I. Monthly Income:

Massage Income : \$ _____ \$ _____ \$ _____

Expected Tips: \$ _____ \$ _____ \$ _____

Product Sales : \$ _____ \$ _____ \$ _____

Other Income : \$ _____ \$ _____ \$ _____

Total Income: \$ _____ \$ _____ \$ _____

II. Expenses:

Rent: \$ _____ \$ _____ \$ _____

Utilities : \$ _____ \$ _____ \$ _____

Telephone : \$ _____ \$ _____ \$ _____

Bank Fees : \$ _____ \$ _____ \$ _____

Professional Fees : \$ _____ \$ _____ \$ _____

Insurance & Dues : \$ _____ \$ _____ \$ _____

Marketing : \$ _____ \$ _____ \$ _____

Massage Supplies : \$ _____ \$ _____ \$ _____

Office Supplies : \$ _____ \$ _____ \$ _____

Auto (0.50 / mi): \$ _____ \$ _____ \$ _____

Staff Salaries: \$ _____ \$ _____ \$ _____

Equipment : \$ _____ \$ _____ \$ _____

Furniture/Decorations : \$ _____ \$ _____ \$ _____

Inventory Purchase : \$ _____ \$ _____ \$ _____

Continuing Education : \$ _____ \$ _____ \$ _____

Laundry : \$ _____ \$ _____ \$ _____

Entertainment : \$ _____ \$ _____ \$ _____

Other Expenses : \$ _____ \$ _____ \$ _____

Total Expenses:

III. Profit: \$ _____ \$ _____ \$ _____

(Income – Expenses)

IV. Estimated Self-employment Tax (about 15.3 % of Profit) \$ _____ \$ _____ \$ _____

Note: After paying self-employment tax each person will also, in any case, pay federal income tax. The percentage depends on your total income. Consult with a CPA or IRS.

64b Cash-Flow Forecast

Name _____ Group _____ Date _____

Month: _____

I. Monthly Income:

Massage Income :	\$ _____	\$ _____	\$ _____
Expected Tips:	\$ _____	\$ _____	\$ _____
Product Sales :	\$ _____	\$ _____	\$ _____
Other Income :	\$ _____	\$ _____	\$ _____
Total Income:	\$ _____	\$ _____	\$ _____

II. Expenses:

Rent:	\$ _____	\$ _____	\$ _____
Utilities :	\$ _____	\$ _____	\$ _____
Telephone :	\$ _____	\$ _____	\$ _____
Bank Fees :	\$ _____	\$ _____	\$ _____
Professional Fees :	\$ _____	\$ _____	\$ _____
Insurance & Dues :	\$ _____	\$ _____	\$ _____
Marketing :	\$ _____	\$ _____	\$ _____
Massage Supplies :	\$ _____	\$ _____	\$ _____
Office Supplies :	\$ _____	\$ _____	\$ _____
Auto (0.50 / mi):	\$ _____	\$ _____	\$ _____
Staff Salaries:	\$ _____	\$ _____	\$ _____
Equipment :	\$ _____	\$ _____	\$ _____
Furniture/Decorations :	\$ _____	\$ _____	\$ _____
Inventory Purchase :	\$ _____	\$ _____	\$ _____
Continuing Education :	\$ _____	\$ _____	\$ _____
Laundry :	\$ _____	\$ _____	\$ _____
Entertainment :	\$ _____	\$ _____	\$ _____
Other Expenses :	\$ _____	\$ _____	\$ _____
Total Expenses:			

III. Profit:	\$ _____	\$ _____	\$ _____
(Income – Expenses)			

IV. Estimated Self-employment Tax (about 15.3 % of Profit)	\$ _____	\$ _____	\$ _____
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Note: After paying self-employment tax each person will also, in any case, pay federal income tax. The percentage depends on your total income. Consult with a CPA or IRS.

65b Business: Meet Employers and Self-employed Therapists

Preparation Have ready **10 Questions that you will ask the Panelists** (either from the lists below or from ones you have thought of to ask). This class is to give you an idea of what employers are looking for as well as to give you an idea of what it is really like to be in private practice. You are encouraged to ask questions.

Below is a list of questions concerning various aspects of being employed in the field of massage therapy. Class 65b Business: Meet Employers and Self-Employed Therapists is a chance for you to ask questions of employers about what they offer and expect from you.

1. What is the pay rate?
2. Do you offer health insurance?
3. Do you offer paid time off?
4. How much of the job is not about doing massage?
5. Are the employees expected to sell products or massage packages?
6. Do you offer retirement programs?
7. Do you offer job training?
8. What is considered full time / part time?
9. As an employee does the therapist need to provide their own liability insurance?
10. As an employee is there room for advancement?

Below is a list of questions that relate to private practice - as with the above you are encouraged to come up with your own questions as well.

1. What do you consider full time practice?
2. How much of your time is spent on non-massage activities that relate your practice?
3. What kinds of services/ techniques do you offer?
4. Do you sell massage related products to supplement your massage income?
5. How do you market your-self?
6. How long did it take to get your practice up and running?
7. What is your experience with out-calls, home based practice, office based practice or working for someone else?
8. What kinds of continuing education have benefited you the most?
9. What kind of advice would you give to the new therapist starting out?
10. How has your view of massaged change since you began your practice?

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9b Business: Introduction

Business Mastery: Chapters 1-2

Learning outcomes and objectives

Through lecture, discussions, and homework students will learn what it takes to succeed in the business of massage in line with their own values.

Students will know the process of how to get licensed in Texas and elsewhere.

Demonstrate knowledge of:

- Values-based planning
- Texas State law and rules
- How to get your license
- Finding the Job You Want
- Getting the Job You Want
- How to Be Successfully Self-employed
- Fundamentals of Marketing
- How to Create Your Massage Website
- How to do your Taxes, Bookkeeping, and Financial Management

Assessment for Students- *Highlight your previous job experience, education and background that can contribute to your success in this career field.*

Which previous jobs have you most enjoyed?

Which previous job(s) taught you an invaluable, “challenging” life lesson?

Do you feel comfortable reporting to others?

Do you like to manage your own time or prefer someone else setting priorities and schedules?

What kinds of clients do you prefer to work with?

Do you enjoy or genuinely dislike paperwork?

Do you like performing a variety of business tasks each day and week?

How many hours do you work or want to work each week?

What does Professionalism mean to you?

- Dress/Cleanliness
- Philosophy
- Expertise
- Punctuality
- Location
- Literature

9b Business: Introduction

Business Mastery: Chapters 1-2

Being an Employee

Advantages

- Greater possibility of getting more clients to massage
- Part of a team
- Easier: paperwork, marketing, supplies needed, taxes, bookkeeping, scheduling
- Ability to focus on hands-on work
- Possible benefits in addition to salary

Challenges

- Lack of control
- Poor management, lack of freedom (dress), choice of design
- Difficult co-workers, potentially less, money, possibly unclear boundaries

Self-employment

Advantages

- More control over your work atmosphere, session design
- More repeat clients
- More autonomy
- Potentially more money

Challenges

- More isolated
- More risks and responsibility
- More non-massage work required

Values-Based Planning

- What is the purpose of your life?
- Why do you want to be a massage therapist?
- What priorities do you have for developing your career?

Purpose: General direction, theme, ongoing process, never ends. Also known as “**Mission statement**”.

Priorities – Areas of general concern. Realms of value.

