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January 2027

THE TRADE JOURNAL OF THE MARTIAL ARTS INDUSTRY

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FROM THE PUBLISHER

A MONTH OF PLAIN ANSWERS

Twenty-eight reports went up on MartialArtsProfessional.com in November, and reading them back in one sitting, a theme shows up that none of them set out to make. Almost every piece in this issue is about the gap between what a school owner believes is happening and what is actually happening — and about closing it with a number rather than an opinion.

Greg Moody opens the Staff & Systems section with the referee who is out to get us, and the far duller explanation that usually fits better. Our legislation desk spent the month on Massachusetts, where a court pulled a waiver off a school that thought it was covered, and where the Health Club Act turns out to demand a good deal more than a signature. Keith Yates asks whether a black belt is automatically an instructor. Jeff Smith hands a student a sheet of paper and asks them to write down a date.

The cover package is about Jhoon Rhee, who would have turned 100 this year. Three pieces: the instructor as living proof, the musical forms and the safety gear that the rest of the industry laughed at before it copied them, and the argument that truth, beauty and love were not a slogan but a business model. I have run schools for a long time and I still find the last of those the hardest to actually do.

A word on the numbers in this issue. Where a figure appears — a retention rate, a charge that failed, a minimum wage that changes on January 1 — it came from a source we can point at, and we have said which one. Where we could not establish something, we have said that too. That is the whole editorial policy, and it has not changed since the first issue in the winter of 1995.

Stephen Oliver, MBA
PUBLISHER · MARTIAL ARTS PROFESSIONAL

MARTIAL ARTS PROFESSIONAL

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THE MASTHEAD

COLUMNISTS & CONTRIBUTORS

Martial Arts Professional has never been written by staff. It is written by people who have already done the thing they are describing — school owners with mats to fill and payroll to meet — and by a handful of outside authorities brought in when the subject reaches past the dojo. This is the masthead: who they are, and what they have written here.

22	253	15	7
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THE COLUMNISTS

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252 ARTICLES

Grand Master Stephen Oliver, MBA

PUBLISHER · 10TH DEGREE BLACK BELT · FOUNDER & CEO, MILE HIGH KARATE

A school owner since 1975 and a business coach since 1985, Stephen Oliver has spent more than five decades building, operating and advising martial arts schools. He is Founder and CEO of Mile High Karate and Martial Arts Wealth Mastery, CEO and Chairman of NAPMA, and Publisher of this magazine. A Georgetown cum laude graduate, he earned his Executive MBA at the Daniels College of Business. He was promoted to 10th Degree Black Belt in April 2026 and inducted into the Official Taekwondo Hall of Fame in August 2026.

WRITES ON *Pricing and profit, marketing systems, staff and leadership, the economics of a million-dollar school.*



10 ARTICLES

Lee Milteer

MILLIONAIRE SMARTS® COACH, MARTIAL ARTS WEALTH MASTERY · MONTHLY COLUMN

An intuitive business coach, award-winning professional speaker, author and TV personality, Lee Milteer has counselled and trained more than a million people. Walt Disney, AT&T, Xerox, IBM, Ford, NASA, FedEx and 3M have retained her to speak. She has coached martial arts school owners alongside Grand Master Stephen Oliver for well over a decade — first as success coach to NAPMA's Inner Circle and Peak Performers, and today inside Martial Arts Wealth Mastery, where her monthly Millionaire Smarts sessions are part of the member curriculum.

WRITES ON *The owner's mindset, decision-making and prosperity thinking, time and energy, resilience under pressure.*



9 ARTICLES

Grand Master Jeff Smith

CHIEF OF INSTRUCTION · 10TH DEGREE BLACK BELT · FIRST PKA WORLD LIGHT-HEAVYWEIGHT CHAMPION

Jeff Smith earned his black belt under Grand Master Jhoon Rhee in 1969 and served as Senior Vice President of the Jhoon Rhee Institute from 1970 to 1985. In September 1974 he won the first Professional Karate Association World Light-Heavyweight title and defended it seven times. From 1981 to 1991 he coached the WAKO World Champion United States team to ten consecutive world titles. He is Chief of Instruction for Mile High Karate and leads the weekly school-owner call this column is drawn from.

WRITES ON *Tuition and pricing nerve, the lead-to-enrollment funnel, grassroots marketing, teaching a class that keeps people.*

FROM THE FLOOR, AND BEYOND IT

CONTRIBUTORS



20 ARTICLES

Chief Master Greg Moody, Ph.D.

8TH DEGREE BLACK BELT · FOUNDER, KARATEBUILT MARTIAL ARTS

Founder of KarateBuilt Martial Arts, which he started in 1995 and grew to eight schools serving more than 17,000 students. He holds a Ph.D. in Special Education from Arizona State alongside a master's in counselling and a bachelor's in engineering. Named Instructor of the Year by the ATA; author of more than sixteen books.

WRITES ON *Curriculum and program design, instructor development, bullying prevention, multi-location systems.*



11 ARTICLES

Grand Master Keith D. Yates

10TH DEGREE BLACK BELT · AUTHOR · FOUNDER OF AKATO

Training since 1965, Keith Yates earned his first Black Belt in 1968 under Texas pioneer Allen Steen, and was promoted to 10th Degree by Steen in 2001. He established a martial arts course for academic credit at SMU in the early 1970s and founded what is now the American Karate and Tae Kwon Do Organization in 1976. Former managing editor of Official Karate Magazine.

WRITES ON *Teaching method and instructor development, leadership and character, conditioning and injury prevention.*



1 ARTICLE

Matthew Brenner

FOUNDER, DOUBLE YOUR DOJO · GROWTH AND MARKETING

A martial arts entrepreneur and school-growth strategist who played a significant role in growing Action Karate from roughly 15 schools to more than 30 locations. His emphasis is generating new students without becoming dependent on paid digital advertising: grassroots relationships with schools, preschools and daycares, and a Triangle Codex methodology.

WRITES ON *Growth, grassroots and organic marketing, enrollment, community outreach, sales and retention.*



ARCHIVE

Hanshi Jessie Bowen

FOUNDER, AMERICAN MARTIAL ARTS ALLIANCE

Teaching in Durham, North Carolina since opening his school in 1980. In 2005 he founded the American Martial Arts Alliance, which publishes Who's Who in the Martial Arts and the annual AMAA Legacy Book. He writes and teaches on book publishing, public speaking and publicity for martial artists, and hosts the Become An Author Podcast.

WRITES ON *Martial arts history, recognition and legacy, publishing, public speaking, publicity for school owners.*

THE PRINT ERA

LEGACY COLUMNISTS

The writers who filled these pages in the magazine's print era. Every column they wrote for us is archived, in full, at MartialArtsProfessional.com.



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22 COLUMNS
Martial arts fitness pioneer; developed Cardio Karate and the NAPMA Fitness Kickboxing Certification.

DA

Douglas Adamson
16 COLUMNS
Teaches Shorei Kai, the classical Okinawan weapons system Yamani Ryu, and the kali system Pikiti Tirsha.

CD

Chris Dewey
12 COLUMNS
University professor, owner of Starkville Martial Arts Academy, chair of the USJA Coaching Education Committee.



Jim Rohn
8 COLUMNS
Considered America's foremost business philosopher; author of The Five Major Pieces to the Life Puzzle.



Terry Bryan
8 COLUMNS
Two world titles and more than 300 first-place wins; his American Black Belt Academy became an international organisation.

EC

Elsa Cordero
3 COLUMNS
Jhoon Rhee Institute and Jeff Smith Karate; seven-time National and International Forms Champion.



Denis Waitley
2 COLUMNS
Author of The Psychology of Winning, among the best-selling audio programmes ever produced.

JE

Jim Edwards
2 COLUMNS
After 20 years in the U.S. Navy he became a tax practitioner in 1974 and has prepared more than 10,000 returns.



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2 COLUMNS
Former president of NAPMA and author of How to Build the Martial Arts School of Your Dreams.



Harvey Mackay
1 COLUMN
Internationally recognised speaker and author on competitive edge, productivity and the bottom line.



Brian Tracy
18 COLUMNS
ACMA board member, a martial artist since 1964, and one of the world's leading experts on human development.



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13 COLUMNS
Chief instructor at RMCAT in Colorado and author of Real Fighting and Freedom From Fear.



Fariborz Azhakh
11 COLUMNS
Owner and head instructor of Team Karate Centers in Woodland Hills, and producer of martialinfo.com.



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8 COLUMNS
Marketing specialist and veteran school owner, considered a leading authority on enrollment.

SK

Sang Koo Kang
4 COLUMNS
Taught 800 students at TNT Martial Arts Centers, Miami Beach; 6th Degree Black Belt in Tae Kwon Do.



Tony Robbins
3 COLUMNS
A Jhoon Rhee Black Belt and, for three decades, an advisor to leaders on the psychology of peak performance.

ES

Eric Sbarge
2 COLUMNS
Owner, with Hu Wan Chih, of The Peaceful Dragon Cultural Center in Charlotte, North Carolina.



Joe Corley
2 COLUMNS
10th Degree Black Belt and CEO of PKA Worldwide; has managed 40 Battles of Atlanta.



Bob Sillick
1 COLUMN
Trade journalist; contributed the long-form Four Keys to Your Future series on exit strategy.

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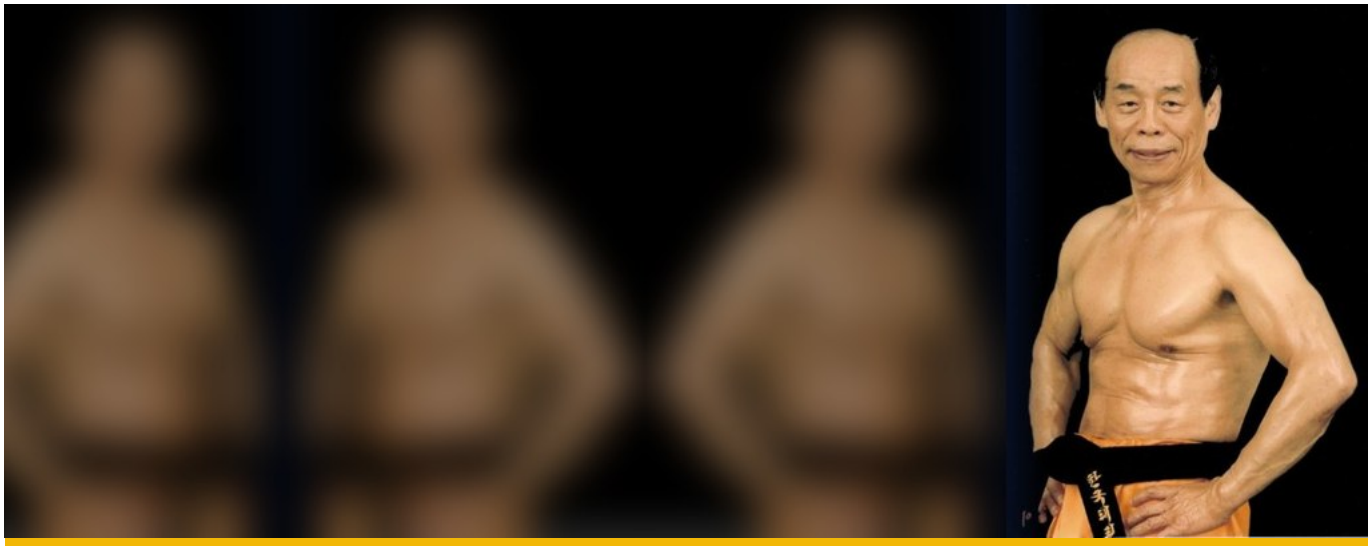
THE JHOON RHEE LESSONS *Special report*



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MINDSET & LEADERSHIP

100 YEARS OF WISDOM IN A BODY 21 YEARS YOUNG: JHOON RHEE ON THE INSTRUCTOR AS LIVING PROOF

Jhoon Rhee did 100 push-ups in 62 seconds at 75, after a stroke. His 10021 motto, his health habits, and why an instructor's body is part of the curriculum.



BY STEPHEN OLIVER

NOVEMBER 21, 2026

Jhoon Rhee's life motto was "100 Years of Wisdom in a Body 21 Years Young," which he shortened to 10021 and used as the name of the club he founded in Seoul in 2002. He meant it literally as a standard for himself: he did a thousand push-ups a day for years, came back from heart surgery and a stroke in 2004, and did a hundred push-ups in sixty-two seconds at the United Nations in 2007. For a school owner, the lesson is that the instructor's own body and habits are part of what the school sells.

The Jhoon Rhee Lessons, Part 6 of 8. A weekly series by Grand Master Stephen Oliver on what his teacher's book TRUTOPIA: The Taekwondo Philosophy teaches today's school owners. Start with Part 1 .

Disclosure: Grand Master Jhoon Rhee awarded the author his 1st Degree Black Belt in 1978 and his ranks through 6th Degree, and the author was head manager of the Jhoon Rhee Institute in 1980. Quotations from TRUTOPIA are brief and attributed.

Rhee's system rested on one claim more than any other: people learn far more from watching what you do than from hearing what you say. He called it the Lead by Example Action Philosophy. And he applied it hardest to himself, in the most visible way a martial artist can, with his own body.

WHAT DOES "100 YEARS OF WISDOM IN A BODY 21 YEARS YOUNG" MEAN?

He was clear that it did not mean a person had to be twenty-one. It meant keeping the physical qualities of a vibrant young person into your nineties, while gathering a lifetime of wisdom. He chose to make himself a physical role model, he wrote, not only for young students but for members of Congress and senior citizens everywhere. When he first declared the motto in his thirties, people laughed. Forty-five years later, he noted with some satisfaction, they had started giving him the benefit of the doubt.

The number did double duty. In 2002 he founded the 10021 Club International in Seoul, and the name also stood for his goal of seeing TRUTOPIA, his honest society, built within the 100 years of the 21st century.

HOW FIT WAS JHOON RHEE, REALLY?

The record is remarkable, and much of it was performed in public. Former Congressman Bob Livingston, one of his black belts, wrote in the book's foreword that Rhee did ten sets of a hundred push-ups through every day, well into his seventies. Rhee himself says that from 1985 until three days before his heart operation, his daily program included a thousand push-ups on top of his taekwondo training.

Then, on February 11, 2004, at seventy-two, he went through eleven hours of heart surgery for a murmur he had lived with since birth. He suffered a stroke during the operation. He wrote that his wife had to help him dress, and that most of the people around him assumed the old Jhoon Rhee was finished.

On April 10, 2007, at seventy-five, he spoke at the United Nations in New York and gave a demonstration during the speech: a hundred push-ups in sixty-two seconds, a split with his chest on the floor, three unsupported boards broken with a bare-knuckle punch, and a balance on one foot with the other leg stretched over his head. Before the stroke, he noted, his time for a hundred push-ups had been fifty-seven seconds.

He liked to say that his famous "Nobody Bothers Me" commercials had graduated, in his own head, to "Nothing Bothers Me."

Owners talk a lot about credibility. That is what it looks like.

WHAT WERE RHEE'S FOUR KEYS TO PHYSICAL HEALTH?

He listed them as proper diet, proper rest, proper exercise and positive emotions, and gave practical rules for each. These were his personal habits, not medical advice, and some reflect his era. But the core of each is sound common sense:

- Diet: put the fork down as soon as you are no longer hungry, because by the time you feel full you have overeaten; don't eat before bed; eat plenty of vegetables and fruit; and drink water through the day, between meals rather than with them.
- Rest: sleep short but deep, keep your spine straight, and don't take worries to bed. He checked his posture in shop windows as he walked.
- Exercise: most of the aches of age, he believed, come from lack of movement. He and his wife Theresa exercised together for an hour or two every day.
- Positive emotions: he believed living by Truth, Beauty and Love kept a person calm and well, while deception and hatred kept them stressed.

WHAT WERE HIS FOUR KEYS TO MENTAL HEALTH?

He matched the physical list with a mental one: a "diet" of wise reading, including the philosophy of religions other than your own; rest through daily meditation, which for him meant slow conscious breathing, four seconds in and four out, lengthening toward eight; exercise through creativity, whether writing, music or choreography; and, again, positive emotions. He liked to say that his famous "Nobody Bothers Me" commercials had graduated, in his own head, to "Nothing Bothers Me."

He practiced the creativity part too. He played harmonica for more than seventy years, sat on the board of the Washington Symphony Orchestra, and in January 2000 played a harmonica concerto at the French Embassy that raised $30,000 for it.

WHY SHOULD AN INSTRUCTOR'S FITNESS MATTER TO A SCHOOL'S BUSINESS?

Because every adult who walks into your school is quietly asking whether the program works, and you are the first piece of evidence. An instructor who is visibly out of condition, who stops demonstrating, or who teaches from a chair is making an argument against the product. An owner in their sixties who can still demonstrate cleanly is making the strongest argument for it, and especially to the adults and parents in their forties and fifties who are your most valuable students.

It goes deeper than marketing. Rhee's daily dozen stretching routine came from watching his grandfather, a Confucian scholar who stretched for thirty minutes every morning and lived to ninety-two. Students of every age copy what they see the teacher do every day, which was the whole of his philosophy in one sentence. You cannot teach a seven-year-old to choose health from a body that has stopped choosing it.

Rhee did not live to 136, as he vowed. He died in 2018 at eighty-six. But he was still training, teaching and demonstrating far later than most instructors in our industry stay on the floor,

and every person who watched him do it went home believing the art worked.

WHAT A SCHOOL OWNER SHOULD TAKE FROM THIS

- Keep demonstrating. The day you stop showing techniques is the day students stop believing they can do them.
- Train in public. Let students and parents see you work out. It is the most persuasive marketing you have.
- Set a standard for your instructors and hold yourself to it first.
- Market to adults with your own example. Your forty-five-year-old prospect wants to know whether this works at their age. Show them.
- Look after the owner. Rhee's mental keys, reading, quiet breathing and creative work, are as much a part of the job as the push-ups.

FREQUENTLY ASKED QUESTIONS

WHAT DOES 10021 MEAN IN JHOON RHEE'S PHILOSOPHY?

10021 stands for Jhoon Rhee's motto "100 Years of Wisdom in a Body 21 Years Young." It was also the name of the 10021 Club International he founded in Seoul on March 4, 2002, and stood for his goal of achieving TRUTOPIA within the 100 years of the 21st century.

HOW MANY PUSH-UPS COULD JHOON RHEE DO?

Rhee wrote that from 1985 until his 2004 heart surgery his daily program included 1,000 push-ups. At the United Nations on April 10, 2007, at age 75 and after a stroke, he did 100 push-ups in 62 seconds; before the stroke his time had been 57 seconds.