Goals – “S M A R T E R”

- | | |
|--------------|---|
| Specific | State your goals in a positive tense. |
| Measurable | Personalize your goals. |
| Attainable | Make your goals realistic. |
| Realistic | Do not use: try, will, not, never, should, want |
| Time lined | Include deadline dates. |
| Enthusiastic | Have fun!! |
| Rewarding | |

9b Business: Introduction

Business Mastery: Chapters 1-2

Values-Based Planning, continued

1 example –

Purpose - I fulfill my highest potential and make the world a better place.

Priority 1 *My work environment is professional and nurturing.*

Goals for Priority 1

I paint my office by July 1.

I have a wonderful music system in my office by August 15.

I clean my office every week.

Time Management

Online calendar, scheduling service, 'old school' calendar book/ day planner

Pareto 80/20 Rule

Prioritize!

Don't procrastinate

Avoid interruptions (but take breaks)

Distinguish what's vital from what's urgent

Don't take on too much!

Driving Forces - Desires

For meaningful work that makes you healthy and happy

To help others

Work that empowers your body, mind and spirit

For a skill you can use to support yourself anywhere in the world

For a skill that ultimately allows you to be happily and gainfully self-employed

Restraining Forces

Natural Aversion to What You Don't Like

Passivity

Negative Predictions

Mismanaged Anger

Legal Requirements to Practice in Texas as Licensed Massage Therapist (LMT)

500-hour course mandated by the Texas Department of Licensing and Regulation with official transcript.

Complete and pay application fee \$100. Provide supporting documents (if you answered "yes" to #14 or #15).

Get fingerprinted \$38.

9b Business: Introduction

Business Mastery: Chapters 1-2

Legal Requirements, continued

Read the Massage Therapy Act and take and provide proof of completed jurisprudence exam \$34.

The Exam recognized by the Texas Department of Licensing and Regulation: Massage & Bodywork Licensing Exam (MBLEx, \$265), recognized by 45 of 48 regulated states, the District of Columbia as well as the territories of Puerto Rico and the US Virgin Islands. Pass **MBLEx**.

Let's do the Math

MBLEx \$265 + Jurisprudence \$34 + Fingerprinting \$38 + Massage Therapist License \$100
Total Cost= \$437

6 Month Program $\$437 / 6 = \72.83 a Month

12 Month Program $\$437 / 12 = \36.42 a Month

It is highly recommended that you begin saving as soon as possible. Try to not let funds get in your way of getting your license and ability to earn money as a LMT!

Other requirements & Options

- Texas LMT License Renewal every 2 years (\$75)
- Minimum of 12 CE hours every 2 years (plus required Human Trafficking Prevention Training)
- Liability Insurance (not required but important) – ABMP or AMTA
- Advanced Certifications - trademarked - Zero Balancing, Trager, Feldenkrais, Rolfing, etc.
- non-trademarked – depends on training and self-estimation – sports massage, shiatsu, deep tissue, deep massage, structural bodywork, cranio-sacral therapy, orthopedic massage, etc.
- Board Certification – 750 hrs. education, 250 hours work, Board certification exam

“There are moments when things go well and one feels encouraged. There are difficult moments and one feels overwhelmed. But it's senseless to speak of optimism or pessimism. The only important thing is to know that if one works well in a potato field, the potatoes will grow -- that's reality. The rest is smoke. It's important to know that words don't move mountains. Work, exacting work, moves mountains.”

- Danilo Dolci

36b Business: Professional Ethics

Introduction

- **Values** Qualities considered _____ worthwhile or desirable.
- **Morals** Values of a _____, based on ideas of right and wrong.
- **Ethics** Rules governing the behavior of members of a _____.
- **Laws** Rules governing the affairs of a _____ community.

List the values that are most important to you

- | | |
|----|-----|
| 1. | 6. |
| 2. | 7. |
| 3. | 8. |
| 4. | 9. |
| 5. | 10. |

If you were the client, describe how you would like your massage therapist to behave

DETAILING THE POLICIES OF ETHICAL THERAPIST BEHAVIOR

1. Put yourself in the role of a client receiving massage.
2. Write all the do's and don'ts you can think of, but don't worry if you missed some, your classmates will double-check your work.
3. Use a clean sheet of paper with your names on the top.
4. Write legibly and trade with another group when you are done.

36b Business: Professional Ethics

Texas Massage Therapy Code of Ethics (summarized)

<https://www.tdlr.texas.gov/mas/laws-rules.htm>

General Considerations

- Be honest, upfront, fair, sanitary, and competent
- Charge them according to your agreement
- Keep records for 2 years (date, type, payment)
- Written consent of parent if client under 17
- Upon request, give written explanation of the bill
- Don't let drugs or alcohol affect your work
- Therapists and establishments need licenses
- Follow our rules
- Don't let anybody else break our rules
- Change of name, address, phone, job? Tell us.
- Give clients our address and phone number

Consultation Document Requirements

- Type of massage
- Areas to avoid and for focus work
- Indications and contraindications
- No breast massage without written consent each session
- Genitals and gluteal cleavage must be covered at all times
- Client may end session at any time for any reason
- Signatures of client and therapist
- Update the above information as it changes

Sexual Misconduct

- Don't arouse or gratify anybody sexually by way of contact, clothing, offers, gestures, or comments
- Terminate session if client initiates verbal or physical contact with the intention to arouse or gratify the therapist
- Don't massage (paid or unpaid) at sex-businesses
- No sexual contact where massage is performed
- Therapist must be clothed

Advertising

- Use the word "massage" only if you are licensed
- Be truthful, forthright, and clear
- If you can't prove it, don't say it
- Use license number with assumed names

37b Business: State Massage Law and Find a Job

Business Mastery: Chapters 7-11

- 1984 – 250 hours - first massage law & rules
included state test- written and practical
- 1990 – 300 hours (w / 50 hr. internship)
- 2007 – 500 hours MBLEx
~ btw - TLC offered 750 hours from 1989 on ~

For State Law & Rules -

- Texas Department of Licensing and Regulation
<https://www.tdlr.texas.gov/mas/laws-rules.htm>

Being an Employee

Advantages:

Greater possibilities for getting more clients faster
Part of a team
Easier re: paperwork, marketing, supplies needed, taxes, bookkeeping, scheduling
Ability to focus on hands-on work
Possible benefits in addition to salary

Challenges:

Lack of control
Possibly poor management, lack of freedom re: dress, choice of session design
Difficult coworkers, possibly less money, possibly unclear boundaries

Being Self-Employed (more in class 45b)

Advantages:

More control over work atmosphere, session design, environment
More autonomy, more repeat clients, potentially more money

Challenges:

More isolated, more risks and responsibility, more non-massage work required

Employee Settings

Day Spas, Massage Centers, Destinations Resorts & Luxury Hotel Spas, Cruise Ships, Dental/Medical Spas, Wellness Centers and More!

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Business Mastery: Chapters 7-11

The Big Five Industry Statistics (2017-2018)

• Revenue	\$17.5 billion to \$18.3 billion (\$12.8 b. in 2008)	4.7%+
• Spa visits	187 million to 190 million (160 million in 2008)	1.6%+
• Locations	21,770 to 22,160 (17,900 in 2008)	1.8%+
• Employees	372,100 to 377,900 (340,600 in 2008)	3.0%+

Community – Corporate Culture Considerations

- Treating employees and customers with respect
- Discouraging gossip
- Good team work/mutual support
- May have dress and conduct code;
- Required duties other than massage?
- Training for those? Pay for those? Training – CE provided?
- Scheduling – recommended never more than 3 sessions back to back (better 2)
- Not more than 6 hours of massaging in a day

Some Ethical Considerations

- Addressing sexual misconduct
- Working outside scope of practice
- Not detailed intake form (to screen for contraindications/effective session planning)
- Compensation inequities/dishonesty/pay too low – min. acceptable \$20/hr up to \$70 plus tips in any case
- Benefits – health insurance, paid vacation, paid sick days, pension plans, profit-sharing, 401(k), reimbursement for CE's
- Confidentiality
- Seniority – how do they assign customers to therapists?

Planning for spa employment

- Study brochures, website, talk w/ former and current employee, visit (incognito)
- What is spa's vision?
- How long is a shift?
- What kind of turnover do you have?
- Strong team environment?
- Methods of communication/structure for mutual feedback? Compensation.
- How is seniority handled?
- What are the treatment rooms and general environment like?
- What do you bring to the table – advanced trainings?

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Planning for spa employment, continued

- Review policy and procedures manuals
- Set your boundaries with care and some acceptance of the realities
- Support their marketing of you and others
- Support their optimizing their income as much as possible (within appropriate boundaries)
- Keep good records
- Practice good self-care
- Consider body treatments (salt scrubs, mud wraps, etc). 'Hand-savers'

Massage Centers

- Lots of experience (of all varieties) in a short period of time
- Pay can be low
- Be careful, checking re policies in general **especially scheduling policies - before taking the job**
- Self-care super-important

Destination, Resort and Luxury hotel spas

- Affluent clientele
- Little repeat business
- Often fully booked
- Often very pretty work environment
- Often provide alternative treatments- salt scrubs, body wraps, Ayurvedic treatments, etc. are a welcomed break for your hands
- Do your research – decide FOR SURE where you want to be. Show them through repeated contacts that you have chosen them as **the** place you want to work in

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Cruise Ship

- 12-hour workday not uncommon including spa treatments?
- You will gain lots of experience!
- Save some money
- Travel (albeit most while working a lot!)
- Captive environment
- Sea-sickness
- Privacy issues
- Little time off
- At times may be expected to help with serving banquets or cleaning, etc.

Dental/Medical spas

- Research reputations on-line and with employees.
- In medical setting – demonstrate:
 - Good training re medical terminology;
 - Record-keeping
 - Clinical bodywork
 - Knowledge of contraindications/indications

Medical Settings for Complementary and Alternative Medicine

(Including: Hospitals, clinics, medical centers, orthopedic/sports medicine clinics, chiropractic/physical therapy practices)

- Knowledge of clinical techniques
- Assessment skills
- Short and long-term treatment plans/goals
- Medical terminology & record-keeping
- Dress and hygiene code
- Be a great employee – know the structure and hierarchy of where you are

Wellness Centers

(Combining alternative & allopathic therapies, massage, yoga, chiropractors, osteopaths, medical doctors, nurse practitioners, physical therapists, psychotherapists, acupuncturist, athletic trainers, Pilates instructors, etc.)

- Talk with employees and clients if possible
- Understand the referral structure and expectations- what is your pay if/ when not booked?

41b Business: Get a Job

Business Mastery: Chapters 12, 13, 14, and Pages 204-205 and 274-276

Research

- Help wanted sections
- Trade journals
- Online job postings
- School alumni / listings
- Place ads
- Posting resumes on-line
- Job fairs (Go to the TLC Job Fair)

Create list of potential employers

See Potential Employer Checklist – Business Mastery, Page 168

- Company name, address, phone number, email, Owner / Manager / Director, website
- Who does the hiring?
- Years in business / Years at present location
- Other locations
- Types of wellness services offered
- Types of products sold
- Number of practioners currently employed
- Desired number of practioners
- Target markets
- Mission statement
- Image and standing
- Reputation
- Major competitors
- Type of employment status
- Compensation package (wage range, insurance, vacation pay)
- Job description (what you're doing when you're not 'hands-on')
- Unique skills or attributes you can bring to the business

Informational interview -

- Visit potential employers / Informational interviews –
- What advice do you have for doing the best job possible and developing a career in this type of setting?
- What advice for adjusting to this environment and management?
- How does the hiring work here?
- What do you suggest I do while in school to increase my odds of getting hired by this spa / wellness / medical center?

41b Business: Get a Job

Business Mastery: Chapters 12, 13, 14, and Pages 204-205 and 274-276

Network. Ask for leads

SCORE - For any business advice you may want to look into SCORE – Service Corps of Retired Executives – resource partner with the SBA, Small Business Administration.

Employment Contracts (Business Mastery, Pages 274-276)

Employers often won't have one but it is useful guide in your interviewing and for clarifying important points. These contracts often cover the following:

- Services expected
- Duties required
- Work hours - expectations
- What employer agrees to provide – re: supplies, physical environment and administrative/marketing services
- Clarity concerning outside of employer work
- Fees, Terms of Payment, Benefits

Employee vs. Independent Contractor Status

You are likely to legally be an **employee** if you:

- Must comply with company rules concerning when, where and how to work
- Are paid in regular intervals
- Use tools and materials furnished by employer

You are likely to be an **independent contractor** if:

- You determine what type of work done, how it's performed, when and where, you determine fee structure, you receive the money from clients, you provide the equipment and supplies, you pay for client-related expenses, you generate the clientele

Understanding Legal Status and Legal Entity

(this is relevant for tax filing purposes and when you are NOT filing taxes solely as an employee!)

Legal Status: The standing, state, or condition of an entity in the eyes of the law.

Legal Entity: A legal construct that allows a group of people to act as if they are a single person.

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Legal Status-

Sole Proprietorship – If not incorporating, creating partnership or LLC, your business is automatically a sole proprietorship.

- Benefits – easy to form, possession of profits, control of decisions, simple financial record keeping.
- Drawbacks – responsible for all business aspects, difficult to get financing, unlimited liability.

Not an employee, you pay self-employment taxes and income taxes. You just file a Schedule C with your 1040 form and pay personal income taxes on the profit.

Partnerships -“jointly owned”– can be tricky- but you’re still personally responsible for all liabilities. There are few particular advantages to a partnership, for example: shared costs.

Corporation – Legal entity separate from owner(s).

- Better if you are joining with one or more persons:
- You must consult with a lawyer before setting up a corporation and you will likely need to pay them as the liaison to set that up.
- Drawbacks
 - More expensive and involved to start and maintain
 - Must adopt and file articles of incorporation
 - Develop corporate bylaws
 - Hold board of directors meeting and prepare meeting minutes
 - File for IRS employer i.d. # (free; can set-up online)
- Benefits
 - Limits liability – in most cases incorporation protects your personal assets from being taken by creditors; but it doesn’t shelter you from lawsuits
 - Ease of business transfer
 - Ability to raise capital by selling stock shares
 - Possibly lower health and life insurance premiums, tax-sheltered retirement plans

C corp – you pay tax on the profits of the corporation; then if you pay yourself dividends on the profit you pay tax on those too.

S corp – you pay only for the profit you take from the corporation (not also taxes on the corporation).