WHAT WERE JHOON RHEE'S FOUR KEYS TO PHYSICAL HEALTH?

Proper diet, proper rest, proper exercise and positive emotions. His habits included stopping eating once no longer hungry, not eating before bed, eating vegetables and fruit, drinking water between meals, sleeping deeply with a straight spine and exercising daily.

WHY DOES AN INSTRUCTOR'S FITNESS MATTER IN A MARTIAL ARTS SCHOOL?

Students and parents judge whether training works partly by watching the instructor. An instructor who still demonstrates well, especially later in life, is the most convincing evidence of the program's value, and students copy the habits they see.

Sources and notes. Jhoon Rhee, TRUTOPIA: The Taekwondo Philosophy , with "21 Miraculous Achievements of Grand Master Jhoon Rhee" presented by former Congressman Toby Roth and a foreword by former Congressman Bob Livingston (TBL Publishing, McLean, Virginia; first published 2010, copyright 2011; ISBN 978-0-9817838-3-3). Where the book differs from the public record, this series follows the record, as documented in Jhoon Rhee, 1932–2018: The Definitive History of the Father of American Taekwondo , which also lists its sources. Figures Rhee gave about his own results are his own and are attributed as such.

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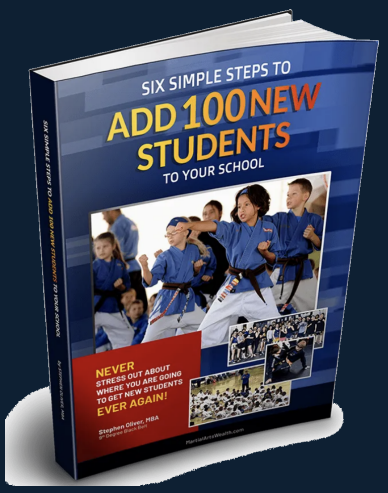

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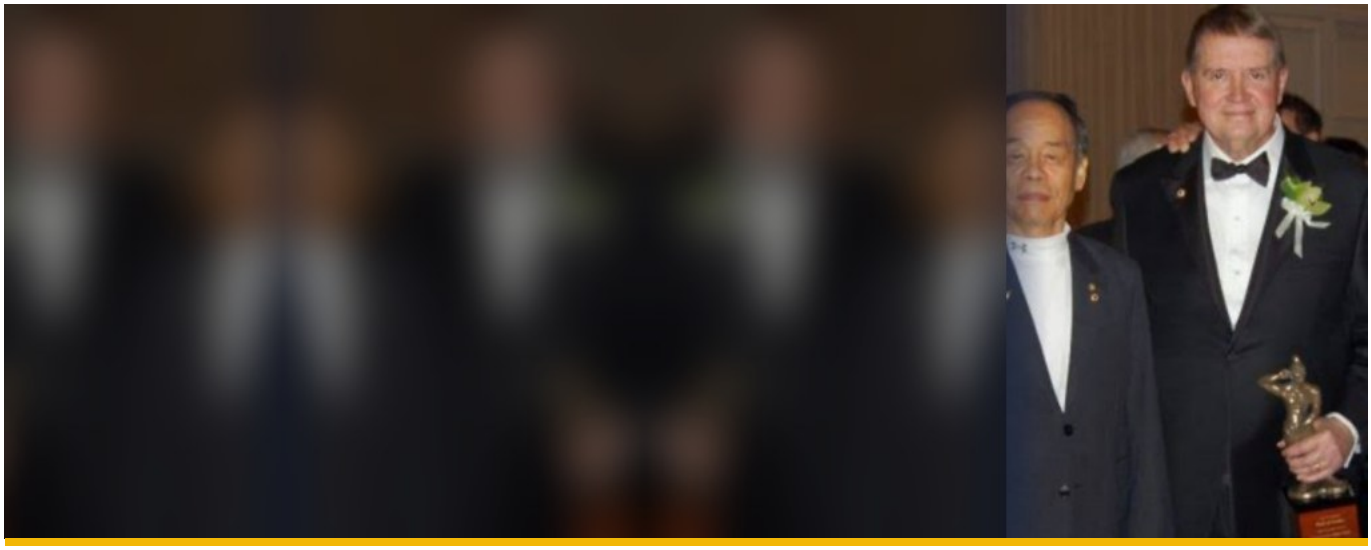

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MINDSET & LEADERSHIP

TRUTH, BEAUTY, LOVE: JHOON RHEE'S CASE THAT TRUST IS THE BUSINESS MODEL

Jhoon Rhee blamed deception for nearly every problem in society. Applied to a school, his Truth, Beauty and Love philosophy is a business plan.



BY STEPHEN OLIVER

NOVEMBER 14, 2026

At the center of Jhoon Rhee's philosophy is TBL: Truth, Beauty and Love. He argued that truthfulness makes a person's heart beautiful, that beauty of heart draws love from others, and that being loved is what makes people happy. Its opposite, which he called DUH for Deceiving, Ugliness and Hatred, he blamed for almost every problem in society, because distrust forces people to waste their time and energy guarding against each other. Read as business advice, it says that trust is the asset a martial arts school actually sells, and that every deception costs more than it earns.

The Jhoon Rhee Lessons, Part 5 of 8. A weekly series by Grand Master Stephen Oliver on what his teacher's book TRUTOPIA: The Taekwondo Philosophy teaches today's school owners. Start with Part 1 .

Disclosure: Grand Master Jhoon Rhee awarded the author his 1st Degree Black Belt in 1978 and his ranks through 6th Degree, and the author was head manager of the Jhoon Rhee Institute in 1980. Quotations from TRUTOPIA are brief and attributed.

Of everything in TRUTOPIA, this is the part most likely to make a hard-nosed owner roll their eyes. A chapter on Truth, Beauty and Love sounds like a poster in a yoga studio. Read it

closely and it is something else: a cost analysis of dishonesty, written by a man who ran a profitable chain of schools for decades. This journal's archive even carries an interview with him titled "The Way of Truth, Beauty, Love and Profits." The last word was not an accident.

WHAT IS TBL IN JHOON RHEE'S PHILOSOPHY?

Rhee started from what he called the universal purpose of life, which he said is happiness, and worked backward to three values he thought every person on earth could agree on. Truth comes first, because it is what makes a heart beautiful. Beauty comes second, because beauty, of face or of heart, is what people fall in love with. Love is third, because the happiest moments in life are shared with someone else.

He turned it into a recitation he had audiences say aloud, which opens "When I am truthful, my heart is beautiful" and ends with being happy. Then he had them say the reverse: deceiving makes the heart ugly, ugliness draws hatred, and hatred makes you unhappy. Good and evil, in his system, are defined by results. TBL is good because it leads to happiness. DUH is evil because it leads away from it. A child can follow that, which was the point: he believed a philosophy only college graduates can understand will never change anything.

WHY DID RHEE THINK DECEPTION WAS THE ROOT OF EVERY PROBLEM?

His argument is practical, not mystical. When a national leader deceives citizens, he wrote, people die in unjust wars and money is wasted. When business leaders deceive, shareholders and employees are hurt and whole economies can fail. When family members deceive each other, relationships break and feuds last generations.

The deeper cost is what distrust does to everyone else. In his words, distrust builds walls between people, and then we have to hire guards to watch the walls. He saw locks, audits, contracts and much of the apparatus of modern life as the price everyone pays because some people cheat. Time and energy, the most precious things a person has, go into protection instead of creation. His image for trust was cement in a brick wall or glue between two sheets of paper: without it, nothing holds together.

You do not have to accept his vision of a world without lawyers to see that the economics are right.

HOW DOES TBL APPLY TO RUNNING A MARTIAL ARTS SCHOOL?

His image for trust was cement in a brick wall or glue between two sheets of paper: without it, nothing holds together.

A school sells something invisible to families who cannot judge it on the first visit. A parent cannot see, in an introductory lesson, whether your black belts are real, whether your contract is fair or whether you will still care about their child in month eleven. They are buying trust. Everything that builds trust lowers your cost of enrollment and raises your retention. Everything that spends it does the reverse.

Here is where I see owners spend trust without noticing:

- Prices that change between the website and the desk. Or fees that appear after the agreement is signed. I have argued for one fair price, with no nickel-and-diming , for exactly this reason.
- Promotions the student didn't earn. Every family in the school knows when a belt was given rather than earned. I cover the standards question in Belt Factory or Black Belt School?
- Marketing claims you can't support. "Best in the city" with nothing behind it reads, to an honest parent, as the first lie.
- Cancellation terms that only surface at cancellation. The family that feels trapped tells twenty others.
- Instructors who say one thing to the parent and another to the staff. Children notice before adults do.

And here is where trust compounds: telling a family honestly that their child is not ready to test yet, explaining the full cost before the first lesson, admitting a scheduling mistake before the parent finds it, and keeping every promise made at the front desk. None of that requires a philosophy. Rhee's contribution was to insist that it is the philosophy.

WHAT DID RHEE MEAN BY BEING "HUMANLY PERFECT"?

This is the cleverest idea in the book. Rhee defined human perfection not as never making a mistake, which is impossible, but as never making a mistake knowingly . Under that definition, the only real failure is deceiving your own conscience. Do the things you know you should, and don't do the things you know you shouldn't, and you are, in his phrase, humanly perfect.

He built it into four daily affirmations, the second of which is that he was humanly perfect because he never made a mistake knowingly. It is a useful standard for an owner because it is achievable. You will misprice a program, hire the wrong instructor and pick the wrong location. Those are mistakes. Quietly overcharging a family you know can't afford it, or promising a child a belt to keep a parent from canceling, are

choices. Rhee would have said only the second kind can ruin you.

DID RHEE ALLOW FOR ANY EXCEPTIONS?

He did, and he was honest about it. He told the old Korean story of Shim Chung, a poor girl who begged rice for her blind father and, asked whether she had eaten, said yes when she hadn't. He called it a beautiful lie. He also admitted telling his parents during the Korean War that a general would keep him safe at officer school as a taekwondo instructor, which was not true, to keep them from worrying. His line between the two kinds of untruth was self-interest. A lie told to spare someone else pain was not the deception he condemned; a lie told for your own gain was.

That is a workable rule for a school too. The test is not whether a statement is technically accurate but who it serves.

WHAT A SCHOOL OWNER SHOULD TAKE FROM THIS

- Audit your school for trust leaks: pricing, promotions, marketing claims, cancellations and staff consistency.
- Adopt Rhee's standard: no mistakes made knowingly. Train your staff on the difference between an error and a choice.
- Put the full cost in front of families before they enroll. Surprises spend trust you can't earn back cheaply.
- Teach TBL to students in words a child can repeat. Rhee designed it for five-year-olds for a reason.

FREQUENTLY ASKED QUESTIONS

WHAT DOES TBL MEAN IN JHOON RHEE'S PHILOSOPHY?

TBL stands for Truth, Beauty and Love, which Jhoon Rhee called the three universal values. He taught that truthfulness makes the heart beautiful, a beautiful heart draws love, and being loved brings happiness, which he called the universal purpose of life.

WHAT IS DUH IN JHOON RHEE'S TEACHING?

DUH stands for Deceiving, Ugliness and Hatred, the opposites of Truth, Beauty and Love. Rhee taught that deceiving makes the heart ugly, ugliness draws hatred and hatred brings unhappiness, and he used the contrast to define good and evil for children.

HOW DID JHOON RHEE DEFINE HUMAN PERFECTION?

Rhee defined a humanly perfect person as someone who never knowingly makes a mistake. In his view, honest mistakes are unavoidable, but deceiving your own conscience by doing what you know is wrong is a choice that can be eliminated.

HOW DOES HONESTY AFFECT A MARTIAL ARTS SCHOOL'S BUSINESS?

A school sells trust to families who cannot judge quality on the first visit. Clear pricing, earned promotions, supportable marketing claims and fair cancellation terms build the trust that lowers enrollment costs and raises retention; deceptions spend it.

Sources and notes. Jhoon Rhee, TRUTOPIA: The Taekwondo Philosophy , with "21 Miraculous Achievements of Grand Master Jhoon Rhee" presented by former Congressman Toby Roth and a foreword by former Congressman Bob Livingston (TBL Publishing, McLean, Virginia; first published 2010, copyright 2011; ISBN 978-0-9817838-3-3). Where the book differs from the public record, this series follows the record, as documented in Jhoon Rhee, 1932–2018: The Definitive History of the Father of American Taekwondo , which also lists its sources. Figures Rhee gave about his own results are his own and are attributed as such.

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INDUSTRY HISTORY

"FOOL MASTER": WHAT JHOON RHEE'S MUSICAL FORMS AND SAFETY GEAR TEACH ABOUT INNOVATION

Mocked for setting forms to music in 1968, Jhoon Rhee also built foam sparring gear after a student was hurt. What both teach about innovation.



BY STEPHEN OLIVER

NOVEMBER 28, 2026

Jhoon Rhee introduced two of the most widely copied innovations in American martial arts. In 1968 he choreographed "Might for Right," a form performed to the theme from the film Exodus, and was mocked by other masters for it; musical forms are now a standard tournament division. After a student was seriously injured in competition in 1969, he used his engineering training to develop padded protective equipment, sold as Safe-T, which made full sparring safer and became standard across the industry. Both came from the same habit: solving a real problem from inside the art.

The Jhoon Rhee Lessons, Part 7 of 8. A weekly series by Grand Master Stephen Oliver on what his teacher's book TRUTOPIA: The Taekwondo Philosophy teaches today's school owners. Start with Part 1 .

Disclosure: Grand Master Jhoon Rhee awarded the author his 1st Degree Black Belt in 1978 and his ranks through 6th Degree, and the author was head manager of the Jhoon Rhee Institute in 1980. Quotations from TRUTOPIA are brief and attributed.

Our industry likes to think of itself as traditional, and in the things that matter it should be. But almost everything an American school now takes for granted, from foam sparring gear

to musical forms to the business seminar, was once an innovation that somebody was criticized for. Jhoon Rhee was responsible for more of them than anyone, and TRUTOPIA is candid about what it cost him.

WHO INVENTED MUSICAL FORMS IN MARTIAL ARTS?

He is credited with the first. In 1968 he choreographed a form called "Might for Right" to the theme from the film Exodus , timed to the song's two minutes and eighteen seconds, with a spoken narrative on the struggle between good and evil. "Might for Right" had been the motto of his institute since 1962. In the narrative the right hand stands for good and the left for evil, and the form ends with the right hand covering the left. (He added in the book, with his usual humor, that his son Jimmy was left-handed and a very good man.)

The reaction from his peers was not kind. The book records that many taekwondo masters called him every name they could think of, including "Fool Master Jhoon Rhee." The book's answer is a single observation: today almost all martial artists practice some kind of musical form, and martial arts tournaments feature musical forms in their grand championships.

He kept going. He choreographed what he called martial ballets to "God Bless America," "The Star-Spangled Banner" and the Korean national anthem, and taught the anthem forms in his schools as a lesson in patriotism. On July 4, 1982, when he chaired the national Independence Day celebration in Washington, his students formed a human American flag on the Mall and performed "God Bless America," and his parade group won first prize among 126. In December 1989 his small team performed the American and Soviet anthems before an audience of three thousand in Moscow.

WHY DID RHEE SET MARTIAL ARTS TO MUSIC?

Partly for the same reason he played harmonica concertos: he did not want the public to think martial arts was only punching and kicking. Music made the art visibly an art. Partly because he believed people are born to perform, and that the arts are where human beings are happiest. And partly, I suspect, because he was a showman who knew that a two-minute form set to music fills an auditorium and a demonstration of basics does not.

For a school owner, the commercial lesson is that musical forms turned a private training method into a performance families wanted to watch and students wanted to work toward. That is retention and marketing in one package.

HOW DID JHOON RHEE COME TO INVENT SPARRING SAFETY EQUIPMENT?

In December 1989 his small team performed the American and Soviet anthems before an audience of three thousand in Moscow.

Because one of his students got hurt. In 1969, by the book's account, Pat Worley, a student who was also an instructor, was seriously injured in competition. The book says he felt he had to choose between leaving the taekwondo business and making it safe. He chose the second, and he was unusually qualified for it: he had studied civil engineering at the University of Texas and understood both the art and how to design a product.

The result was a full line of dipped-foam protective equipment sold as Safe-T, with names like Safety Face, Safety Glove, Safety Kick, Safety Chest and Safety Shin. The book says he held more than twelve U.S. patents and patents in fifteen other countries; the public patent record actually shows about twenty-one U.S. utility patents and five design patents in his name. His 1976 Safety Face Mask is in the permanent collection of the Museum of Modern Art in New York.

The gear changed what a school could offer. Most martial artists, the book says, believe the gear saved the industry, partly because insurers grew unwilling to cover schools that sparred without protection. Within a few years it was close to universal in American schools, and tournaments began to require it; as this journal's profile of Allen Steen records, Steen's championships were among the first. The patent income, the book adds, helped pay for his later expansion overseas.

WHAT DO THESE TWO INVENTIONS HAVE IN COMMON?

Three things, and they are the pattern every innovation in our industry has followed since.

- Both started with a real problem inside the school. A student injured. A public that saw only fighting. Rhee did not invent from a distance; he invented from the floor.
- Both drew on knowledge from outside martial arts. Engineering for the gear, music and stagecraft for the forms. The owners who innovate are usually the ones who read and learn outside the art.
- Both were mocked before they were copied. He was called a fool for one and, as he notes elsewhere, a crazy man for his larger ideas. He expected it and kept going.

The full history of Jhoon Rhee adds a fourth: he was willing to meet the market where it was. As a student in Texas in the late 1950s he advertised his classes as karate, because that was the

word Americans knew, and adopted the name taekwondo in 1960.

DOES INNOVATING BETRAY TRADITION?

Rhee did not think so, and neither do I. The tradition he protected was the philosophy: the Seven Qualities, Truth, Beauty and Love, discipline and respect. Everything around it, the equipment, the presentation, the music, the business model, he treated as a tool to be improved. The schools that struggle tend to have it backwards, guarding the packaging and letting the philosophy slip.

WHAT A SCHOOL OWNER SHOULD TAKE FROM THIS

- Look for the problem on your own floor: the injury, the dropout point, the parent complaint. That is where your next innovation is.
- Borrow from outside the art. Rhee's best ideas came from engineering and music.
- Protect the philosophy, improve the packaging. Know which is which.
- Expect to be called a fool. If nobody in your association disapproves, it probably isn't new.
- Give students something to perform. A musical form or a team demonstration is a goal, a recital and a marketing event at once.