LLC – Limited Liability Company - Sole owners of an LLC are taxed as if they are self-employed. This is usually not the best tax position for a business owner. Higher administrative costs to setup and run than partnerships and sole proprietorships. Personal liability is usually limited (varies state to state). You must submit an LLC to have an S or C Corp.

41b Business: Get a Job

Business Mastery: Chapters 12, 13, 14, and Pages 204-205 and 274-276

Business name – Business Mastery, Pages 204-205. Sound it out.

If not including your legal name – you'll need a dba.

- Cost: should be \$25 or less.
- Visit your county clerk's office to see if there is another business in your county that's already using your proposed name.
- Call your county clerk or visit their website to obtain the Texas Assumed Name Certificate application.
- Complete the application. Provide basic contact information for your business. The address you provide should be the one where your business primarily operates. Declare how your business is structured. For example, does it operate as a proprietorship, general partnership, sole practitioner, limited partnership or other type of legal structure? Fill in the name and contact information of all business owners.
- Take your completed assumed name form to a notary public. Ask your county clerk if they will notarize your form in their office. Many will perform this service during business hours for a small fee.
- Use a cashier's check or money order to cover the cost of applying for your Texas assumed name. Texas county clerks will also accept cash when paid at their location. Fees are based on the number of applicants listed on the form. Ask the county clerk if there is an additional charge to have a copy of the approved form returned to you. Most counties charge extra for this service.
- Give the DBA form to the county clerk's office. You can scan or photocopy the assumed name form and mail with payment or leave it in person at their location.

Interviewing Tips

- Be professional - punctual, polite, enthusiastic, confident, centered, relaxed, dress appropriately
- Be prepared - have appointment book, show resume, 3 references, prepared to discuss everything on resume, have about 3 questions to ask interviewer, prepare response to "Tell me about yourself". Have list of unique skills, education & attributes you can bring to this business (usually in resume).
- Be present - good eye contact, listen carefully, know what sets you apart, have list of unique skills, education or attributes you can bring to this business, know your strengths/weaknesses & how to compensate for them.
- May or may not discuss salary/benefits in first interview. May or may not be asked to give sample massage in first interview.
- Look for closing signals. Thank interviewer. Send thank you note afterwards.

See "Interview Questions You Pose" (Business Mastery, Page 168)

See "Common Questions Employers Ask" (Business Mastery, Page 171)

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Why Cultivate Target Markets?

- Whether you are employed or self-employed, choosing your preferred clients can make your practice more enjoyable.
- Having target groups can allow you stand-out in a saturated market.
- You can focus your attention to an area where you can become “an expert.”
- It can simplify your marketing, economize your energy and increase the success of your promotional efforts.
- Having one or two target groups can help with your marketing “POSITIONING”. Positioning refers to the marketing idea that there is only “room” for one or two “brands” in a potential client’s brain when they think “massage therapist.” If they are a member of your target group, it may assist in putting you into their “number 1 or 2” LMT position.
- Remember that ‘Word of Mouth’ is one of the best sources for referrals!

Target Markets

Target market groups are at the bull’s eye of your target- having them does not need to limit the variety of clients with whom you work!

So cultivate one or two major target markets and couple of minor ones.

Defining your target market is the hard part.

Once you know who you are targeting, it is easier to decide which marketing avenue you can take to reach them and which messages you believe will resonate best.

Who are they?

How would you describe the people who use the kind of services you want to provide?

What types of people do you want to reach?

Which groups do you most relate to or already have clients in?

What types of services would be most fulfilling for you to offer?

What qualities do you want your services to exclude?

What problems, conditions, and issues do you want to address in your work?

What type of environment do you want to work in?

Given your responses, who would be most easily attracted to working with you?

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Demographics (categorical statistics) – age, income, occupation, gender, geographic location, education level. Consider the needs and benefits for example of:

- Pregnant clients
- Infants, teens, seniors
- Athletes, people with desk jobs
- Entrepreneurs, wellness providers
- People involved in personal growth, etc

Psychographics (lifestyle factors) – refers to the study and classification of people according to their attitudes, aspirations, and other psychological criteria, especially in market research

This includes:

- Ethnic/Cultural background
- Philosophical/Religious beliefs
- Special interest activities/hobbies
- Wellness goals
- Social/cultural/lifestyle factors and/or involvement
- Needs/behavior/emotions

Need help finding all this information?

- Consider searching online for research others have done on your target.
- Search for magazine articles and blogs that talk about or to your target market.
- Search for blogs and on-line forums where people in your target market communicate their opinions.
- Look for survey results, or consider conducting a survey of your own.

www.city-data.com, Wikipedia, Google

<http://www.mplans.com/articles/optimize-marketing-resources-with-target-marketing/>

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Consider the following while analyzing

- Consider not only who has a need for your service/product, but also who is most likely to buy it.
- What influences them? What trends do they follow?
- How does your service/product fit into their lifestyle?
- What features of your service/product are most appealing to your target? §How often, at what interval, and when will they use your services?
- Will your facility need special considerations/equipment for your target?
- Are there other providers “competing” for the same market? Is there a niche market they are NOT considering? Could you capitalize on a market that is being overlooked?
- Which media sources does your target group turn to for information/services?

Now, let's analyze YOUR service/product

- Are you part of this Target market?
- What is special/unique about you that you can offer to this group?
- Write a list of the features of your service- and next to each feature the benefit(s) it provides (and even a list of the benefit(s) of each benefit!).

Evaluate your decision- Once you've decided on a target market, be sure to consider these questions:

- Are there enough people who fit my criteria?
- Will my target really benefit from my product/service?
- Will they see a need for it? What is their perceived value of my service? Can they afford my service/product?
- Do I understand what drives my target to make decisions?
- Who are the companies/other providers that serve them?
- Can I reach them with my message and my message? Are they easily accessible?
- Where can I find members of this market?

Target Market Analysis See pages B: 10-14

Self-Employment

- A licensed massage therapist can be an employee- either part-time or full-time.
- A licensed massage therapist can be one's own boss- either part-time or full-time.
- A licensed massage therapist can be BOTH- and, under many employment circumstances, at the same time.
- AND being self-employed is not too difficult! If you are organized, hard-working and independent, why not?

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Private Practice Considerations

The Advantages:

- More control over your time, environment, and the clients
- Potential for greater income
- More alone time

The Challenges:

- More business responsibility for your practice- physical, marketing, bookkeeping needs
- No minimum salary
- More alone time

Safety- Important in any context!

Private Practice

- Home office
- Stand-alone office in professional building
- Room in another's practice (Chiro)
- On-site or Outcall settings
- Corporate Wellness Program
- Salon, Day Spa, Medical/Dental Spa
- Fitness Center, Gym, Health Club
- Hospice
- Personal practitioner for celebrity or athlete

Group Practice

- Holistic Healthcare Clinic or Wellness Center
- Specialty Clinic or Massage Center
- Medical Clinic

Home Office

Advantages:

- Keeps overhead low
- % of space used exclusively for your massage business is tax-deductible
- Privacy
- Freedom of session design
- Control over environment
- Short commute!