FREQUENTLY ASKED QUESTIONS

WHO CREATED MUSICAL FORMS IN MARTIAL ARTS?

Grand Master Jhoon Rhee choreographed what he described as the first musical form, "Might for Right," in 1968, set to the theme from the film Exodus. The book records that other masters mocked him as "Fool Master Jhoon Rhee," but musical forms later became a standard part of martial arts tournaments.

DID JHOON RHEE INVENT MARTIAL ARTS SPARRING GEAR?

Yes. After a student was seriously injured in competition in 1969, Rhee, who had studied civil engineering, developed a line of dipped-foam protective equipment sold as Safe-T. Patent records list about 21 U.S. utility patents and five design patents in his name, and his 1976 Safety Face Mask is in the Museum of Modern Art's collection.

WHY IS JHOON RHEE'S SAFETY FACE MASK IN THE MUSEUM OF MODERN ART?

The Museum of Modern Art in New York added Rhee's 1976 Safety Face Mask, made of vinyl-coated polyurethane foam, to its permanent architecture and design collection. The book says the museum's letter informing him of the selection came as a surprise.

WHAT CAN MARTIAL ARTS SCHOOL OWNERS LEARN FROM JHOON RHEE'S INVENTIONS?

Rhee innovated by solving real problems inside his own schools, drawing on knowledge from outside martial arts such as engineering and music, and persisting through criticism. He protected the philosophy of the art while improving equipment, presentation and business methods.

Sources and notes. Jhoon Rhee, TRUTOPIA: The Taekwondo Philosophy , with "21 Miraculous Achievements of Grand Master Jhoon Rhee" presented by former Congressman Toby Roth and a foreword by former Congressman Bob Livingston (TBL Publishing, McLean, Virginia; first published 2010, copyright 2011; ISBN 978-0-9817838-3-3). Where the book differs from the public record, this series follows the record, as documented in Jhoon Rhee, 1932–2018: The Definitive History of the Father of American Taekwondo , which also lists its sources. Figures Rhee gave about his own results are his own and are attributed as such.

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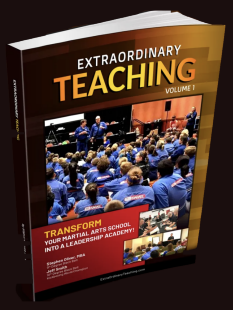

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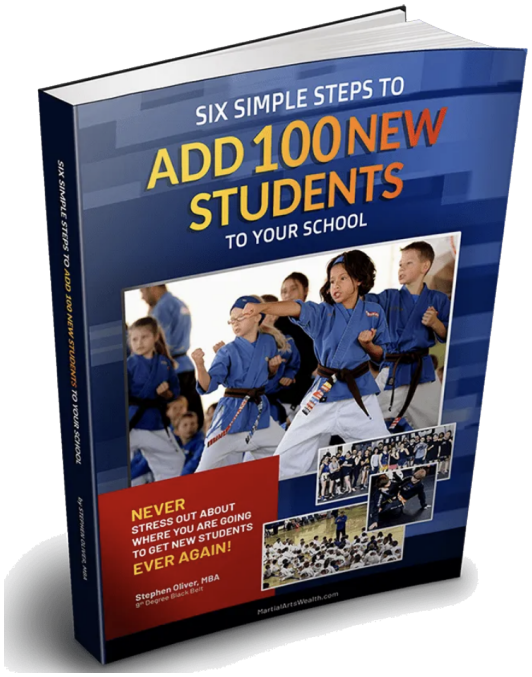

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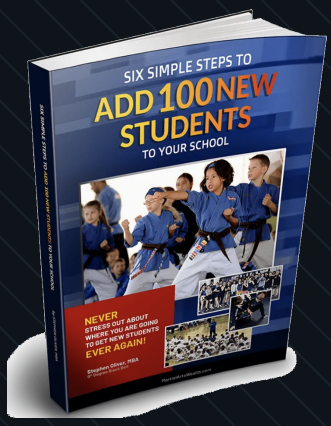

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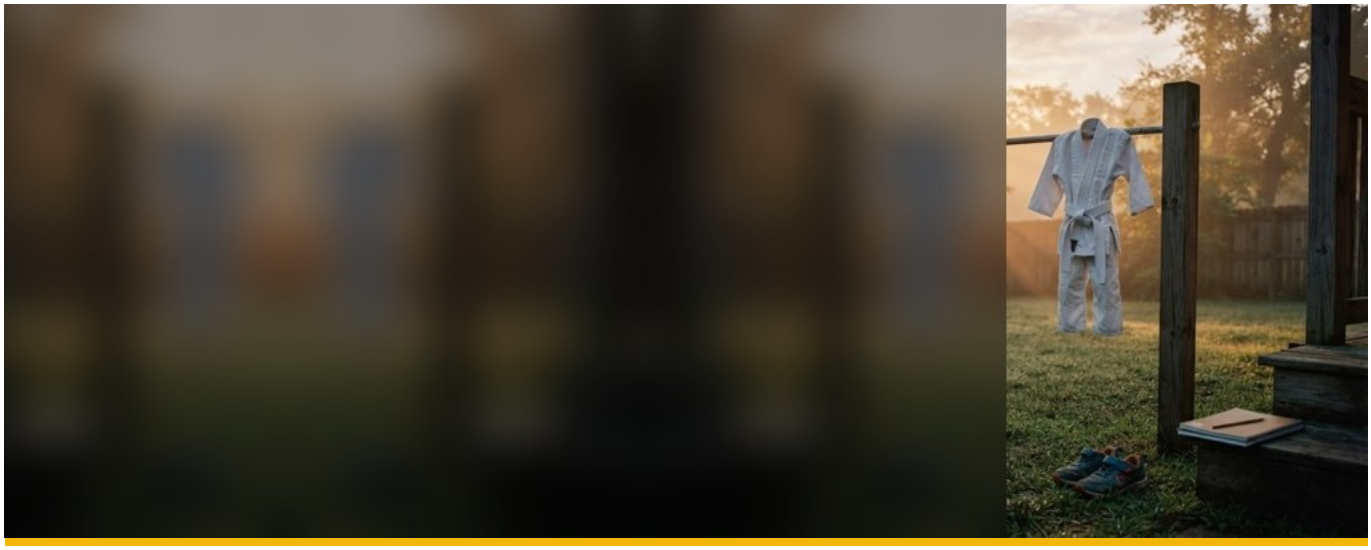

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MARTIAL ARTS BUSINESS NEWS

WAY OF THE WARRIOR KID: THE MOVIE EVERY MARTIAL ARTS SCHOOL SHOULD ASSIGN THIS YEAR

Apple TV's Way of the Warrior Kid , starring Chris Pratt and based on Jocko Willink's bestselling book, premiered on November 25. It is the best gift the martial arts industry has been handed in a generation. Every school, MMA gym and BJJ academy in North America should put it to work this month.



BY STEPHEN OLIVER

NOVEMBER 26, 2026

Apple TV's Way of the Warrior Kid , starring Chris Pratt and based on Jocko Willink's bestselling book, premiered on November 25. It is the best gift the martial arts industry has been handed in a generation. Every school, MMA gym and BJJ academy in North America should put it to work this month.

I have been in this business since 1975. I have watched three movies change our industry overnight. Enter the Dragon filled our classes with teenagers. The Karate Kid filled them with children, and their parents finally understood why their kids should be on the mat. The Teenage Mutant Ninja Turtles did it again for a new generation.

I believe Way of the Warrior Kid can be the fourth. And it may do something none of the others did: it sells the thing we actually deliver. It does not sell fighting. It sells discipline, ownership, courage and the daily habits that turn a struggling kid into a confident one.

That is our product. That is what parents are buying when they sign up. Now there is a major motion picture that makes the case for us.

It has my highest recommendation.

WATCH THE TRAILER

Watch the official trailer for Way of the Warrior Kid on YouTube .

"BE A WARRIOR KID": JOCKO WILLINK'S PREMIERE-DAY MESSAGE

On premiere day, November 25, Jocko Willink posted this video for his followers on X:

Be a Warrior Kid Watch it NOW on @AppleTV @prattprattpratt @McConaughey pic.twitter.com/6R7OOCg5A0 — Jocko Willink (@jockowillink) November 25, 2026

Watch Jocko Willink's video on X .

WHAT IS WAY OF THE WARRIOR KID ABOUT?

Marc (Jude Hill, from Belfast) is a good kid having a terrible time in middle school. He is bullied, and he feels behind at everything: schoolwork, P.E., making friends. Then his Uncle Jake (Chris Pratt), a decorated Navy SEAL recovering from an injury, comes to stay for the summer with Marc and his mother, Sarah (Linda Cardellini).

Uncle Jake (Chris Pratt) and Marc (Jude Hill) at the start of "Operation Warrior Kid." The training starts in a garage, not a gym.

Jake builds a training program he calls "Operation Warrior Kid," drawn from his own SEAL training. Here is the line from Apple's own description that every instructor should read twice: instead of teaching his nephew how to fight, Jake shows Marc what real courage is, and he faces his own demons along the way.

The film is directed by McG (Charlie's Angels , Terminator Salvation) from a screenplay by Will Staples. It is an Apple Original Film from Skydance. Jocko Willink, who wrote the book, is a producer and appears in the film himself. The cast also includes Levi McConaughey, Ava Torres, Darien Sills-Evans, Carl McDowell and Parker Young.

It runs 1 hour and 46 minutes, is rated PG-13 and streams worldwide on Apple TV. It was first announced for November 20 and premiered on Wednesday, November 25, 2026, the day before Thanksgiving.

WHY THIS MOVIE MATTERS TO EVERY SCHOOL OWNER

For fifty years, our industry has fought one stubborn misconception: that martial arts teaches kids to fight. Every one of us has had the parent who says, "I don't want my child to become more aggressive." Every one of us has spent the first ten minutes of an intro lesson explaining that we teach the opposite.

Way of the Warrior Kid makes that argument for us in front of millions of families. The hero does not win by learning a secret technique. He wins by getting up early, training when he doesn't feel like it, studying, eating right, owning his mistakes and refusing to quit. That is the Black Belt success formula. We have taught it for decades. Now Hollywood is teaching it too.

The timing could not be better. The film arrives over Thanksgiving week, when families are home together and watching movies. It comes right before the holiday slowdown and right before New Year's, the strongest enrollment season of the year. Parents who watch it this weekend will be looking for a real-life Uncle Jake in January. Make sure they find you.

Sidebar: the book

BETTER THAN THE KARATE KID

When your enrollment is down, when your retention slips, when your staff underperforms, there is one person responsible.

Way of the Warrior Kid: From Wimpy to Warrior the Navy SEAL Way , by Jocko Willink. Illustrated by Jon Bozak. Feiwel & Friends, 2017.

I love The Karate Kid . It did more for children's martial arts than any film ever made. But I will say it plainly: Jocko Willink's book is better, and it is better for our students.

The Karate Kid is the story of a boy who learns to fight so he can beat a bully at a tournament. Way of the Warrior Kid is the story of a boy who learns to run his own life. Fifth grade has been the worst year of Marc's life. He is struggling in school and in gym class, and he is being picked on. When his Uncle Jake, a real Navy SEAL, moves in for the summer, Marc does not get a pep talk or a magic technique. He gets a code to live by, early-morning workouts, jiu-jitsu lessons, better food and a plan to tackle his schoolwork.

That is what makes it better. Mr. Miyagi's lessons were hidden inside chores, and the payoff was a crane kick. Uncle Jake's lessons are out in the open, and the payoff is a kid who takes charge of his own habits. There are no shortcuts and no secret moves. The book shows the dull, daily, unglamorous work that actually changes a child, and it makes that work look heroic. Every instructor who has ever tried to explain to a ten-year-old why push-ups and homework matter will recognise the voice.

It is written for middle-grade readers, short and illustrated, and a reluctant reader can finish it in a few sittings. The jiu-jitsu thread runs through the whole series, which makes it a natural fit for every kids' BJJ program in the country. Jocko practices what he preaches here: he is a Brazilian jiu-jitsu black belt under Dean Lister as well as a retired Navy SEAL officer.

The story continues in Marc's Mission (2018), Where There's a Will , Field Manual and Letters from Uncle Jake . Start with the first book. If your students have seen the movie, the book is where the real curriculum lives.

My rating: required reading. Highest recommendation.

MAKE IT AN ASSIGNMENT, NOT A SUGGESTION

Here is what I am asking every school owner, gym owner and academy owner to do.

Assign the movie to every student. Make it homework. Have families watch it together at home and then talk about it in class. A movie night on the couch with Mom, Dad and the kids, followed by a conversation on the mat, is the kind of family engagement you cannot buy.

Jocko Willink, who wrote the book, appears in the film as a martial arts teacher and Navy SEAL. The Warrior Kid spirit: strength, confidence and a big smile. That is the outcome parents are paying for.

Make Jocko Willink's books required reading. For children, that means the Way of the Warrior Kid series. For teens, adults and your staff, it means Extreme Ownership: How U.S. Navy SEALs Lead and Win , which Jocko co-wrote with fellow SEAL Leif Babin in 2015, and Discipline Equals Freedom: Field Manual .

This is not a new idea for us. Every one of my Black Belts has been required to study Extreme Ownership , Jocko's earlier book. Its central lesson is that a leader owns everything in his world, with no excuses and no blaming anyone else. That is exactly what I want from a Black Belt. It is what I want from my instructors. And, frankly, it is what I want from every school owner reading this. When your enrollment is down, when your retention slips, when your staff underperforms, there is one person responsible. Extreme Ownership will tell you who it is.

Way of the Warrior Kid is the same philosophy written for a ten-year-old. That makes it the perfect bridge: your kids read the Warrior Kid books, your Black Belts and staff read Extreme Ownership , and the whole school speaks the same language.

A NOTE FOR PARENTS OF YOUNGER STUDENTS

The film is rated PG-13 for action, violence, language and brief suggestive references. The book is written for middle-grade readers. For students under 13, tell parents about the rating and let them decide. For your youngest students, assign the book first and the movie with a parent. Showing parents that you take their judgement seriously is itself good teaching.

RALLY AROUND IT: FOUR WEEKS OF WARRIOR KID LESSONS

In my opinion, every martial arts school, MMA gym and BJJ academy in North America should rally around this film and build lessons on it. You do not need to rewrite your curriculum. You need four weeks of mat chats, one challenge chart and a reason for families to talk about your school at the dinner table. Here is a framework you can use starting Monday.

- Week | Theme | On the mat | At home
- 1 | Ownership: no excuses | Mat chat: what does it mean to "own it"? Students name one thing they blamed on someone else this month, and what they will do about it instead. | Watch the movie with your family. Write down one thing Marc owned that he used to blame on others.
- 2 | Discipline equals freedom | Build a Warrior Kid morning routine together: wake-up time, a short workout, bed made, breakfast. Teach a simple five-minute bodyweight set kids can do at home. | Do the morning routine five days in a row. A parent signs the Warrior Kid Challenge card.
- 3 | Courage is not fighting | Your anti-bullying unit: confident posture, eye contact, a strong voice, walking away, telling an adult, and physical skills only as a last resort. For BJJ and MMA programs, this is the week to connect your grappling to staying calm and controlling a situation without hurting anyone. | Tell a parent about a time you felt afraid and what courage would have looked like.
- 4 | Preparation wins | Uncle Jake doesn't just train Marc's body; he gives him a plan for his schoolwork. Teach goal-setting: one belt goal, one school goal, one home goal, each with a first step. | Read the first chapters of Way of the Warrior Kid . Bring the three goals to class.

IDEAS TO MAKE IT A SCHOOL-WIDE EVENT

- The Warrior Kid Challenge. A 30-day chart covering morning routine, workout, homework, chores and a kind act. Students who finish earn a stripe, a patch or a certificate presented in front of the class.
- A Warrior Kid book club. Read the first book a few chapters a week and finish each class with a five-minute discussion. Stock copies at the front desk.
- A parent letter this week. Tell every family the movie is out, explain the rating, and explain why you are assigning it. Parents will thank you for the guidance.
- Bring a friend. A "Warrior Kid Week" where students bring a friend who has seen the movie turns this into your strongest referral event of the season.
- Black Belt and staff reading. Put Extreme Ownership on the Black Belt requirement list and use it in your next staff meeting.

One practical note. An Apple TV subscription is for personal viewing at home. If you want to show the movie to a group at

your school, get a public performance license first. The simplest route, and the better teaching tool anyway, is to assign it as family homework and do the discussion on the mat.

THE BOTTOM LINE

Every few decades, Hollywood hands our industry a gift. Most school owners watch the wave go by. The ones who build lessons, events and conversations around it grow for years.

Way of the Warrior Kid tells parents what we have been telling them since the day each of us opened our doors: the real victory is not beating someone else, it is becoming a better person. Assign the movie. Require the books. Build the lessons. And when parents come looking for an Uncle Jake for their own child, be ready to show them that one already teaches in their neighborhood.

FREQUENTLY ASKED QUESTIONS

WHEN DID WAY OF THE WARRIOR KID COME OUT, AND WHERE CAN I WATCH IT?

The film premiered globally on Apple TV on Wednesday, November 25, 2026. It was originally announced for November 20. It streams only on Apple TV.

IS WAY OF THE WARRIOR KID APPROPRIATE FOR CHILDREN?

It is rated PG-13 for action, violence, language and brief suggestive references, and runs 1 hour 46 minutes. The book it is based on is written for middle-grade readers. Parents of children under 13 should check the rating and decide; many schools will assign the book first and the movie as family viewing with a parent.

WHO WROTE WAY OF THE WARRIOR KID ?

Jocko Willink, a retired Navy SEAL officer and Brazilian jiu-jitsu black belt, wrote the original 2017 book, illustrated by Jon Bozak. He also co-wrote Extreme Ownership with Leif Babin. Willink is a producer of the film and appears in it.

IS WAY OF THE WARRIOR KID LIKE THE KARATE KID ?

Both are about a bullied boy and the mentor who changes his life. The difference is the lesson. In Apple's own description, Uncle Jake does not teach Marc to fight; he shows him what real courage is. In the book, the training is discipline, fitness, jiu-jitsu, nutrition and schoolwork rather than a single fighting technique.

HOW CAN A MARTIAL ARTS SCHOOL USE THE MOVIE?

Assign it as family homework, make the books required reading, and run a short themed unit on ownership, discipline, courage and preparation, with a 30-day challenge chart and a parent letter. To show the film to a group at the school, obtain a public performance license first.

SOURCES

- Apple TV Press: Way of the Warrior Kid (synopsis, cast and credits)
- Apple TV Press, 3 February 2026: original November 20 premiere announcement
- 9to5Mac, 27 October 2026: trailer release and November 25 premiere date
- Parent Previews: MPA rating reasons and running time
- Macmillan: Way of the Warrior Kid series
- Photographs: promotional images for Way of the Warrior Kid (Apple TV), supplied by the publisher. Copyright holders will be credited or images removed on request.

First published November 26, 2026 at MartialArtsProfessional.com

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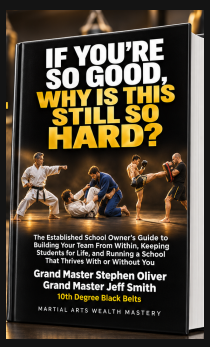

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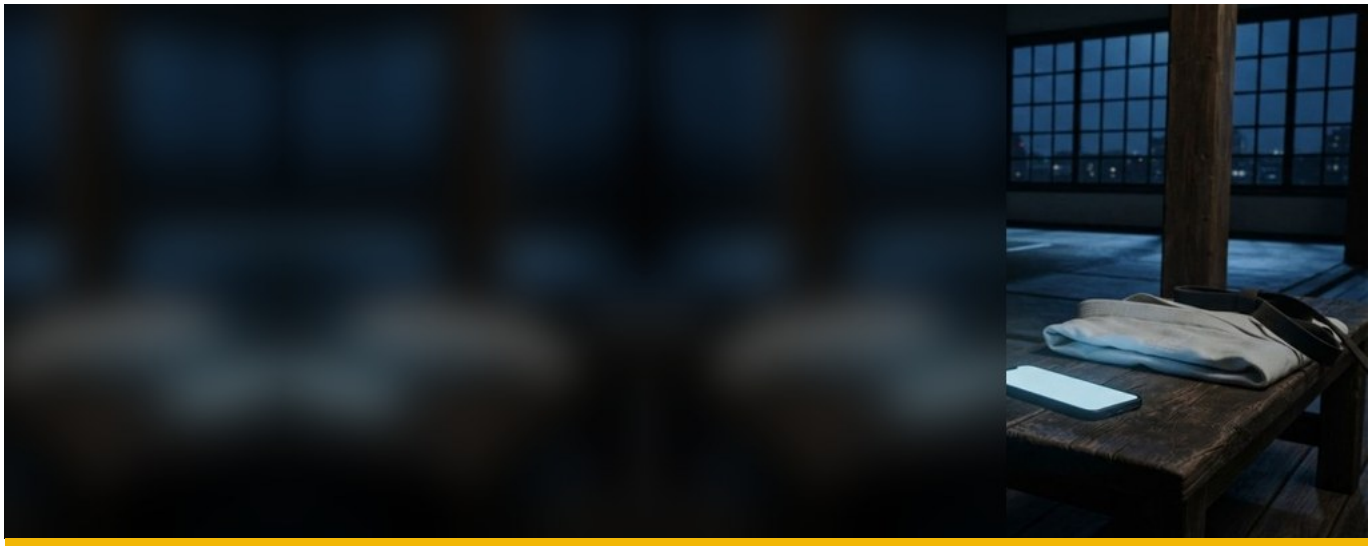

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MARTIAL ARTS BUSINESS NEWS

THE SAFEGUARDING BLIND SPOT: WHEN ADULTS IN MARTIAL ARTS CONTACT CHILDREN OUTSIDE THE DOJO

In the same week, Australia's national taekwondo body banned a referee for life over social media messages to young athletes, and a Pennsylvania karate instructor was charged for a second time over messages to a student. Neither case is about anything that happened on the mat. Both are about a phone. That is the gap in most school safeguarding policies, and it is fixable.

BY MARTIAL ARTS PROFESSIONAL NOVEMBER 24, 2026

In the same week, Australia's national taekwondo body banned a referee for life over social media messages to young athletes, and a Pennsylvania karate instructor was charged for a second time over messages to a student. Neither case is about anything that happened on the mat. Both are about a phone. That is the gap in most school safeguarding policies, and it is fixable.

How this was reported. The Australian account comes from Australian Taekwondo's own notice of 23 November 2026. The Pennsylvania account comes from charging documents as reported by the Butler Eagle (20 November), WPXI (23 November), and WTAE, CBS Pittsburgh and ButlerRadio (October). Criminal charges are allegations. No one named here has been convicted of the charges described, and every defendant is presumed innocent unless proven guilty. Martial Arts Professional has no connection with any person or organization in either case.

WHAT HAPPENED IN AUSTRALIA?

On 23 November 2026, Australian Taekwondo, the national governing body, announced that it had applied life bans to two participants this month , both over what it called extremely serious child safeguarding matters.

The first is a taekwondo referee in Queensland who is accused of contacting multiple athletes, including minors, through social media and asking them to send photos or videos. Australian Taekwondo says the matter is being investigated by the Queensland Police Sexual Offences and Child Abuse Investigation Team, and that it and Australian Taekwondo Queensland are assisting Sport Integrity Australia and the police. Note what that means: the referee is accused, not convicted. The ban comes from the sport's own integrity process, which can act to protect children before a criminal case is resolved.

The second is a former member of a Queensland club who, according to Australian Taekwondo, has pleaded guilty to grooming a child under 16 and to indecent treatment of children under 16.

The organization said it could share only limited detail, to protect victims' identities, because the matters are subject to a police investigation or a legal appeal, and because its integrity processes require confidentiality and procedural fairness. It urged anyone who has experienced similar contact, in Queensland or any other state, to report it to Sport Integrity Australia.

WHAT HAPPENED IN PENNSYLVANIA?

In Evans City, Pennsylvania, north of Pittsburgh, state police charged Sean Michael Cohen, 31 , a karate instructor at Shorin Ryu Karate Do International on Main Street, on 7 October 2026. The investigation began with a report to ChildLine, Pennsylvania's child abuse hotline. The charges allege more than 1,200 text messages, including sexual material, sent to a student who was 14 and 15 during the period covered. He was charged with 27 felony counts of disseminating sexual material to a minor, plus unlawful contact with a minor, criminal use of a communication facility and corruption of minors. ButlerRadio reported that police were able to connect him to the messages because he used the business's phone number.

On 20 November, police filed a second case. It alleges that Cohen tried to solicit sexually explicit images from a 12-year-old former student . WPXI reported that the messages were exchanged on Instagram, allegedly from the studio's official account, and that after the child said she would report him, the messages were deleted. The new charges are unlawful contact with a minor, criminal use of a communication facility, criminal solicitation and corruption of minors. A preliminary hearing is scheduled for 16 December.

Local business owners told WPXI that the studio closed after his first arrest. None of the charges has been proven in court.

THE PATTERN: THE PHONE, NOT THE MAT

ButlerRadio reported that police were able to connect him to the messages because he used the business's phone number.

Put the two cases side by side and the common thread is obvious. Neither case alleges misconduct during a class. Both allege private electronic contact with children. In the Pennsylvania case, police allege the adult used the school's own phone number and Instagram account, the channels a parent would most naturally trust.

Most school owners think about safeguarding in physical terms: windows in office doors, two adults in the room, appropriate contact when correcting a technique. Those rules matter. But they say nothing about a direct message sent at 10 p.m. from an account the owner may never look at. That is the blind spot.

The Australian case adds a second lesson. The adult was a referee , not an instructor. Safeguarding rules that cover only the people on your payroll miss everyone else who meets your students through martial arts: judges and officials at your tournaments, visiting instructors, volunteers, photographers, and the teenage assistants who help with your kids' classes.

EIGHT STANDARDS EVERY SCHOOL SHOULD ADOPT

- No private messaging between adults and minors. No adult connected with your school holds a one-to-one electronic conversation with a student under 18. Ever.
- The parent is on every message. Anything sent to a child goes to the parent as well, or goes only to the parent.
- School-owned channels, with records kept. All student and family contact runs through accounts the school owns: a member app, a school email, a school phone number. Personal numbers and personal social accounts are off-limits. Messages are retained.
- The owner holds the keys. You, not an instructor, control the passwords to the school's phone, inbox and social media accounts. Review activity regularly. Change passwords the day anyone leaves.
- Clear social media and photography rules. No following or messaging students' personal accounts. The school's social accounts post publicly and never send direct messages to students. Photos are taken on school devices and published only with written parental consent.
- The rules cover every adult. Instructors, assistants, office staff, volunteers, referees and judges at your events, photographers,

contractors and teen helpers all sign the same policy.

- A reporting route that does not run through the person in charge. Name a safeguarding contact who is not the head instructor, publish how to reach them, and make sure staff know how to report directly to police or child protection services and what their legal reporting duties are.
- Screening, training and an interim plan. Run background checks before anyone works with children, and renew them. Provide safeguarding training every year. Decide in advance how you will remove someone from contact with children while an allegation is investigated, consistent with the law and your employment agreements. That step protects children; it is not a verdict.

We have turned these standards into a free Digital Communication and Child Safeguarding Policy template that you can adapt and have every adult in your school sign.

WHAT A SCHOOL OWNER SHOULD TAKE FROM THIS WEEK

The Evans City studio reportedly closed after the first arrest. Whatever the courts eventually decide, that is what an allegation does to a children's program: parents leave first and ask questions later. The schools that survive the next decade will be the ones that can tell a parent, in one sentence, exactly how they keep children safe off the mat as well as on it.

A written rule that no adult ever messages a child privately is not bureaucracy. It protects children, it protects honest instructors from misunderstanding, and it lets you act on the first warning sign, a private message, before anything worse can follow.

QUICK ANSWERS

WHY DID AUSTRALIAN TAEKWONDO ISSUE LIFE BANS IN NOVEMBER 2026?

It banned two participants over serious child safeguarding matters: a Queensland referee accused of contacting athletes, including minors, through social media to ask for photos or videos, and a former club member who pleaded guilty to grooming and indecent treatment of children under 16.

WHAT IS THE EVANS CITY KARATE INSTRUCTOR CHARGED WITH?

Sean Michael Cohen, 31, faces charges in two cases including disseminating sexual material to a minor, unlawful contact with a minor, criminal use of a communication facility, criminal solicitation and corruption of minors, involving a student aged 14 and 15 and a 12-year-old former student. The charges have not been proven.

SHOULD MARTIAL ARTS INSTRUCTORS MESSAGE STUDENTS PRIVATELY?

No. Adults should never hold private one-to-one electronic conversations with minors. Messages should include a parent and go through school-owned channels.

DO SAFEGUARDING RULES APPLY TO REFEREES AND VOLUNTEERS?

They should. Any adult who meets children through your school or your events, including referees, judges, volunteers, photographers and teen assistants, should sign and follow the same policy.

SOURCES, AND WHAT WE COULD NOT CONFIRM

- Australian Taekwondo, "Child Safeguarding Update," 23 November 2026, austkd.com.au. The organization did not name either person.
- Butler Eagle, 20 November 2026: names, age, both sets of charges, victim ages and the 16 December hearing.
- WPXI, 23 November 2026: the Instagram account, the deleted messages and the studio closure, which comes from local business owners rather than an official statement.
- WTAE and CBS Pittsburgh, October 2026: the original 27 counts, the 1,200-plus messages and the ChildLine report. ButlerRadio, October 2026: the business phone number.
- Conflict printed: WPXI described the first complainant as 15. Other outlets said 14, and the Butler Eagle said 14 and 15 across the period. We follow the Butler Eagle. WPXI reported on 23 November that Cohen was back in jail; the Butler Eagle reported on 20 November that he was not then in custody. Custody status may have changed between the two reports.
- Descriptions of his role vary: instructor, the person who operated the studio, and "governor of the business." We describe him as an instructor at the studio. Martial Arts Professional did not contact Cohen or his attorney before publication; we will add any response he sends.

If you have a concern about a child's safety, contact the police or your local child protection authority. In Australia, reports can also be made to Sport Integrity Australia.

First published November 24, 2026 at MartialArtsProfessional.com

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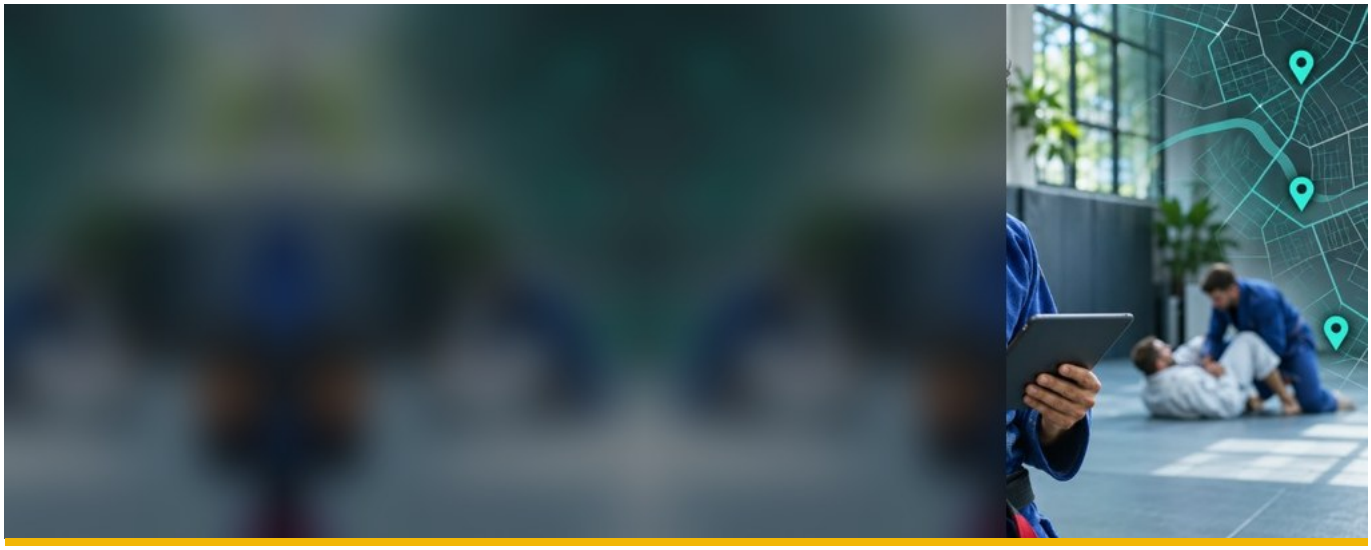

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BJJ NEWS

BJJLINK OPENS ITS ACADEMY MAP AND MAT SCORE TO THE WHOLE SPORT. WHAT EVERY BJJ ACADEMY OWNER SHOULD KNOW

On November 25, MMA.INC opened BJJLink's academy map, lineage tree, attendance-based Mat Score and member app to every jiu-jitsu practitioner and academy, not just academies that pay for its software. If you run a BJJ academy, your school is very likely already listed. Here is what changed, what the score does and does not measure, and what to decide this week.

BY MARTIAL ARTS PROFESSIONAL

NOVEMBER 28, 2026

How this was reported. The product details and figures below come from MMA.INC's November 25, 2026 release and BJJLink's own website. Financial details come from the company's annual report for the year ended June 30, 2026, as we reported on November 15 and 24. Martial Arts Professional has no advertising or commercial relationship with MMA.INC or BJJLink. Nothing here predicts the outcome for any company.

WHAT DID MMA.INC ACTUALLY ANNOUNCE?

Until now, BJJLink's community features served students whose academies already paid for its management software, Admin+. On November 25 the company reversed that order. The public academy map, the teacher-to-student lineage tree, an attendance-based participation score and the redesigned BJJLink Connect app are now open to any practitioner or academy. Admin+ stays the paid product behind it, and the company describes the community as a path from free participation to paid software.

The five pieces, as the company describes them:

- A public academy map. Academy pages that search engines can index, with class schedules and a free claim option for any owner who finds their school listed. Academies on Admin+

appear as "Gold."

- Mat Score. A score from 0 to 100 for each academy, produced by a proprietary algorithm that includes class check-ins recorded at that academy. The company says the score cannot be bought and that paid placement is separate from it. It has not published the other inputs.
- A lineage tree. A teacher-to-student lineage traced forward from Mitsuyo Maeda, where instructors and students can claim their place.
- BJJLink Connect. A free member app for iOS and Android, built around the student's academy, next class, team feed and check-ins.
- The Admin+ "Growth Engine." Leads, enquiries, referral campaigns and member-at-risk signals, alongside memberships, billing, attendance and integrated payments. Advertised Admin+ plans start at US$49 a month.

Still to come: additional paid tiers between a free claimed profile and Admin+, and a connection to the company's wider ecosystem, including a product it calls XP Passport, which the release describes as "intended." Neither exists yet. Report them as plans.

BJJLink's founder and VP of Product, Santiago Amaral, gave the owner's-eye version of the pitch: "An owner can find their academy on the map, claim it free and see their Mat Score the same day." CEO Nick Langton put the strategy in one line: "Now the community is open to everyone who trains, and an academy can arrive through its own students."

WHY DOES THIS MATTER TO AN ACADEMY THAT DOESN'T USE BJJLINK?

Because the listing exists whether or not you claimed it. As of September 30, 2026 the company reported:

Measure (Sept. 30, 2026) · Figure · Share of published profiles
Published academy profiles · 15,408 · 100%
Profiles claimed or verified by the owner · 1,148 · 7.5%
Paying academies · 400 · 2.6%
Registered student profiles · 120,048 · may include inactive students
Student check-ins in September 2026 · 97,195 · —
Annualised payment volume, September 2026 · US$25.4 million · run-rate, not revenue

The percentages are Martial Arts Professional's own arithmetic from the company's figures. BJJLink's homepage, read November 27, showed 15,450 academies on the map in 98 countries and 91,303 practitioners in the lineage tree.

Read the table the other way round: more than nine in ten academies on that map never asked to be there and have not reviewed what it says about them. That is the point of the strategy. The company reaches the student first, through a free app and a lineage tree people enjoy exploring, and the academy follows. That is a reasonable business plan. It also means that a third party now publishes your schedule, your place in the sport's family tree and a numerical score for your school, and you did not write any of it.

We covered the economics behind this model on November 15 in Who Owns the Martial Arts Student? . This announcement is that model going live.

WHAT DOES MAT SCORE MEASURE, AND WHAT DOESN'T IT?

Until now, BJJLink's community features served students whose academies already paid for its management software, Admin+.

The company has said three things about the score. It runs from 0 to 100. Its algorithm includes class check-ins recorded at the academy. It cannot be purchased, and paid placement is separate. Everything else about how it is calculated is unpublished.

The one input we do know matters. A check-in "recorded at that academy" is a check-in recorded in BJJLink . An academy that takes attendance in Kicksite, Zen Planner, Gymdesk, a spreadsheet or on a clipboard records nothing BJJLink can see. Unless the company scores those academies some other way, and it has not said that it does, the score will partly reflect how much an academy's students use BJJLink, not how good the academy is.