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Home Office, continued

Challenges:

- "Lack" of privacy
- Keep the house clean
- Laundry
- Possibly "riskier" re: boundaries
- More "receptionist" duties required
- A bit more isolated than working in an "away from home" group practice

HOME OCCUPATIONS (from Austin City Code, Section 252-900)

- (A) A home occupation is a commercial use that is accessory to a residential use.
- (B) A home occupation must be conducted entirely within the dwelling unit or one accessory garage.
- (C) Participation in a home occupation is limited to occupants of the dwelling, except that one person who is not an occupant may participate in a medical, professional, administrative, or business office if off-street parking is provided for that person.
- (D) The residential character of the lot and dwelling must be maintained. This prohibition does not apply to modifications to comply with accessibility requirements.
- (E) A home occupation may not generate more than three vehicle trips each day of customer-related vehicular traffic.
- (F) The sale of merchandise directly to a customer on the premises is prohibited.
- (G) Equipment or materials associated with the home occupation must not be visible from locations off the premises.
- (H) A home occupation may not produce noise, vibration, smoke, dust, odor, heat, glare, fumes, electrical interference, or waste run-off outside the dwelling unit or garage.
- (I) Parking a commercial vehicle on the premises or on a street adjacent to residentially zoned property is prohibited.
- (J) Advertising a home occupation by a sign on the premises is prohibited, except as provided under Section 25-10-156 (*Home Occupation Signs*). Advertising the street address of a home occupation through signs, billboards, television, radio, or newspapers is prohibited.

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Stand-alone office in a professional building

THE BIGGEST CONSIDERATIONS:

- Office location and Terms of your office lease
- Is the building in an area that is easily accessible to your target markets? Does the location and the building itself fit your image? Safe location? Private? Secure?
- Is there adequate parking, storage, space for signs?
- Is the space accessible for clients with disabilities?
- Is the noise level suitable? Do you have control over heat and AC?
- Are other businesses in the building compatible with your practice? Do other allied professionals work nearby?
- Will your clients feel comfortable transitioning from your office to the outside—or will it be culture shock?
- Where is the nearest sink/bathroom for you and your clients?

Office Leasing Checklist

- Can you alter the layout?
- Do the premises need improvements or remodeling in order to be appropriate for your practice?
- Do the premises have space to expand your business?
- What are the terms of the lease?
- Who is responsible for repairs and maintenance?
- Who is responsible for upkeep or possible replacement of major items, such as the roof or air conditioning unit?
- What type of insurance coverage is provided OR required?
- Who pays the utilities, taxes and insurance?
- What are the sales options or renewal provisions?
- By what formula are lease increases determined? What were CAM (Common Area Maintenance) adjustments in most recent years?
- Can you sublease, and, if so, are the terms the same as the original lease?

Working in another's practice: Considerations-

- Are you subleasing- if so, is your name on the lease? Or are you sharing monthly rent? Or are you paying rent by the hour/day?
- Clarify up-front the use of equipment, office duties (i.e., cleaning, purchasing shared supplies, etc.)
- Does the practice need to register with TDLR as a massage therapy establishment?
- Is there space available for you to advertise your practice?

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Massage Therapy Establishment (Do you need to register your practice with TDLR?)

Massage Therapy Program Occupations Code: Sec. 455.155. License Exemption

(b) A licensed massage therapist who practices as a solo practitioner is not required to hold a license as a massage establishment.

(c) A place of business is not required to hold a license under this chapter if:

(1) the place of business is owned by the federal government, the state, or a political subdivision of the state;

(2) at the place of business, a licensed massage therapist practices as a solo practitioner and:

(A) does not use a business name or assumed name; or

(B) uses a business name or an assumed name and provides the massage therapist's full legal name or license number in each advertisement and each time the business name or assumed name appears in writing;

(3) at the place of business, an acupuncturist, athletic trainer, chiropractor, cosmetologist, midwife, nurse, occupational therapist, perfusionist, physical therapist, physician, physician assistant, podiatrist, respiratory care practitioner, or surgical assistant licensed or certified in this state employs or contracts with a licensed massage therapist to provide massage therapy as part of the person's practice; or

(4) at the place of business, a person offers to perform or performs massage therapy:

(A) for not more than 72 hours in any six-month period; and

(B) as part of a public or charity event, the primary purpose of which is not to provide massage therapy.

On-site/Outcall (incl. Soothe, Zeel apps)

- Purchase lighter weight table (with arm ext.) and chair
- Promote **SAFETY** - let friend know schedule
- Don't do outcall without referral (and references)
- Clarify boundaries beforehand
- Take charge of the environment as much as possible
- Charge 2x regular rate (if your own practice)
- Schedule wisely
- Give discount for more than one session at location (e.g. \$120 for session, \$200 for two sessions)

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Spa Environments (incl. day spas, medical / dental spas, salons)

- Permanent room for yourself? If sharing, clarify written agreements
- If switching rooms - even more clarity with spa & fellow workers
- Location noise, smell, temperature, etc.
- Plan to cover costs of supplies and marketing
- Plan your own marketing - be visible and have your promotional material up continuously
- Do regular confirmations, follow through & follow up calls
- Solicit referrals from spa employees and reception
- Keep complete and up-to-date files
- If you are self-employed, be very clear about when you are to be there and when not.

Working in a Medical Office

- Have a marketing plan and clear agreements re: what you can do and what they will do
- Understand and respect the medical profession's "hierarchy"!
- Give free demos to staff / solicit referrals
- Fluency in medical terminology
- Keep good medical records for client treatments and interactions
- Educate staff on who you are, what you do; how, why and when to refer
- Have clear agreements re: scheduling

Corporate Wellness Program

- Join local chapter of Wellness Councils of America
- Contact local hospitals, colleges, universities, non-profit and for-profit corporations
- On-site, table massage, fitness, other health programs / education (smoking-cessation, stress, diet, etc.)
- Try to get hourly pay for specific days

Fitness Center / Health Club

- Be especially good / interested in sports massage and orthopedic massage
- Be visible- take classes!
- Make clear how to make appointments with you
- Educate staff on who you are and what you do- how, why and when to refer
- Give samples- become popular
- Some gyms will let you rent a room. However, others will hire you and want a % of what you earn- KNOW these % parameters, especially their guarantee for referrals (how many? is it GUARANTEED?)

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Hospice

- Clarify pay (some clients or hospices may require volunteer service)
- Cultivate referrals to family members and to hospice staff
- Keep excellent records
- Review contraindications for conditions and medications (check with nurses, etc.)
- Be flexible in your schedule
- Consider studying light-touch modalities (i.e., Zero Balancing, Craniosacral Therapy, Manual Lymph Drainage, etc.)

Private Practitioner for Celebrity / Athlete

- Clarify
- Boundaries- sexual
- Pay
- Boundaries- travel, time (scheduling), lifestyle
- Scope of practice- duties other than massage only if agreed upon ahead of time
- License?

Group Practice

- Self-assess your reasons for joining a Group practice
- Careful interviews with possible associates- better “safe and mutually beneficial than sorry or frustrated”!
- Clarify roles, goals, expectations in writing (procedures manual)
- Evaluate legal status
- Defining marketing-share images
- Décor, method for greeting clients, attire, funding for shared resources
- Plan for product sales
- Clarify how finances will be handled & by whom
- Office and scheduling logistics
- Schedule regular meetings re: marketing and other shared issues
- Develop Business Plan

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Success Tips for Private Practice

- **Plan to *TRANSITION* into private practice- it often takes time to build a client base!**
- Create support system - trades, mentoring, networking, contractors for tasks you do not do well
- Keep clear boundaries & have safety precautions
- Plan time for record-keeping and marketing (as if it were an important client)
- Join an association for liability insurance and health insurance benefits
- Get verbal and written up-front “practice policies” agreement re: cancellation, no-show, inclement weather, etc.
- Revise business plans regularly
- Enjoy and grow through life-long learning
- If you are working as an employee while also building a private practice, understand the “non-compete clause” you may have signed with your employer. Do NOT solicit/entice clients away from your employer to your private practice!