That is a question to put to the company, not a finding against it. But owners and the families who read the map should keep five distinctions in mind, because a single number blurs all of them:

- Attendance is not instruction quality. A packed open mat and a carefully coached fundamentals class can produce the same check-in count.
- Popularity is not competence. Large academies generate more check-ins than small ones with excellent black belts.
- Digital engagement is not retention. A student who taps the app every class and quits in month four still counts in the meantime.
- Size is not student outcomes. Nothing published suggests the score accounts for safety, injury rates, promotion standards or how long students stay.
- Paid visibility is not earned reputation. The company says the score cannot be bought. "Gold" status on the map, however, is tied to paying for Admin+. A parent scrolling the map sees both, side by side.

None of that makes the score useless. It makes it a participation number, which is what the company's own release calls it in its introduction. The risk is that consumers read it as a quality rating. If the score ends up shaping where families enrol, academies have a fair claim to know how it is built.

WHAT IS THE COMPANY'S FINANCIAL POSITION?

Relevant here because you would be handing this company your schedule, your lineage and possibly your billing. MMA.INC filed its annual report for the year ended June 30, 2026 on November 17. Its auditor's opinion again included a going-concern paragraph, which the company disclosed on November 19. According to a summary of the filing, cash at June 30 was A$88,000, net current liabilities were A$7.68 million, and a US$1.4 million deferred payment from the BJJLink acquisition falls due December 18, 2026, which management intends to settle in shares. The company raised US$4.0 million in August and reports cost cuts it estimates at more than US$2.51 million a year.

The November 25 release itself contains no financial figures. Its forward-looking statements say that opening the community "does not guarantee increased participation, paid customer conversion or revenue growth." Our due-diligence checklist for software vendors applies here in full, and it applies to private vendors too. MMA.INC is simply the only vendor in this market whose finances are public.

WHAT A BJJ ACADEMY OWNER SHOULD DO THIS WEEK

- Find your academy on the map. Check the name, address, schedule, gi and no-gi labels, and whether kids' classes are shown correctly. A wrong schedule on an indexed page costs you trial visits.
- Decide about claiming deliberately. Claiming is free, and an unclaimed listing is a listing you can't correct. Before you claim, read the terms. Know what data you are granting, whether you can later remove the profile, and what happens to it if you leave.
- Ask BJJLink three questions in writing. How is Mat Score calculated for an academy that doesn't record check-ins in BJJLink? Can a listed academy opt out of being scored? How are minors' profiles and check-ins handled in the app and the lineage tree? Keep the answers.
- Check your lineage. If your instructors and black belts appear, make sure the lineage is accurate. Lineage disputes are personal in this sport, and a public tree turns them into public ones.
- Keep your own front door. Your Google Business Profile, your website and your own student list are the channels you control. Treat any third-party map, BJJLink's or anyone else's, as an extra channel and never as a replacement.
- If you are considering Admin+, run the vendor checklist above, ask for three current academy customers you can call, and price the migration, not just the US$49 subscription.

FREQUENTLY ASKED QUESTIONS

IS MY ACADEMY ON BJJLINK EVEN IF I NEVER SIGNED UP?

Very possibly. The company reported 15,408 published academy profiles at September 30, 2026, of which only 1,148 had been claimed by an owner. Search the map at bjjlink.com to check.

WHAT IS MAT SCORE?

A 0 to 100 score BJJLink assigns to each academy using a proprietary algorithm that includes class check-ins recorded at that academy. The company says it cannot be purchased and is separate from paid placement. It has not published the full method.

CAN I PAY TO RAISE MY MAT SCORE?

The company says no. Paid Admin+ academies do appear as "Gold" on the map, which is a separate, paid distinction.

DOES CLAIMING MY ACADEMY COST ANYTHING?

No. Claiming a profile is free. Admin+ software is advertised from US$49 a month, and the company plans additional paid tiers between a free claimed profile and Admin+.

HOW WILL MAT SCORE TREAT ACADEMIES THAT USE OTHER SOFTWARE?

The company has not said. Because the known input is check-ins recorded in BJJLink, owners using other systems should ask BJJLink directly how their academy is scored.

IS THIS A COMPETITOR TO GOOGLE MAPS FOR BJJ?

It is a sport-specific directory with lineage and attendance data Google does not have. It does not replace Google search, and owners should keep their Google Business Profile current regardless.

SOURCES, AND WHAT WE COULD NOT CONFIRM

- MMA.INC, "NYSE: MMA – MMA.INC Opens BJJLink to the Global Jiu-Jitsu Community," GlobeNewswire, November 25, 2026, also furnished to the SEC on Form 6-K. Features, September 30 figures and quotes are from this release.
- BJJLink homepage, bjjlink.com, read November 27, 2026, for current map and lineage counts.

- MMA.INC Form 20-F for the year ended June 30, 2026, filed November 17, and the company's November 19 going-concern disclosure, as reported in this journal on November 24. Cash, liabilities and the December 18 deferred payment are drawn from Panabee's November 17 summary of the filing.
- Not established: the full Mat Score methodology; how academies without BJJLink check-ins are scored; how minors' data is handled in the app and lineage tree; launch dates for the planned paid tiers and XP Passport. We will update this article if the company publishes them.

First published November 28, 2026 at MartialArtsProfessional.com

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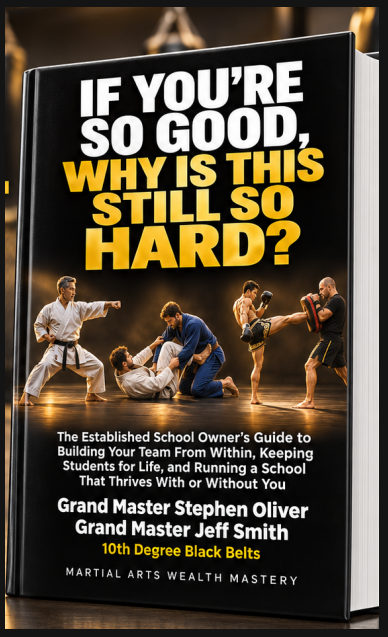

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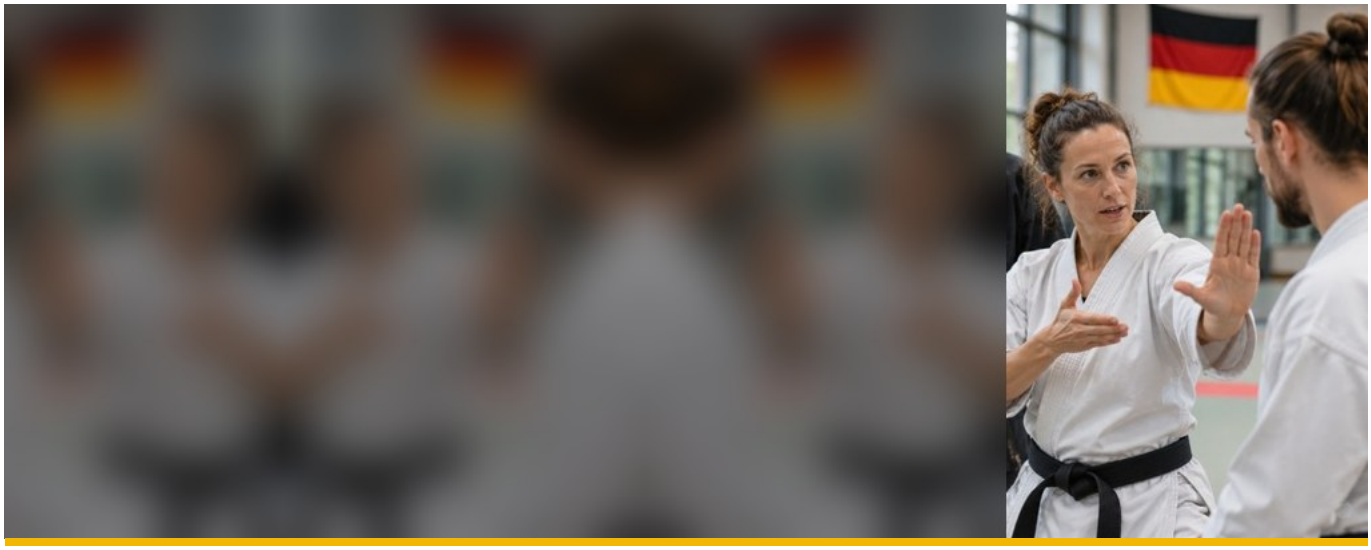

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MARTIAL ARTS BUSINESS NEWS

A GERMAN UNIVERSITY NOW OFFERS A CERTIFICATE IN MARTIAL ARTS PEDAGOGY FOR SCHOOL OWNERS

In November 2026 the first cohort began a university certificate in martial arts pedagogy aimed squarely at owners of private schools that teach children and teenagers. It is one of the few academic credentials anywhere built for the school-owner role rather than for competitive coaching.

BY MARTIAL ARTS PROFESSIONAL

NOVEMBER 15, 2026

WHAT IS THE PROGRAM?

The certificate was developed by Prof. Dr. Yvonne Thorhauer, head of research at accadis Hochschule Bad Homburg and a kickboxer, and Klaus Nonnemacher, president of the World Kickboxing and Karate Union (WKUWORLD). It sits within accadis's education department. According to WKUWORLD's announcement of November 9, which cites an accadis release of October 23, it covers:

- Legal foundations: supervision duties and liability for private schools.
- Neurobiology and developmental psychology: how children learn movement and what they can learn at each age.
- Values teaching: respect, self-regulation and frustration tolerance, taught in an age-appropriate way.
- Training culture: building a respectful, relationship-based environment.

The announcement does not state the format, length, price or credit value, and the source material is in German.

WHY DOES IT MATTER OUTSIDE GERMANY?

Because it treats the children's martial arts school as what it is: an education business with legal duties of supervision, not a sports club with a kids' class attached. North American owners face the same questions, increasingly in statute. New York's background-check bill and New Jersey's proposed safeguarding-training requirement both name martial arts schools explicitly. A school owner who can show formal training in child development, supervision and safeguarding is better placed with parents, insurers and regulators alike. NAPMA's Safe Training Environment standard covers the safeguarding side for U.S. schools.

SOURCES, AND WHAT WE COULD NOT CONFIRM

- WKUWORLD Editorial, "Inside Martial Arts Pedagogy: Practical and Academically Grounded," November 9, 2026, citing accadis Hochschule Bad Homburg, October 23, 2026.
- Not established: course format, duration, cost, credits and language of instruction.

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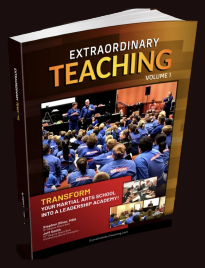

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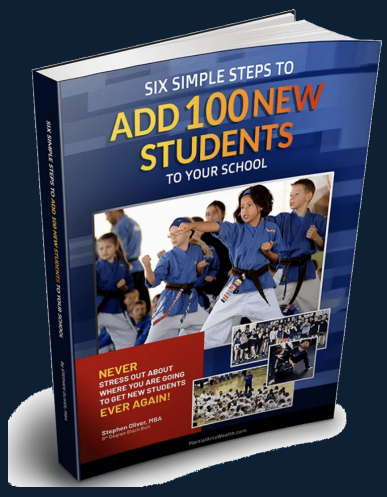

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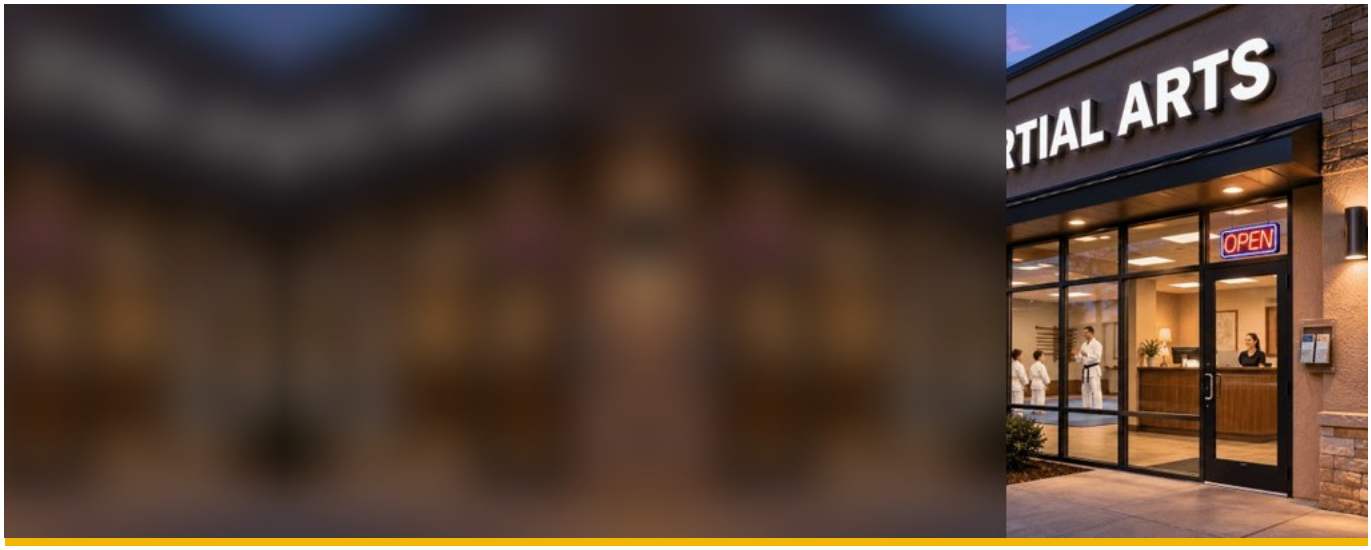

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MARKETING

STOREFRONT SIGNAGE AND STAFFED HOURS: MATCHING YOUR RENT TO WHAT YOUR LOCATION CAN DO

Match signage and staffed hours to your location: the storefront minimum, sign codes and lease clauses, lighting, and how to test if daytime hours pay.



BY STEPHEN OLIVER

NOVEMBER 20, 2026

A premium storefront is an advertising expense disguised as rent. If the signage is weak and the door is locked until late afternoon, a school may be paying for foot traffic it never converts. Here is how to match what a location costs to what it can do.

Stephen Oliver, a 10th Degree Black Belt and the publisher of this journal, described a pattern he sees repeatedly. A school signs a lease in a high-foot-traffic retail centre, at a cost he put at around $12,000 a month in some markets, and then does a poor job on signage and has nobody on site until 4pm. The premium for visibility is paid every month, while most of that visibility is wasted.

The opposite situation is also common and less of a problem. One of his most successful schools was in a former bank building he owned, tucked behind another shop, and it received essentially zero walk-in traffic. Whether someone was there at 10am made no difference, he said, as long as the phones were answered.

The lesson is not that every school needs daytime staff. It is that a location's cost and its visibility should drive decisions about signage and staffed hours.

WHAT IS THE MINIMUM A STOREFRONT SHOULD DISPLAY?

Oliver's baseline for any school with street-facing frontage is five elements:

- Element | Why it matters
- Phone number | Large enough to read from the car park, not just the pavement.
- QR code | Leads to a mobile page where a parent can book a trial or request information after hours.
- An offer | A specific reason to act now, such as a trial class or introductory programme.
- Hours | Tells passers-by when they can walk in and speak to someone.
- Outdoor take-one flyer box | Lets someone leave with information when the school is closed.

None of these is expensive. The flyer box is the most often overlooked, and it works around the clock. It needs checking and refilling on a schedule; an empty box, or one full of rain-damaged paper, sends the wrong message.

HOW SHOULD WINDOW GRAPHICS, SIGHT-LINES AND LIGHTING BE HANDLED?

WINDOW GRAPHICS

Windows are often a school's largest advertising surface. A common mistake is covering them completely, which blocks the view inside. A passer-by who can see a class in progress, children in uniform and an instructor at work gets a better sense of the school than any slogan provides. Many owners use graphics on the lower portion of the glass, keep the upper portion clear, and reserve one panel for the essentials listed above.

SIGHT-LINES

Signage should be tested from where potential students actually are: the driving lane in front of the centre, the far side of the car park, the pavement outside the neighbouring shops. Standing at the door and judging that the sign "looks fine" misses most of the audience. Owners can ask a family member to drive past at normal speed and report what they could read.

LIGHTING AT DUSK

Many families pass a school on the way home in the early evening, and in autumn and winter that is after dark. Illuminated signage, lit window displays and a well-lit entrance keep the storefront working through the hours when classes are busiest. It is worth checking the frontage in person at dusk at least once a season.

CHECK THE RULES BEFORE ORDERING THE SIGN

It needs checking and refilling on a schedule; an empty box, or one full of rain-damaged paper, sends the wrong message.

Signage is regulated in two places. Local sign codes typically govern size, placement, illumination and temporary signs such as banners and inflatables, and may require a permit. Commercial leases often contain their own sign clauses requiring landlord approval, specifying materials or placement, or restricting window coverage. Read the lease, ask the landlord or property manager, and check with the local planning or permitting office before ordering or installing anything. The journal's coverage of zoning, occupancy and related compliance issues is a useful starting point.

DOES A MARTIAL ARTS SCHOOL NEED TO BE OPEN DURING THE DAY?

It depends on the location, and Oliver's two examples mark the ends of the range.

- Location type | Walk-in potential | Suggested approach
- Warehouse unit, industrial park or building behind other shops | Very low; visitors must already be looking for the school | Daytime staffing is not needed; phones must be answered promptly, including by forwarding or an answering service.
- Standard strip centre with moderate daytime traffic | Moderate | Strong signage and a flyer box; test selected daytime hours before committing.
- High-traffic site, e.g., between a cinema and a grocery store | High | Consider daytime hours with the door open and someone present, and evaluate as you go.

In the high-traffic case, the argument is financial. If the rent reflects the visibility, the school is effectively buying daytime foot traffic whether it uses it or not. A locked door converts none of it.

ANSWERING THE PHONE IS NOT OPTIONAL

Whatever the location, the phone number on the sign must reach someone, or at least lead to a prompt callback. A low-traffic school can skip daytime staffing precisely because it relies on phone and online enquiries. Unanswered calls undo that logic.

HOW CAN A SCHOOL TEST WHETHER DAYTIME STAFFING PAYS?

Rather than guessing, run a structured trial.

- Set a trial period. Eight to twelve weeks is long enough to smooth out weekly variation.
- Choose the hours. Pick blocks that match the neighbouring businesses' peak traffic, for example late morning and early afternoon near a grocery store, or weekend afternoons near a cinema.
- Prop the door open, where appropriate. An open door and visible activity invite people in. Even an instructor practising or doing administrative work at the front desk is better than a dark lobby.
- Log every walk-in. Record the date, time, who came in (parent, adult prospect, passer-by with a question), what they asked about, and whether they booked a trial.
- Track through to enrolment. A walk-in only counts if it becomes an appointment and then a student. Tag these leads in the school's system so they can be followed.
- Compare cost with results. Add up the staffing cost for the trial hours and compare it with the tuition value of enrolments attributable to them.

Useful daytime hours do not have to be wasted hours. Staff on site can call leads, follow up on trial students, prepare materials or teach private lessons, which reduces the effective cost of keeping the door open.

WHAT IF THE NUMBERS SAY NO?

Some high-rent locations will not justify daytime staffing, and that is a legitimate result. It still leaves the signage question. A school paying for visibility should at minimum make sure the storefront works unattended: a legible phone number, a QR code leading to a working booking page, clear hours, a stocked flyer box and good lighting. If none of these can make the location pay, the finding should inform the next lease decision.

Signage is also one input among several. Parents who notice a school from the road are likely to look it up before calling, which is why storefront visibility and online reputation work together. The journal has examined how parents now choose a martial arts school in more detail.

FREQUENTLY ASKED QUESTIONS

WHAT SHOULD A MARTIAL ARTS SCHOOL'S STOREFRONT SIGN INCLUDE?

At minimum: a phone number readable from the car park, a QR code leading to a mobile booking page, a specific offer, the school's hours and an outdoor take-one flyer box for when the school is closed.

DOES A MARTIAL ARTS SCHOOL NEED DAYTIME HOURS?

Not always. A school in a low-visibility location with little walk-in traffic can rely on answered phones. A school paying premium rent for heavy daytime foot traffic should consider opening during the day and test whether it pays.

HOW CAN AN OWNER MEASURE WALK-IN TRAFFIC?

Log every walk-in during a trial period, including time, type of visitor, question and outcome, and track each one through to appointment and enrolment. Compare the tuition generated with the cost of the staffed hours.

ARE THERE RULES ABOUT SIGNAGE FOR MARTIAL ARTS SCHOOLS?

Usually. Local sign codes may regulate size, illumination and temporary signs and may require permits, and commercial leases often contain sign clauses requiring landlord approval. Check both before installing anything.

A NOTE ON VARIATION

Sign regulations, permit requirements and lease terms vary widely by municipality and landlord. Rental figures in this article reflect one practitioner's observation and are not a market benchmark. Owners should verify local requirements and measure results against their own trailing numbers.

First published November 20, 2026 at MartialArtsProfessional.com

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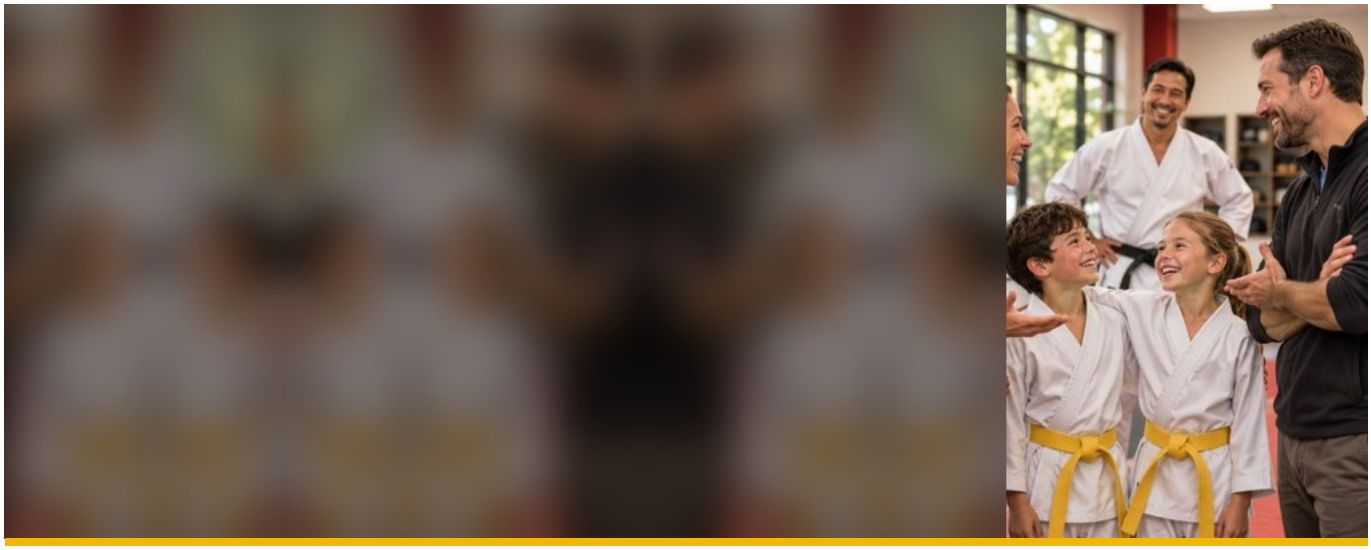

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MARKETING

REFERRALS: WHAT YOU ARE ACTUALLY ASKING A PARENT TO RISK

A referral is a social risk a parent takes for your school. When to ask, what to offer, the two numbers to track, and why referral programmes die.



BY STEPHEN OLIVER

NOVEMBER 17, 2026

Referrals are the only enrollment channel with no acquisition cost, the best retention, and the shortest path from first contact to first class — and they are the channel almost every school leaves entirely to chance. The reason is a misunderstanding of what a referral actually is. It is not a favour a happy family does for you. It is a small social risk a parent takes on your behalf, and everything about how you ask should follow from that.

WHAT YOU ARE ACTUALLY ASKING FOR

When a parent recommends your school to another parent, they are putting their own judgement on the line. If the other family has a bad experience, that reflects on the person who sent them. This is why "tell your friends about us" produces so little: it asks for an unbounded commitment to an unspecified person about an unspecified thing.

Every effective referral practice reduces that risk. Look at the list below and note that almost all of it is risk reduction rather than persuasion.

- What reduces the referrer's risk | Why it works
- A specific ask: "who do you know with a child around Maya's age?" | Bounded, answerable, and it does not require the parent to canvass everyone they know

- Something concrete to hand over | A card, a link, a dated invitation. A verbal recommendation obliges the referrer to explain the school themselves.
- You make the first contact, not them | Asking a parent to sell on your behalf is the request most of them quietly decline
- An event rather than an enrollment | Inviting a friend to a bring-a-buddy day is socially trivial. Recommending a year-long financial commitment is not.
- Reporting back to the referrer | Closes the loop and tells them the risk paid off, which is what produces a second referral

WHEN TO ASK

Timing does more work here than wording. There are moments when a family's confidence in the school is at a local maximum, and moments when it is not.

- Ask | Do not ask
- Immediately after a promotion or a successful test | During a billing conversation or a rate change
- When a parent volunteers praise, unprompted | After a cancelled class or a substitute-taught week
- At a progress check where the news is good | When the student has been absent and you are chasing attendance
- After a school event the family enjoyed | Immediately after enrollment, before the family has any experience to report
- When a student achieves something visible — a break, a first competition, a leadership role | By mass email to the whole roster at once

The unprompted-praise moment is the highest-yield and the most commonly wasted. A parent who says "he's so much more confident since he started" has just told you they are ready to say that to someone else. The correct response is to thank them and, in the same breath, ask who else they know who might need to hear it.

THE EVENT IS THE MECHANISM

If you take one operational thing from this article: put two or three bring-a-friend events on the annual calendar, and build the referral programme around them rather than around a standing request.

A date creates a reason to ask, a deadline, something concrete to hand over, and a socially easy invitation. It converts an ongoing awkward request into a twice-yearly natural one — and it gives you a reason to contact every family at once without it reading as a solicitation.

ON INCENTIVES

A referral programme is a multiplier on the underlying experience, and a multiplier on a weak experience produces nothing.

Most schools offer something for a referral, and the question of what is worth thinking about carefully.

- Approach | Consideration
- Recognition | A named wall, a patch, an announcement in class. Costs almost nothing and works better than owners expect, particularly with children.
- Something for the student | Pro shop credit, a private lesson, a seminar place. Generally received better than cash-equivalent rewards to the parent.
- Account credit | Effective, but it converts a social act into a transaction, and families begin to weigh whether the recommendation was worth the credit
- Escalating rewards | Tends to produce a small number of enthusiastic referrers and disengage everybody else

Two cautions. First, an incentive large enough to be worth pursuing changes the character of the recommendation, and recipients can usually tell. Second, if you operate in a field where referral payments touch on regulated activity — for instance, arrangements with other businesses rather than with families — it is worth a conversation with your attorney about how such arrangements are characterised in your state.

MEASURING IT

This requires that you ask every enrolling family how they heard about you, record the answer in a fixed set of categories, and never let it be skipped. Without that one discipline, none of what follows is possible.

The second number is the diagnostic. A school with a healthy referral share driven by four families is fragile; the same share spread across thirty families is a genuine asset. Most owners have never looked at the distribution and are surprised by how concentrated it is.

- Also worth tracking | Why
- Retention of referred students versus other sources | Referred students typically retain better; knowing by how much tells you what a referral is actually worth
- Time from first contact to enrollment, by source | Referrals usually close faster, which is a real cost saving nobody counts

- Which families have never referred | Not a list to pressure. A list of families whose experience you may not fully understand.

WHY REFERRAL PROGRAMMES FAIL

- Failure | Cause
- Launched, then never mentioned again | No calendar. A programme without recurring events is an announcement, not a system.
- Nobody knows it exists | Announced once, to whoever was in the room that week
- Staff do not ask | Usually discomfort rather than unwillingness. Give them the specific question to use and practise it once; the discomfort is almost entirely about not knowing the words.
- The referrer never hears what happened | The single most common failure, and the reason a family refers once and never again
- Referred families get no special handling | A referred family should be greeted by name, expected, and told who sent them. Treating them as a cold lead wastes the whole advantage.
- Asking while the school is visibly struggling | Families will not stake their reputation on a school with a rotating substitute in the class their friend would join. Fix that first.

The last row is the honest one. A referral programme is a multiplier on the underlying experience, and a multiplier on a weak experience produces nothing. If asking feels uncomfortable, it is worth considering whether the discomfort is telling you something accurate about the current state of the school.

FREQUENTLY ASKED QUESTIONS

HOW DO MARTIAL ARTS SCHOOLS GET MORE REFERRALS?

Reduce the social risk the referring parent is taking. Ask a specific question rather than a general one — "who do you know with a child around Maya's age?" — give them something concrete to hand over, make the first contact yourself rather than asking them to explain the school, and build the programme around two or three bring-a-friend events a year so there is a date, a deadline and a socially easy invitation.

WHEN IS THE BEST TIME TO ASK FOR A REFERRAL?

When the family's confidence is at a local maximum: right after a promotion or successful test, at a progress check with good news, after a school event they enjoyed, and above all the moment a parent volunteers unprompted praise. Do not ask during a billing conversation, after a cancelled or substitute-taught class, while chasing a student's attendance, or immediately after enrollment before the family has any experience to report.

SHOULD A MARTIAL ARTS SCHOOL PAY FOR REFERRALS?

Recognition and rewards directed at the student — pro shop credit, a private lesson, a seminar place — are generally received better than cash-equivalent rewards to the parent. Account credit works but converts a social act into a transaction. An incentive large enough to be worth pursuing changes the character of the recommendation, and recipients can usually tell. Where arrangements involve other businesses rather than families, ask an attorney how such payments are characterised in your state.

WHY DO REFERRAL PROGRAMMES STOP WORKING?

Most commonly because the referrer never hears what happened. Closing the loop — telling the family that their friend came in and how it went — is what produces a second referral. The next most common causes are no recurring calendar of events, staff who are uncomfortable asking because nobody gave them the words, and referred families being handled as cold leads rather than greeted by name and expected.

HOW SHOULD A SCHOOL MEASURE REFERRALS?

Ask every enrolling family how they heard about you, record it in a fixed set of categories, and never skip it. Then track two numbers: referral share of total enrollments, and referrals per referring family. The second is the diagnostic — a referral share driven by four families is fragile, while the same share spread across thirty is a genuine asset.

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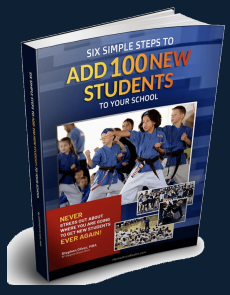

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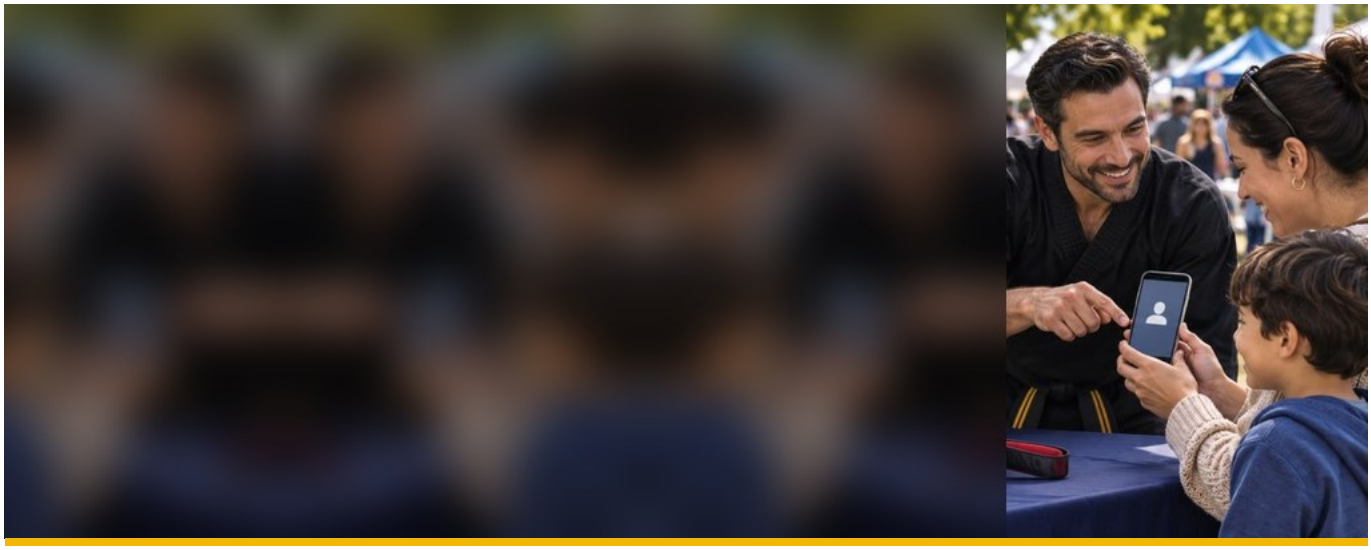

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ENROLLMENT & RETENTION

WHEN PHONES SCREEN UNKNOWN CALLERS: WHY MARTIAL ARTS SCHOOL LEAD FOLLOW-UP NOW STARTS AT THE BOOTH

Phone call screening means unknown numbers rarely ring through. How martial arts schools are changing lead follow-up: book at the booth, share the contact card.



BY STEPHEN OLIVER

NOVEMBER 12, 2026

For most of the history of the martial arts school business, a lead collected at a fair, a mall or a school carnival could be turned into an appointment by telephone the following evening. That assumption no longer holds. Phone makers now filter calls from numbers that are not in the owner's contacts, and schools that still rely on next-day calling are watching event leads go cold.

Disclosure: the author is the Publisher of Martial Arts Professional and the Founder and CEO of Martial Arts Wealth Mastery, which coaches school owners. Operating figures below come from Mile High Karate's records and member schools discussed on Martial Arts Wealth Mastery coaching calls in November 2026. They are practitioner observations, not survey data.

WHAT CHANGED ON THE PHONE?

Both major phone platforms now give users tools that stop calls from unfamiliar numbers from ringing:

- iPhone. Apple added "Silence Unknown Callers" in iOS 13 in 2019, which sends calls from numbers not in contacts, recent calls or Siri suggestions straight to voicemail. With iOS 26 in 2025, Apple added Call Screening, which answers an unknown caller automatically and asks for a name and the reason for the

call before the phone rings.

- Android. Google's Call Screen on Pixel phones and spam-filtering features across Android devices screen or flag unknown callers in a similar way.

Layered on top of this is the volume of spam calls and texts, which school owners expect to rise further as AI voice tools make automated calling cheaper. The practical result for a school is that a call from an unrecognized number is likely to be silenced, screened or ignored.

HOW LARGE IS THE EFFECT ON EVENT LEADS?

The contrast with the past is stark. Mile High Karate once collected so many leads at a Boy Scout jamboree that they filled trash bags, and a Sunday-evening phone bank from six to nine o'clock reached nearly all of them. Today, operators report that cold calls to event leads reach somewhere between 5 and 10% of people.

Member schools reported both sides of this after Halloween 2026. One school collected 35 leads at an event, called on Monday, and booked no appointments because nobody answered. Others booked appointments at the booth and filled their intro schedules: 25 appointments from a downtown trick-or-treat table, and 35 appointments in two hours at an elementary school Halloween night.

WHAT ARE SCHOOLS DOING DIFFERENTLY?

WHY DOES THE CONTACT CARD MATTER?

A common thumbnail for the value of a new student is the previous year's gross divided by the previous year's enrollments.

Call filtering keys on whether a number is known to the phone. If the school's details are saved as a contact, its calls ring through normally, its name appears on caller ID, and its texts are less likely to be treated as unknown. Schools are using NFC tap cards, QR codes and direct phone-to-phone contact sharing at the booth to do this.

The record should hold the school name, the names of the staff the family will meet, every number the school may call or text from, the email address and the street address. A typical line at the booth: "Tap this. When you come in, it will map you straight to us, and when we call to confirm, you'll see it's us."

WHAT DOES AN APPOINTMENT JUSTIFY IN FOLLOW-UP COST?

A common thumbnail for the value of a new student is the previous year's gross divided by the previous year's enrollments. Established schools grossing $1 million or more report figures of $8,000 to $10,000. At $9,000, with about half of intros enrolling and about half of appointments showing up, each booked appointment is worth roughly $2,250. Against that, a printed brochure ($3 to $4), a mailed piece and an automated message sequence cost about $10 per appointment.

DOES THIS AFFECT ONLINE LEADS TOO?

Yes, in a different way. For web inquiries, the decisive factor remains speed: operators aim to place an outbound call within about 30 seconds to two minutes, while the person is still on the website and expecting contact. A call that arrives hours later from an unknown number is far more likely to be screened. The best outcome of all is prompting the prospect to call the school.