Feasibility- Gather income statistics, client usage trends and your business

“competition”: U.S. Department of Labor, AMTA&ABMP, Practitioners, Trade journals, On-line resources, Research potential markets- people most likely to use your service; people or conditions with whom you want work

Talk with Other Business Owners

- Questions- how long in business? obstacles overcome? smartest decisions? poorest decisions/mistakes? how long did it take to get established?
- Keys to long-term success and happiness?
- First felt successful- when and why?
- How have you and your model changed over time?
- What would you do differently if you had to do it over?
- As a student- what will best prepare me now for the future?

Start-Up Financing- Personal Savings, Family & Friends Loans (or gifts), Personal Loans (line of credit), Private Investor Loans, Bank Loans, SBA Loans, Grants, Partnerships, Community Development, Corporation (CDC) Investors

45b Business: Self-Employment and Marketing

Business Mastery: Chapters 15 and 30, and skim Chapter 16

Licensure and Insurance

- Occupational license- your LMT
- Business license- do you need a Massage Therapy Establishment license?
- General Liability & Malpractice insurance- not required (BUT why would you not?!) Can get through ABMP and AMTA.
- Medical insurance- through the exchange; through a professional organization?
- Disability insurance?
- Property / Office / Renter's insurance- often required before taking an office lease.

Initial License

MBLEx \$265

Jurisprudence \$34

Fingerprinting \$39 (one time. After you apply for your license, you will receive an email from TDLR to schedule. Do not go before that email.

<https://www.tdlr.texas.gov/mas/fingerprinting-current.htm>

Massage Therapy License \$100

Student to Graduate Liability Insurance: 1 year discount \$89. Possible to get it for \$75. Check with ABMP and AMTA!

Total cost = \$438 plus \$89 insurance = \$527

Renewal

License \$75 every 2 years

12 CEU every 2 years. \$0-300 for all 12. Average \$150. (HHS requires Health Care Practitioners to take an approved Human Trafficking Course- more info and links at <https://www.tdlr.texas.gov/mas/renew-therapist.htm> (can be done for free)

Liability Insurance: ABMP \$199-229/yr or \$20/m <https://www.abmp.com/> or AMTA \$235/yr or \$20/m <https://www.amta-massage.org/join/>

Renewal Year: \$229 insurance plus \$75 plus CEU's \$75 = \$379

Non-Renewal Year: \$229 insurance plus CEU's \$75 = \$304

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50b Business: Marketing

Business Mastery: Chapters 24, 26, 27, and 31

Essence of Marketing (Business Mastery: Pages 350-378)

“EVERYTHING you do makes a statement about how you feel about yourself, your clients, and your practice.”

“...marketing isn’t just about the outward activities you do, such as advertising and promotions; it also involves the way you relate to your clients, your ethics, and your professional demeanor.”

“The more creative and natural your marketing techniques, the more successful they are, mainly because you enjoy doing them.”

“Do what you love and the money will follow.” However, “Having a passion for what you do- and top-notch skills- aren’t enough to build a thriving practice.” You must **DO**.

The Lifetime Value of a Client

*\$80 per session
10 sessions per year
\$80 products per year
4 years average length of working relationship
1 referral per year*

Money the Average Client Spends:

Sessions: $(\$80 \times 10) \times 4 = \$3,200$

Products: $\$80/\text{yr} \times 4 = \320

The Total Value (c) = $\$3,520$

Value of Client Referrals:

(d) $4 \times \$3,520 = \$14,080$

Total Lifetime Value:

$c + d = \$17,600$

Establish Credibility: Components

- Length of time in the field
- Hours of education and training
- Appearance and demeanor
- Communication skills
- Vocabulary
- Pictures
- Guarantees
- Professional affiliations
- Credentials
- Public Image

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Cooperative Marketing- Consider joint marketing ventures

Same Service—Different Target Market

On-site Massage Therapists: working with (i.e.) hair stylists, attorneys, car sales people

Different Service—Same Target Market

Massage Therapist, Doula, Midwife, Nutritionist working with pregnant clients

Same Service—Same Target Market

Massage Therapists working together to cover an entire sports team

Marketing Mix

Promotion

Activities and materials produced to gain visibility (indirect costs)

Publicity

Building media awareness about you or your business

Advertising

Business exposure that you pay for directly

Community Relations

Goodwill activities that create a positive public image for you and your business

Marketing Strategies - Explore how to optimize every step of your interaction:

- How do you contact potential clients?
- How do you facilitate them calling/contacting you?
- How do you respond to their contact? How could you do that better?
- Selling / converting better - how do you help them transition from potential to actual clients?
- Keeping them longer - how do you develop the relationship over time?
- Offering more services and goods more often - how do you add value to what you offer them?

Tactics - How might you accomplish any one of these strategies? Tactics here are smarter goals for successfully promoting yourself to your target markets. They need to be specific, measurable, attainable, realistic, time-lined, enthusiastic and rewarding.

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Marketing Ideas and Strategies (BM p 487-490)

Give great experiences/Client retention- Excel at customer service, use high quality products, run your practice in a manner that demonstrates your concern, take a client-centered approach, make your office comfortable and inviting, pamper your clients, make them feel special

Promotion- Business cards, brochures, flyers, open houses, festivals, volunteer events, client surveys, confirmation calls or reminders, develop a consistent look, feel and message throughout your practice and promotion, in everything you do.

Publicity- Make personal connections, network, emails/newsletters, biographies, photos, pitch, podcasts.

Freebies- Bags (recycled), clothing, pens/stationery, holiday cards

Fun/Creative -Zodiac, themed weeks, holidays, raffles/give-a-ways, gifts, food drives/donations, contests

Add value to every transaction- Take more classes, trade with other LMTs, personalize every session, don't take your regulars for granted

Getting your first clients

- Talk with everyone about your profession.
- Share your enthusiasm for your work and the results it produces!
- Give to get.
- Hand out lots of business cards.
- Make emotional connections.
- Increase your visibility in your community.
- Attend networking meetings.
- Take classes.
- Write blogs.
- Hold open houses.
- Give demonstrations.
- Wear logo clothing.
- Always carry your business cards with you.
- Volunteer in your community.
- Leave your business cards where your potential clients are located.

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Word of mouth referrals

- People prefer to receive wellness care from someone they know.
- The second-best option is working with a professional who has been highly recommended from a friend or family member.
- The most effective way to build word-of-mouth referrals is to cultivate relationships.
- Developing a solid reputation and fostering goodwill is pivotal

Positioning

Carefully consider the following questions:

1. What does your business do?
2. What needs does your business meet?
3. Which problem(s) does your business solve?
4. How do your clients benefit psychologically?
5. How does your business differ from others in your market?

Write a statement that summarizes what makes you unique.

Define why your clients work with you.

Describe how potential clients will recognize your differential advantage.

Direct Referrals

Request the Referral: ask clients to refer friends and family

Repeat the Request: send thank-you note to referral source, always appreciate their referrals

Reward the Referral: ex. a free session for every 6 referrals

Reciprocate the Referral: refer a client, use their service, etc.