FREQUENTLY ASKED QUESTIONS

WHY DON'T EVENT LEADS ANSWER THE PHONE ANYMORE?

Call-screening and silencing features on iPhone and Android stop many calls from unknown numbers from ringing, and spam has trained people not to answer them.

HOW CAN A MARTIAL ARTS SCHOOL GET ITS CALLS ANSWERED?

Get the school saved as a contact in the prospect's phone at the first meeting, and book the appointment on the spot so later calls are confirmations.

WHAT SHARE OF EVENT LEADS SHOULD BOOK AN APPOINTMENT AT THE BOOTH?

Operators with trained booth staff target 90% or more.

WHEN SHOULD A SCHOOL CONFIRM AN EVENING APPOINTMENT?

The night before and again in the late afternoon of the appointment day, rather than in the morning.

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MARKETING

CREATE YOUR IDENTITY AND BUILD YOUR MARTIAL ARTS BRAND

Hanshi Jessie Bowen on building a martial arts school brand: read what families say, pick one strength, get seen in your community and track what enrolls.



BY HANSHI JESSIE BOWEN

NOVEMBER 18, 2026

A wrapped van got a stranger to chase Hanshi Jessie Bowen across a gas station for his business card. The van got the man's attention. What he experienced at the school is what made it a brand. Here is how to find out what people already say about your school, decide what you want to be known for, and make it worth repeating.

KEY TAKEAWAYS

- Your brand is what people come to expect from you as an instructor, business owner and community leader, so start with the words families already use about you.
- Choose one strength people can describe in a sentence, so a parent, coach or student has a clear reason to send someone your way.
- Put that message where people already are: a vehicle wrap, a coach's practice, a local TV or radio segment, a waiting room.
- A book, an online course or a children's magazine lets families take your teaching home.
- Put a number on your goal and track which sources actually turn into enrollments.

I was putting gas in my van one day when a man hurried toward me, calling, "Give me your card! Give me your card!" The way he came at me, I thought he wanted my credit card. Then I realized what had caught his attention. The van was wrapped with my school's name: Karate International of Durham. He had seen that I taught martial arts and wanted my business card. I had stopped to fill the tank and ended up talking to someone about karate.

The van gave him a reason to approach me. What he experienced after that conversation would give him a reason to remember me or recommend my school. That's how I think about a brand. It's what people come to expect from you as an instructor, business owner, and community leader. Whether you're preparing to open a school or you've been teaching for years, start with what people already say about you.

LISTEN TO WHAT STUDENTS SAY

Start with your online reviews. Read the words people use, even when you already know the star rating. A parent who says, "My daughter used to stand at the back of the room, and now she volunteers to lead warmups," tells a prospective family more about your school than a page of promises about confidence. Ask new students who sent them and what that person said. Over time, you'll hear which parts of your program people remember well enough to talk about. Ask your staff what they hear at the front desk, too. A parent may tell the person who checks students in something they would never put in a review.

Give critical reviews the same attention. If several families say nobody returned their call, assign someone to check messages and decide when each inquiry should get a reply. If a parent says the testing fees came as a surprise, look at when your staff explains them. Respond respectfully to criticism and keep personal details private. A family reading your response will learn something about how you handle problems.

Walk through your school as if you were visiting for the first time. Can you find the entrance? Are the mats and restrooms clean? Does someone greet you and tell you where to wait? Then open your website on your phone. See how long it takes to find the beginner schedule or book a trial class. If you tell people you welcome beginners, make it easy for a beginner to get through the door.

DECIDE WHAT YOU WANT TO BE KNOWN FOR

Once you know what families value about your school, decide which strength you want more people to see. Are you the instructor competitors seek out to prepare for tournaments? Do adults come to you to learn practical self-defense? Are you the educator parents trust to help their children get comfortable taking instruction and working with others? Your school can serve several groups, but choose a strength people can describe in a sentence. That gives a parent, a coach, or a student a clear reason to send someone your way.

Look at the other schools in your area. Read their reviews, compare their schedules, and see how easy their locations are to find and reach. A school on a busy road has a visibility advantage. A school that offers a beginner class after parents get off work may have a scheduling advantage. Listen for what people in your community are looking for and where your teaching can meet that demand. If you plan to open a school, learn this before you sign a lease. If you already operate one, let what you learn inform your next schedule change or program.

MAKE YOUR SCHOOL VISIBLE IN THE COMMUNITY

Once you can describe what your school offers in a sentence, think about where people will encounter that message. For Karate International, one of the most practical places was the side of my van. I paid for the design and professional installation once, and the van advertised the school while I drove to work, ran errands, or stopped for gas. People could see the same name around Durham on ordinary days. If you wrap a vehicle, make the school name easy to read and give people a short web address. A QR code can take someone straight to an introductory class page when the vehicle is parked. Test the code before you print it on the van, a flyer, or a business card.

Give people a chance to see you teach, too. Offer to speak at a school or ask a local coach what would help their team. A short session on refocusing after a mistake may be more valuable to that coach than a general martial arts demonstration. Get acquainted with local television and radio producers. When you contact them, offer a topic their audience can use, such as what parents can look for when they observe a children's class. Your attitude and the way you motivate people are easier to understand when they see you work.

EXTEND YOUR REACH AS AN EDUCATOR

A talk or demonstration lets people see you teach for a few minutes. A book gives them something they can take home and use. A colleague known as Master Mom CK used a book and a local television program to become a familiar voice for martial arts in her community. She could speak as an instructor and as a mother who understood the questions parents brought to a school. That combination gave families a reason to listen, and I saw how it helped her school grow. Think about the question families ask you most often. It could become the subject of your first book.

You might write a children's story about a student learning to handle frustration or a short guide that shows parents how you teach focus. Give a principal or a media producer a copy so they

can see what you could bring to their students or audience. Start with a lesson you teach well and give the reader a way to use it at home.

If a school demonstration brings in inquiries but few families visit, review how you invite them to take the next step.

Online training can carry those lessons beyond the dojo. Try a live session on Zoom or a recorded course for students who live too far away to attend in person. Choose material you can teach and assess effectively at a distance, such as solo forms or footwork. If you offer progress checks or certificates, spell out what students must demonstrate and how you'll evaluate their work. Continuing education can also expand what you teach. Training in mindfulness, meditation, goal coaching, or time management can help you develop a workshop when it serves a need your students or community partners have identified.

I taught physical education at Duke University for 29 years while running Karate International of Durham. People in Durham knew Duke, and knowing I taught there helped families see me as an educator when they considered my school.

You can build that kind of recognition through relationships with businesses families already visit. Create an eight- to fifteen-page personal development magazine for children and ask local restaurants, banks, dental offices, and doctors' offices to share it. Include short pieces on focus and confidence, stories from your school, and a page explaining what you offer. A child waiting for an appointment could read about a student who learns to try again after a mistake. The parent reading alongside them gets a sample of how you teach. Add a QR code that takes interested families to your introductory class page so they know where to go next.

RUN THE BUSINESS BEHIND THE BRAND

Getting a family to visit is one step. Once they arrive, they need to see the value of the instruction. My rates were among the highest in the community. Families could observe how I explained a technique, corrected a student, and set expectations for progress. That gave them something concrete to consider when deciding whether the program was worth the price.

I ran Karate International of Durham for 39 years. It was a franchise school, and the franchise required me to complete at least an associate degree in its business program. That gave me a foundation for running the business before I opened the doors. I kept studying as my responsibilities grew.

Part of the owner's job is putting a number on what you want the school to accomplish. Is your goal $20,000 a month in revenue or $100,000? Start with what you collect today, what it costs to run the school, and how many students your staff and schedule can serve well. If you collect $16,000 a month and want to reach $20,000, work out where the additional $4,000 could come from. Look at how many trial students enroll, how many current students stay, and whether there is room for another class at a time people can attend.

Keep track of how people find you. If a school demonstration brings in inquiries but few families visit, review how you invite them to take the next step. If referrals consistently become enrollments, ask those families what convinced them to come in. Compare revenue with expenses as you grow, especially if adding classes means paying for more staff hours. You want to know which parts of your business can support the kind of instruction you promise.

If you want guidance on that work, consider professional coaching. I recommend talking with Grand Master Stephen Oliver and Grand Master Jeff Smith of Martial Arts Wealth Mastery. Bring your actual numbers and a specific question. For example, ask how to make room for more beginners when your after-school classes already run close to capacity. A coach can help you see which changes to make first and how to tell if they're working.

Disclosure: Grand Master Stephen Oliver is the publisher of Martial Arts Professional and the founder of Martial Arts Wealth Mastery, where Grand Master Jeff Smith is Chief of Instruction.

GIVE PEOPLE A REASON TO REFER YOU

Start this week by reading your recent reviews and asking a few families what they say when someone asks where they train. Choose one thing to improve based on what you hear and give it a deadline. If students love the instruction but parents struggle to find a suitable class, start with the schedule. If families keep mentioning how you help nervous beginners settle in, let prospective students see how that works during a trial class or a short video.

The man at the gas station could read my school's name from across the lot. The van had done its job by the time he asked for my card. When someone in your town asks a friend where to take their child for a first martial arts class, listen for what comes after your name. The words they use will tell you what you've built and what you still have to work on.

If you're thinking about writing a book, contact Elite Publications for a free Author Success Coaching session at ElitePublications.org.

FREQUENTLY ASKED QUESTIONS

WHAT IS A MARTIAL ARTS SCHOOL'S BRAND?

It is what people come to expect from you as an instructor, business owner and community leader. A logo or a wrapped van can get attention, but what families experience after that first contact is what they remember and repeat to their friends.

WHERE SHOULD A SCHOOL OWNER START BUILDING A BRAND?

With what people already say. Read your online reviews for the exact words families use, ask new students who referred them and what that person said, and ask front-desk staff what parents tell them.

HOW SHOULD A SCHOOL HANDLE CRITICAL REVIEWS?

Treat them as operating feedback. If several families say nobody returned their call, assign someone to check messages and set reply times. Respond respectfully and keep personal details private, because prospective families read the response too.

IS A VEHICLE WRAP WORTH IT FOR A MARTIAL ARTS SCHOOL?

It can be: you pay for the design and installation once, and the vehicle advertises the school wherever you drive and park. Keep the school name easy to read, add a short web address, and test any QR code before printing it.

First published November 18, 2026 at MartialArtsProfessional.com

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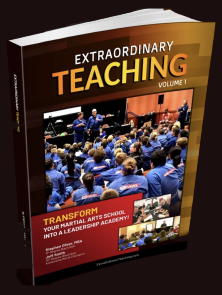

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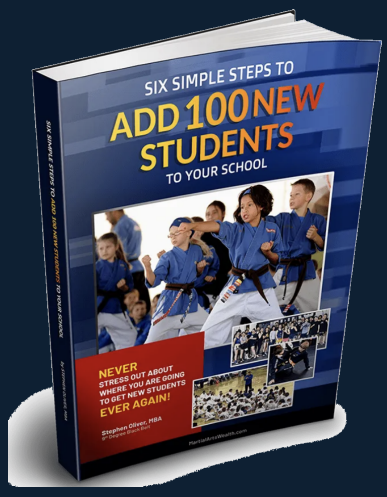

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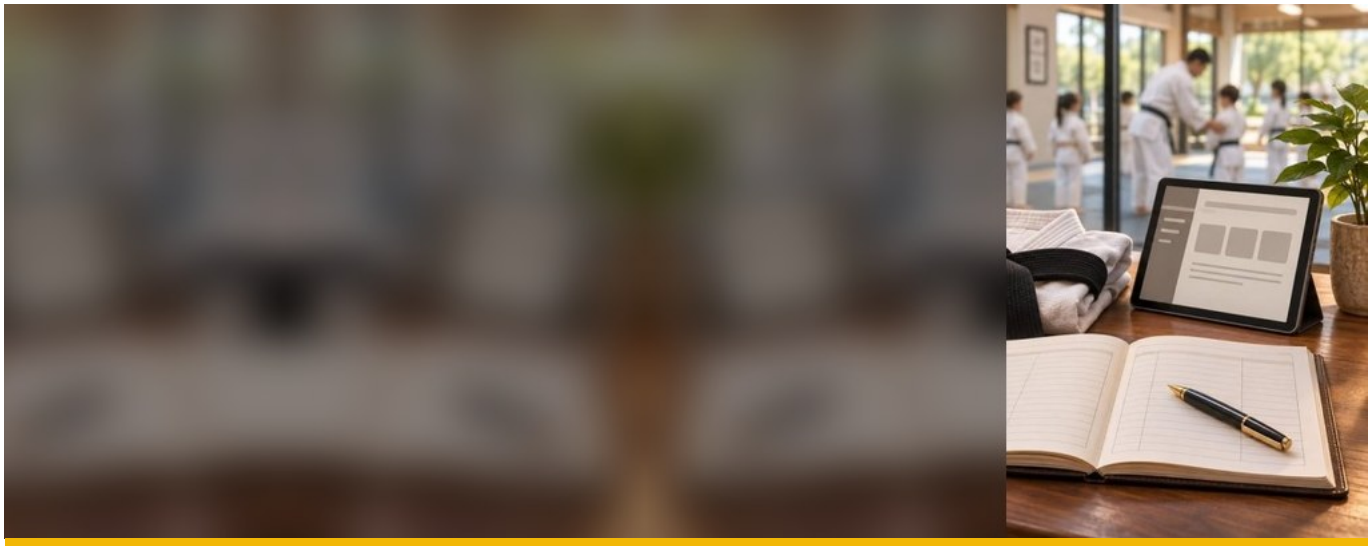

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MARKETING

WHAT A STUDENT IS WORTH DECIDES WHAT YOU CAN SPEND TO GET ONE

A $150-a-month program where members stay three months is worth $450 a student. A Black Belt program with a registration fee and a 12-month agreement can be worth $6,000 to $10,000. That gap, not the marketing budget, decides which school can afford to advertise.



BY STEPHEN OLIVER

NOVEMBER 4, 2026

Disclosure. Stephen Oliver is Publisher of Martial Arts Professional and Founder and CEO of Martial Arts Wealth Mastery, a coaching program for school owners. The student values quoted are figures he reports from schools he coaches, not industry survey data. Work out your own from your records.

What is a martial arts student worth? Multiply average monthly tuition by the average number of months a student stays, then add registration and other fees. A short-stay program at $150 a month for three months is worth about $450 per student. Schools running Black Belt and Leadership programs on 12-month agreements report student values of $6,000 to $10,000. The higher the value, the more a school can profitably spend on advertising, events and follow-up to win each new student.

HOW DO YOU CALCULATE STUDENT VALUE?

A simple version:

Student value = (average monthly tuition × average months enrolled) + registration and other one-time fees

Use your own enrollment records for the average length of stay, not your agreement length. The two are rarely the same.

WHAT DO THE TWO MODELS LOOK LIKE SIDE BY SIDE?

- Model | Up front | Monthly | Typical stay | Approximate value
- Fitness-style, month to month | None | $150 | 3 months | $450
- Black Belt program, 12-month agreement, with renewals | About $500 | About $397 | Often well beyond a year | $6,000 to $10,000 reported

The second row is not a single year's tuition. Values at that level come from students who renew into Black Belt and Leadership programs over several years.

WHY DOES STUDENT VALUE DECIDE WHAT YOU CAN SPEND ON MARKETING?

Sell adults the long-term benefits: confidence at work, composure in hard situations, a lifestyle rather than a workout.

If a new student is worth $450 and it costs you $450 to get one, you lose money on every enrollment, because you still have to pay to teach them. That school cannot afford to advertise, and it usually concludes that advertising "doesn't work."

A school whose new student is worth $10,000 can spend generously at every step: digital advertising, direct mail, a hand-addressed card after every event, a live person calling every lead. It is not reckless spending. It is a small fraction of what each new family is worth.

This is also why fast follow-up is affordable for some schools and not others. Our own target ratios for events are in The 100-50-25 Rule.

WHAT LOWERS STUDENT VALUE WITHOUT ANYONE NOTICING?

- Month-to-month side programs. A second program sold cheaper and without an agreement. See Adding Tai Chi, BJJ or Muay Thai.
- Short-term framing. Selling a 60- or 90-day fitness fix instead of a long-term goal. Members who came in for a 90-day fix before a wedding leave after 90 days.
- Waiting too long to raise prices. Successful owners repeatedly say they wish they had raised tuition sooner. One school owner who asked a top operator for a single tip got exactly that answer and raised his membership price the same week.

HOW DO YOU RAISE STUDENT VALUE?

Lengthen the stay and raise the rate. Sign families up for a goal, Black Belt, rather than a month or a membership. Sell adults the long-term benefits: confidence at work, composure in hard situations, a lifestyle rather than a workout. Run a Leadership or instructor track that students upgrade into. And price for the program you actually deliver.

FREQUENTLY ASKED QUESTIONS

HOW DO YOU CALCULATE THE LIFETIME VALUE OF A MARTIAL ARTS STUDENT?

Multiply average monthly tuition by the average number of months students actually stay, then add registration and other one-time fees.

WHAT IS A TYPICAL MARTIAL ARTS STUDENT WORTH?

It varies widely by model. A month-to-month program at $150 with a three-month average stay is worth about $450. Schools with Black Belt programs on 12-month agreements report $6,000 to $10,000.

HOW MUCH SHOULD A SCHOOL SPEND TO GET ONE NEW STUDENT?

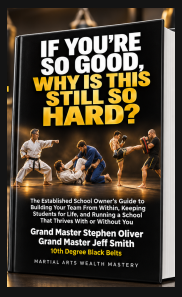
Well under the student's value, after the cost of teaching them. The higher your student value, the more you can invest in advertising and follow-up.

WHY DOES ADVERTISING NOT WORK FOR SOME MARTIAL ARTS SCHOOLS?

Often because student value is too low. When a new student is worth about what it costs to acquire one, every enrollment loses money.

First published November 4, 2026 at MartialArtsProfessional.com

FREE BOOK · ESTABLISHED SCHOOL OWNERS



IF YOU'RE SO GOOD, WHY IS THIS STILL SO HARD?

Building your team from within, keeping students for life, and running a school that thrives with or without you. By Grand Masters Stephen Oliver and Jeff Smith, 10th Degree Black Belts.