Indirect Referrals

Compile a list of referral sources who value your work. Ask the sources for contact information of people whom they think could benefit from your services.

Contact those prospects. Include:

- Personalized letter of introduction
- Your website/social media information
- A discount coupon or referral card

Follow up and call the rest within a month:

- Offer additional information
- Invite them to an open house or workshop
- Offer a free consultation
- Book a session

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Build an Effective Network

- Who are your sources of business and practice related information?
- List the people who could be centers of influence.
- Who are the people who actively refer potential clients to you?
- List the experts whose services you use and can refer to others.
- Who keeps you informed of events and opportunities?
- List the people who genuinely care about you, listen to you and support you.
- Who are your mentors? List your role models.
- List the kinds of support you would like to have right now?
- What additional types of support do you need over the next year?
- Who would you like to add to your network?
- List at least 10 goals for improving your network. GO to the TLC Job Fair!

Marketing with Newsletters (by Jon Lumsden of Massage Marketing)

- Mail or email your newsletter to potential clients.
- Encourage your clients to share their issues with others.
- Mail to selected professionals with a cover letter.
- Use it as a handout at health fairs and public presentations.
- Leave copies with willing merchants. Use as inserts in community newspapers.
- Mail to nearby residents.
- Use with a cover letter and mail to new neighbors with a first-visit discount.
- Provide issues to services like Welcome Wagon.
- Use in place of business cards.

Marketing Materials- Business cards, Educational pamphlets/handouts, Brochures, Stationery, Greeting cards, Coupons, Appt cards, Client forms, Newsletters, Website, Gift certificates, etc.

Building a Website and an Online Presence

'If you're not online, you're out of line.' -Michael Port, author of Book Yourself Solid

Planning

What is the purpose of your website- is it simply a way for people to find you? to answer questions? to define a target market? a marketing tool? to schedule? to sell products?

Determine/write your content; consider the "feel" of your site in light of your practice; how many pages do you need?

Terms

Domain name: Identification string that defines a realm of administrative autonomy, authority or control within the Internet. It's the ".com, .org, .net, .en" in a web address.

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Terms, continued

URL: Uniform Resource Locator, aka, “web address”

SEO: Search Engine Optimization is a process of maximizing the highest number of visitors to your website by ensuring that your website appears at the top of the search results list on search engines (such as Google, Bing, Yelp, Facebook, YouTube, etc.)

Page name – appears as the page name in your navigation and is used to generate the page url as seen in the address bar. Should be very short – 1–3-word description of the page and its content.

Title - This text shows as the large bold heading appearing above the page content.

Keyword tags – short phrases or key words specific to a given page on one’s site to enable search engines to find and list it.

Description – the sentence that will appear on search engine results under your listing

Website Options **Pre-designed** or **Template** sites: “build your own”

Advantages:

- “drag and drop” websites are user friendly and don’t require special coding
- can go live quickly
- cost effective/less expensive than custom-built sites

Disadvantages:

- Little customization (ex. on-line scheduling plug-ins may not work)
- is the content on your website yours and transferrable?
- search engine optimization (SEO)- does it link to your website or the company’s website address?
- who owns the URL?

Custom built site: “somebody builds it for you”

Advantages:

- professionals can guide you through the process of writing content that “reads well” and generates more traffic
- trends change- professionals are up-to-date on the changes in how users experience content, how SEO changes might impact your website
- support for any questions

Disadvantages:

- more expensive
- hosting fees? cost for extras? SEO package? email? support?
- URL ownership? transfer of information?
- you still are required to provide the content

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An online presence in an ever-changing world- social media, blogs, videos, etc...how and when you use them

Consider this

The following are thought provoking questions a client might have that you could potentially answer on your website, in your brochure, or paperwork. (Inspired by an article in David Palmer's The Bodywork Entrepreneur; edited and prepared by Ben Benjamin.)

Type of Services

- What style of bodywork do you practice?
- What is this particular style good for? What are its limits?
- Do you work with pain and other medical problems or do you provide a stress reduction relaxation massage?
- Do you specialize in working with any particular group, for instance the elderly or athletes; or specific problems like headaches and back pain?
- Are there certain people that you don't work with such as pregnant clients or people with certain medical conditions?
- Do you have a referral network of related professionals that you utilize?

Training and Experience

- Are you licensed in your town or state? How long have you been practicing?
- Did you attend a school to learn your profession? What school did you go to?
- How long was your training? How many classroom hours did that entail?
- Were there additional courses or internships that you did?
- Is the school you went to approved by any professional organization or government accrediting agency? Other educational background do you have?
- Have you had any additional training since you began practicing? If so, in what areas?
- Do you belong to any professional associations? Have you been an active member in any way?

Appointment Policies

- If you understand the practitioner's policies with regard to appointments then you can avoid disappointment or surprise. Clear policies ensure a basis for a good working relationship.
- How long is each session? Do you do house calls? What is your work schedule? Which days and hours? Is the first appointment longer than others?
- How do you deal with emergency appointments? How often do you suggest that clients come for a massage session? What is your cancellation policy?
- What happens if a client is late for an appointment? Or if you are late for an appointment? Can I eat before I come for an appointment? Should I restrict or alter physical activity before or after a session?
- How soon do you usually return calls? Can you be reached at home or only at the office? If it's at home is there any time you would rather not be called?

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Client/Practitioner Expectations

What can you as the client expect? Since there is generally some anxiety about a stranger touching your body for the first time ask in detail about what happens in a bodywork session.

- Does the first session start with an interview or medical history?
- Will there be papers to fill out? How long will the session last and does that vary? Does the client get fully undressed or partially undressed for the session?
- Is the client covered and draped during the session? Do you start with the client face up or face down? What parts of the body do you work on and in what order?
- Do you use oils? Do you clean the oil off of the client? Can clients shower before or after? Does the client do anything special during the massage session, i.e. certain breathing, eyes closed, etc?
- Is there much talking during the session? What happens if something feels uncomfortable during the session? Will there be low light or music? Are there any reactions I should expect during or after a session?
- Does your profession have a code of ethics and behavior? Can I get a copy?
- What is your policy on confidentiality? Can a friend or relative accompany me during the session?

Fees

Money is an emotional issue for most people. Be sure you understand the practitioner's fee policies before you begin your therapeutic relationship.

- What is your fee structure? How often do you raise your fees?
- Do you have a sliding scale for any particular group?
- Do you take cash, checks and/or credit cards? Do you bill? Do you take insurance? How often does insurance cover your services?
- Can clients get longer or short sessions for a different fee? Can clients purchase a series of sessions for a discount? Do you pay any referral fees for new clients?

Sexual Appropriateness

Sexual behavior on the part of the therapist toward the clients is always unethical and inappropriate. It is always the responsibility of the therapist or health professional to see that sexual misconduct does not occur.

- How do you feel about practitioners who date their clients?
- What is your opinion of client/practitioner friendships and intimate relationships?

Recourse Policy

- What happens if you are not satisfied with your session? Is there anything you can agree on or should know about that you can do if that happens?
- If I am unhappy or not satisfied with the session I receive, do you offer me my money back or part of it? Do you offer a free session?
- If I am not satisfied with the way you handle the situation is there a professional organization or licensing board with whom I can register my complaint?

64b Business: Taxes and Bookkeeping

Business Mastery: Chapter 20

Business Record-keeping – usually a minimum of 7 years

- General correspondence (incl. emails & schedule) 5 years
- Bank statements
- Cash receipts
- Records of cancelled checks

Indefinitely – year-end financial statements, employee and vendor contracts, licenses and permits, insurance claims, tax returns

Record-keeping Tips

- Have a separate “business-only” checking account and credit card
- Keep all business-related receipts- and know where you have them filed
- Keep financial records according to guidelines
- Pay bills when they are due
- Maintain daily records: appointments, payment received, payments made, auto mileage logs (i.e., don’t get behind in logging these!)
- Check regularly your credit card and bank statements
- Make cash flow projections
- Keep lists of inventory, equipment and furniture

Accounting Definitions

Assets: The total resources (current, fixed or other) of the sole practitioner or business—tangible and intangible. Assets may include cash in the bank, inventory, equipment, accounts receivable, equipment, & goodwill.

Liabilities: Current and long-term debts of the practitioner or business. Liabilities may include long-term debts (ex. terms of lease), accounts payable (ex. a car loan), taxes, and credit card balances.

Capital: The net worth of a business- e.g. the difference between the assets and liabilities.

Accounts Receivable: The amounts owed to you by another person or business.

Accounts Payable: The amounts you owe another person or business.

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Business deductions

- Bank Service Charges
- Business Books and Trade Publications
- Business Insurance
- Credit Card Fees- including swipe fees
- Dues, Education
- Furnishings, Decorations & Equipment
- Interest on Business Debt, Insurance
- Inventory Cost of Goods
- Linen Service
- Maintenance and Repairs
- Marketing, Office Supplies, Online Fees
- Postage, Printing and Copying
- Professional Fees (?)
- Rent, Sales and Excise Tax
- Samples, Telephone & Utilities

Allowable business deductions change with tax law changes. Know what is allowed and at what percentages are allowed before filing you taxes OR...

Consult with a Tax Professional!

Information regarding TLC Massage School deductions for students

Lauterstein-Conway Massage School and most other massage schools in Texas do not participate in student aid programs administered by the U.S. Dep. of Education and therefore are not "Eligible" or "Qualified" institutions per IRS guidelines.

These schools do not have federal school ID's, do not issue IRS Forms 1098-T, and amounts paid to the school for books and tuition are not "Qualified Education Expenses" deductible as "Tuition and fees" on Form 1040 and reported on Form 8917.

Additionally, amounts paid to the school for books and tuition are not "Qualified Education Expenses" deductible as "Education credits" on Form 1040 and reported on Form 8863.

- If you are already a health professional, and your training is therefore continuing education, tuition and educational expenses may qualify for a deduction. You should check with a qualified tax professional to get an opinion about your individual circumstance.
- Some of you have asked if your initial costs for textbooks, table, massage supplies, etc. are deductible as business expenses. Here as well you should check with a qualified tax professional to get an opinion about your individual circumstance.

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Common Estimated Initial Business Expenses

Office: 1 st /last/security	\$950/month = \$2850
Equipment	\$1500
Furniture/Music system	\$1000
Sheets/pillows	\$150
Decorations	\$300
Office Supplies	\$100
Business Cards	\$50
Internet install/activation	\$200
Credit card machine	\$70
Tablet	\$200
Brochure	\$200
Website	\$1500

Total: \$8,120

Common Annual Expenses

Liability Insurance	\$200
Property/rent Insurance	\$500
Business License	\$38
Accounting/legal fees	\$650
Professional Member dues	\$100

Total: \$1,488

Common Monthly Expenses

Rent	\$950
Utilities/internet	\$120
Telephone	\$100
Website hosting fees	\$55
Supplies	\$50
Networking Club due	\$40
Education (books, CEUs)	\$50
Medical Insurance	\$400
Auto (payment, gas, repair)	\$?
Promotion	\$200
Postage	\$25
Entertainment/business meals (50% is taxable)	\$50
Repair/maintenance (also cleaning services)	\$70
Travel expenses (flights. Lodging)	\$30
Inventory	\$150
Business Loan payments	\$?
Staff Salaries	\$?
Personal Draw /Salary	\$?

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Setting Fees

One Year = 365 days -104 days (weekends)

= 261 days - 8 days (holidays)

= 253 days - 10 days (health)

= 243 days - 10 days (vacation)

= 233 days x 8 hrs/day

= 1,864 hours/year of work

- 30% hrs for promotion, professional development, operations

= approximately 1,300 hours/year

= approximately 25 billable hours/week

Annual Gross Income Employee (then if 22% taxes taken):

(New employee): $\$33/\text{hr} \times 25\text{hr} = \$825 \times 52 \text{ wks} = \$42,900 \times .78 = \$33,462$

(2yr employee): $\$48/\text{hr} \times 25\text{hr} = \$1200 \times 52 \text{ wks} = \$62,400 \times .78 = \$48,672$

Annual Gross Income Self-Employed (then if std. deduction+30% taxes):

$\$70/\text{hr} \times 25\text{hr} = \$1750 \times 52 \text{ wks} = \$91,000 - \$12,000 = \$79,000 \times .7 = \$55,300$

$\$90/\text{hr} \times 25\text{hr} = \$2,250 \times 52 \text{ wks} = \$117,000 - \$12\text{K} = \$105,000 \times .7 = \$73,500$

US Tax Reporting

Employees receive a Form W-2, Wage and Tax. Statement from their employers.

- Form 1040: U.S. Individual Income Tax Return

Sole Proprietors

A sole proprietorship is not an independent entity from its owner, so the business does not file a separate tax return. Income or loss is reported on the owner's personal tax return. If you're a sole proprietor you must file:

- Form 1040: U.S. Individual Income Tax Return
- Schedule C: Profit or Loss From Business (Sole Proprietorship)
- Schedule SE: Self-Employment Tax
- Form 1040 ES: Estimated Tax For Individuals (quarterly—if you will owe taxes)

65b Business: Meet Employers and Self-Employed Therapists

Here is a list of some of the questions you may want to ask.

To ask employers –

1. What is the pay rate?
2. Do you offer health insurance?
3. Do you offer paid time off/vacation?
4. How much of the job is not about doing massage?
5. Are the employees expected to sell products or massage packages?
6. Do you offer retirement programs?
7. Do you offer job training? Or reimbursement for continuing education?
8. What is considered full-time / part-time?
9. As an employee does the therapist need to provide their own liability insurance?
10. Who handles the taxes?
11. What is the turn-over rate of therapists for the business?
12. What are the hiring requirements (e.g. liability insurance, specific licensing exam, amount of experience?)
13. What is the policy concerning clients. If you leave can you take them with you?
14. What is this employer looking for in a therapist?
15. As an employee is there room for advancement?

65b Business: Meet Employers and Self-Employed Therapists

To ask self-employed people –

1. What do you consider full-time practice?
2. How much of your time is spent on non-massage activities that relate to your practice?
3. What kinds of services/ techniques do you offer?
4. Do you sell massage-related products to supplement your massage income?
5. How do you market yourself?
6. How long did it take you to get your practice up and running?
7. What is your experience with out-calls, home-based practice, office-based practice or working for someone else?
8. What kinds of continuing education have benefited you the most?
9. What kind of advice would you give to the new therapist starting out?
10. How has your view of massage changed since you began your practice?