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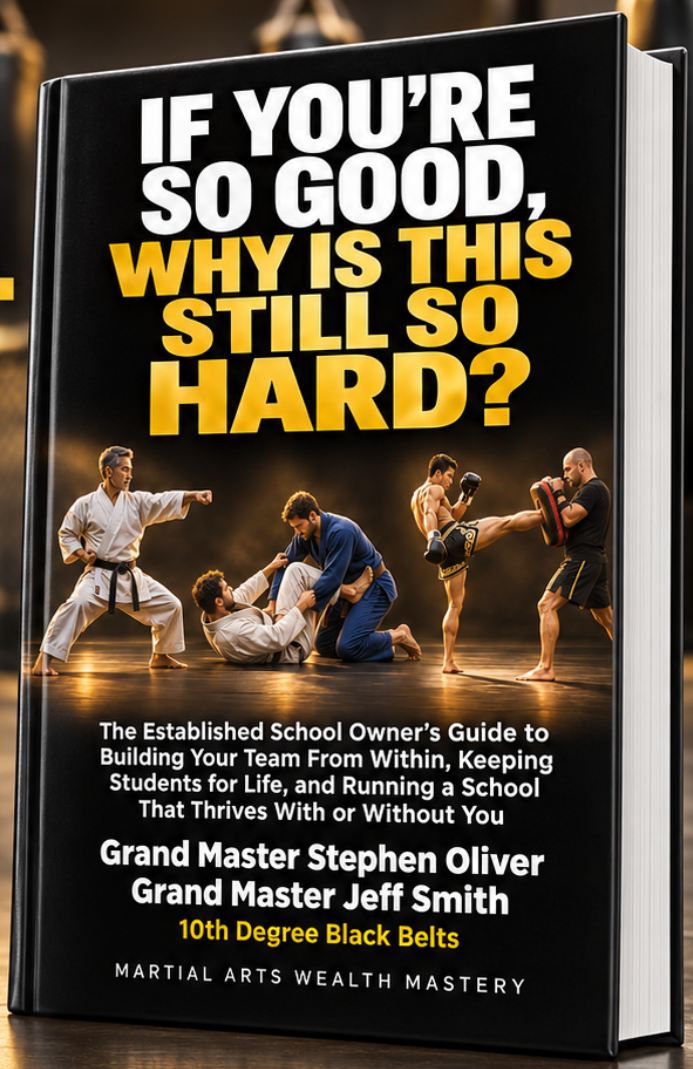

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Oliver Drexler
8-Time World Champion
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"Stephen Oliver's new book, 'If You're So Good, Why Is This Still So Hard?", is yet another game-changer! This book isn't just about making more money with your martial arts school – although, believe me, it certainly helps you do that! Under Grandmaster Stephen Oliver's guidance, I was able to grow my dojo's revenue from $20,000 to $60,000 a month – and that's in Germany!

But this book goes far beyond financial success. It's about delivering exceptional martial arts instruction, building a strong leadership team, and developing a sustainable pipeline of outstanding instructors who already understand your system, have grown up within your school, and embrace your values and philosophy.

Most importantly, it's about giving these talented individuals the opportunity to turn their passion into a profession and make their dreams a reality.

I could go on and on about the value of this book and the impact Stephen Oliver's guidance has had on my business, but my recommendation is simple: Buy the book, read it, and put its lessons into practice. Or, even better, invest in yourself and your martial arts school by having Stephen Oliver coach you personally!"

Credit: Oliver Drexler
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A PERSONAL FOLLOW-UP FOR OWNERS WHO REQUESTED MY BOOK
AND RUN A SCHOOL, ACADEMY OR GYM WITH 100+ STUDENTS

It's 11:40 at night. The mats are clean. The door is locked.

And you're still doing the math.

Inside: the private questions every owner asks alone — and how to get them answered in one hour, with **your own numbers**, *by two Grand Masters with roughly a hundred years in this business between them.*



FROM THE DESK OF

Grand Master Stephen Oliver, MBA

10th Degree Black Belt · Founder and CEO, Martial Arts Wealth Mastery

ONE HOUR · NO CHARGE · NO CREDIT CARD
CLIENT OR NOT, YOU KEEP THE SCORECARD

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If you have ever sat in your car in your own parking lot after the last class, running numbers in your head that never quite add up — **this letter was written for you. Read it tonight — before you finish the book.**

Dear Fellow School Owner,

You recently requested my book, and you told us something most owners never write down: your school has **more than 100 active students.** That tells me you have already done the hard part. It also tells me you have probably reached the part nobody warns you about.

I know what you were thinking about last night.

Not because I read minds. Because I have been you.

I opened my first martial arts school in 1975. I was fifteen years old. My instructor was Grand Master Jhoon Rhee, and he taught me everything about the art and nothing — not one word — about payroll, pricing, or what to do when a family of four cancels on the same Tuesday.

Nobody teaches you that part. You learn it at 11:40 at night.

I have spent more than fifty years since then running schools and, since 1985, coaching the owners of them — traditional karate and taekwondo schools, BJJ academies, Muay Thai, MMA and Krav Maga gyms. And here is the single most useful thing I can tell you:

> Teaching the art. Running the floor. Running the business. Those are three different skills. Almost nobody walks in the door with all three.

That is not a character flaw. It is simply the part nobody handed you when you opened.

And the gap between those skills shows up as the same handful of questions. Owners type them into forums at midnight. They ask them of their spouse on the drive home. They almost never ask them out loud to someone who can actually answer them.

The book will give you the systems. It cannot look at *your* numbers. That is what the rest of this letter is about. Turn the page and count how many of these questions you have asked yourself this month.

Be honest. Nobody's watching. — S.O.

WHAT OWNERS ACTUALLY ASK — IN THEIR OWN WORDS

The questions nobody at your school can answer for you.

- ☐ *Why do they quit right around month six?*
- ☐ *Can I actually pay myself yet — or is this just how it is?*
- ☐ *Am I priced right for this town, or am I scared to find out?*
- ☐ *If I charge more, am I selling out the art?*
- ☐ *Why does a school with 100+ students still feel broke?*
- ☐ *Why won't people show up for the trial they booked?*
- ☐ *Do I need more leads — or am I losing the ones I have?*
- ☐ *Why did the Facebook ads stop working?*
- ☐ *Could this place survive two weeks without me on the mat?*
- ☐ *What do I pay a coach — and what if he leaves?*
- ☐ *When the lease renews, is the rent going to eat me alive?*
- ☐ *Members say they love it here. So why are check-ins down?*
- ☐ *If I ever sold this place, would anyone buy it — or am I the asset?*

Checked three or more? Then you do not have an effort problem. You have a numbers problem — and numbers problems have answers. The rest of this letter shows you how to get yours.

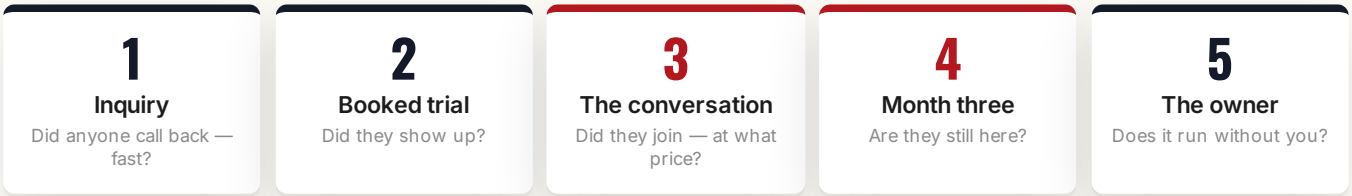
THE BIG IDEA

Most owners are working hard on the wrong number.

Almost every owner who calls us is already working hard. That is not the variable. The variable is whether the work is going into a structure that holds it.

Working harder on the wrong number is like fixing a leaking bucket by pouring faster. You get wet, you get tired — and the water level does not move.

Your school is not one business. It is five systems stacked on top of each other, and each one hands off to the next. When one is broken, the four healthy ones cannot make up for it. They just carry the loss forward.



Most owners only ever measure step one. The money usually leaks out at three and four.

The expensive version of this mistake

The owner who believes he has a marketing problem buys more marketing. If the real break is downstream — at the trial, at the price, at month three — every extra lead is just a more expensive way to lose the same percentage of people.

Ben Brown was enrolling 65 to 85 new students a month at Phase Three Muay Thai in Santa Rosa and was stuck at $16,000 a month. Everybody told him he needed more leads. He didn't. **His lead volume never changed** — and his school went to $59,000 a month.

> *That owner does not fail. He does something worse: he stays busy, spends more, and quietly concludes the industry is hard.*
>
> STEPHEN OLIVER

TONIGHT'S HOMEWORK

Do this math before you go to bed tonight.

Most owners have never seen this number written down. ↓

Owners talk about cancellations like weather. "Everybody quits eventually." But a cancellation is not weather. It is money — and you can put an exact number on it.

AN ORDINARY EXAMPLE

Take a school with **150 students** that loses **five a month** — about 3%, which most owners would call normal. At the median figures for a BJJ school ($122 a month, 19-month average stay), each of those students was worth about **$2,318**.

$11,590 of future tuition walks out of that building **every 30 days.**
That is about **$139,000 a year.**

Median revenue per active student and median student lifetime: Wodify Jiu-Jitsu School Owners Benchmark Report, August 2026 (US and Canadian BJJ schools). Your art and your prices will differ — that is the point of doing your own.

Now yours. Fill it in.

A. Students who cancelled last month _____

B. Average tuition you actually *collect* per student, per month $ _____

C. Average months a student stays with you _____

A × B × C = the money that walked out last month **$** _____

× 12 = what the leak costs you this year **$** _____

And the good news: **one extra month of average stay** is worth (your students) × (your tuition). At 150 students and $122, that is $18,300 — more than many schools spend on advertising in a year.

THE MID-SIZE TRAP

The cruelest spot in this business: 100 to 199 students.

You told us you have more than 100 students. That puts you right here — or just past it. You are too big to do it all yourself and too small to afford the team. So you do it all yourself.

This is not folklore. The first-ever Wodify Jiu-Jitsu School Owners Benchmark Report, published in August 2026, found that owners in the 100–199 student band **work the longest hours and earn the least per hour** of anyone in the study.

TYPICAL OWNER TAKE-HOME

~$60,000

a year — about **$29 an hour**

OWNERS PAST 200 STUDENTS

$150,000+

a year — about **$70 an hour**

Why growing can make it worse before it gets better

Somewhere past the point where you can teach every class yourself, you start paying coaches. In one model of BJJ school economics, instructor payroll climbs from about 8% of revenue at 60 members to 37% at 240 — and the owner of the bigger school takes home only about $16,000 more. The same report flags payroll above **40% of revenue** as the line where profit trouble starts. Nineteen states raised their minimum wage on January 1, 2026, which moves that line again.

Most owners walk into this trap believing more students is the answer. In the hour, we will show you the student count where *your* margin turns — before you walk into it.

> *If the school only works when you handle every class, every lead and every problem, you don't own a school. You own a job.*
>
> STEPHEN OLIVER

Sources: Wodify Jiu-Jitsu School Owners Benchmark Report, Aug 19, 2026; Economic Policy Institute, January 2026 minimum-wage increases. Payroll curve is a modelled example, not a survey result.

PRICE AND HEADCOUNT

$100,000 a month. Two ways to get there.

Same art. Same city. Same month. Read the two columns and ask yourself which school you would rather run.

SCHOOL A

665
students

× $150

$99,750

More mats to fill. More coaches to pay. More cancellations to chase every single week.

SCHOOL B

267
students

× $375

$100,125

Forty percent of the headcount. The same revenue. And an owner who might actually get home for dinner.

Now the part most coaches leave out

I am **not** telling you to charge $375. In the wrong market, with the wrong program, that is how you empty a school. Members are already pushing back on price — owners in the forums say $120 to $150 was normal a few years ago and $200-plus is common now, and families feel it.

Price only moves when value and retention move with it. That is why we never look at price alone. We look at what you charge, how long students stay, and how many trials become members — together — and then we tell you which one is really holding you back.

When Jason Purcell in Seattle got that combination right, he moved from $85 to $250 a month and went from **$143,000 to $487,000 a year.**

→ *In the hour, we run this comparison with your real price and your real student count.*

WHY THIS YEAR FEELS DIFFERENT

2026 is harder. It is not your imagination.

Six things changed under your school in the last twelve months. Most of them are invisible from the front desk.

1 · Happy members, staying home

They renew. They say they love it. They just don't come. Falling attendance is the warning light that flashes about four months before the cancellation — and a member count won't show it to you.

2 · Google stopped sending the call

68% of Google searches ended without a click in early 2026. AI answer boxes now show far fewer local businesses, and education-type local searches trigger one about **83%** of the time.

3 · Leads cost more — and convert worse

Facebook lead costs rose about **21%** in a year ($22.87 to $27.66) while form completion fell. Buying more leads to fix a conversion problem just got more expensive.

4 · Payroll creep

Nineteen states raised the minimum wage on January 1. Every raise pushes the student count where your margin turns a little higher.

5 · Fee creep

Square's online rate went from 2.9% to 3.3% plus 30¢ in January. At 240 members, card processing alone is over $1,200 a month.

6 · The ClassPass and WellHub math

As one owner worked out: a capped visitor has to train eight times a month before you see the capped amount. Almost nobody trains eight times a month.

And one piece of good news nobody is telling you: asked what they would cut to save money, only **23%** of Americans said fitness — versus 44% for dining out. People are not quitting training. They are quitting schools that feel like one more monthly subscription.

Sources: SparkToro (2026) zero-click study; The STACC AI Overviews local search analysis (Q3 2025–Q1 2026); LeadGen Economy analysis of WordStream/LocaliQ benchmarks (Sept 2025); Economic Policy Institute (Jan 2026); Square published rates effective Jan 13, 2026; owner discussion r/gymowner (July 2026); HFA/Kantar 2026 consumer fitness spending survey.

A FAIR WARNING

Why you should be suspicious of this brochure.

You have been burned before. So have most of the owners I talk to.

Maybe it was a "free six-week challenge" that filled your mats with people who never paid a dime. Maybe it was a "free call" that turned into forty-five minutes of software demo. Maybe it was a consultant with a big smile and big promises who had never run a school in his life.

So let me tell you exactly what the Most Valuable Hour is **not**, before you have to ask:

- ✕ **Not a webinar or a group call.** It is you, Grand Master Jeff Smith and me. Nobody else.
- ✕ **Not a junior closer reading a script.** You will not be handed off to someone who has never owned a school.
- ✕ **Not software, an app or a lead-bot.** We are not selling you a platform.
- ✕ **Not a guarantee.** We don't make them. Anybody who guarantees you students before seeing your numbers is guessing.
- ✕ **Not a trial that turns into a bill.** There is no credit card involved at any point.
- ✕ **Not a request for your bank statements.** Four numbers. Estimates are fine.

And here is the honest version of "no pitch"

You will get a real evaluation and specific recommendations. If we think ongoing coaching would help you, we will say so and explain why. The scorecard and the recommendations are yours either way.

That is more believable than "no pitch," because it is obviously true — and because we would rather tell you plainly than have you waiting for the catch all hour.

> *An hour of our time is worth considerably less to us than a client we should never have taken on.*
>
> STEPHEN OLIVER

Mystery-shop us. Text Bob and time how fast he gets back to you. — S.O.

THE OFFER

The Most Valuable Hour.

One hour on Zoom. Two operators who have built and run schools for more than forty years. And your numbers — nobody else's.



MINUTES 0 – 30

Grand Master Jeff Smith

What happens *after* someone walks in your door.

- Where in the journey students fall off — and whether you have a renewal conversation at all
- Your attendance curve, not just your member count
- Which jobs still need you, and which a trained coach could take this quarter
- Where leads leak between first contact and first class



MINUTES 30 – 60

Grand Master Stephen Oliver

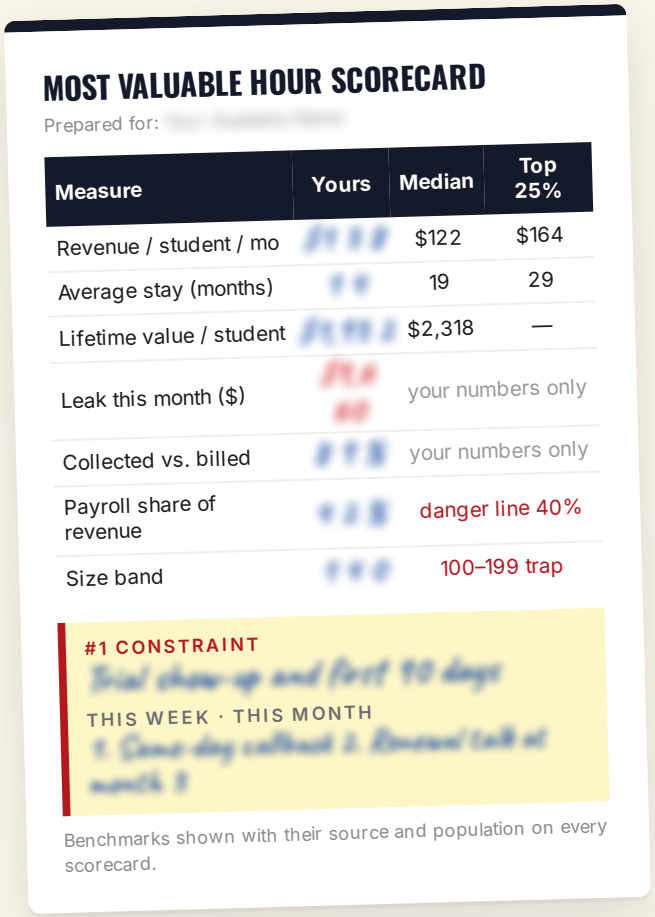
The three levers that move revenue fastest.

- Where your price sits against what your market will bear
- The trial-to-member conversation — and where it loses people
- Which marketing earns its keep and which is a hobby you are funding
- The one constraint worth fixing first

60 minutes against a problem you have been carrying for years — with the two people who built the case studies in this letter. **Not a sales rep. Not an appointment setter.**

WHAT YOU KEEP

You leave with your Most Valuable Hour Scorecard.



MOST VALUABLE HOUR SCORECARD

Prepared for: [redacted]

Measure	Yours	Median	Top 25%
Revenue / student / mo	[redacted]	$122	$164
Average stay (months)	[redacted]	19	29
Lifetime value / student	[redacted]	$2,318	—
Leak this month ($)	[redacted]	your numbers only	
Collected vs. billed	[redacted]	your numbers only	
Payroll share of revenue	[redacted]	danger line 40%	
Size band	[redacted]	100–199 trap	

#1 CONSTRAINT

[redacted]

THIS WEEK · THIS MONTH

[redacted]

Benchmarks shown with their source and population on every scorecard.

Not a list of what is wrong with you. A finished page of **your** numbers, written down next to a labeled peer set, with one constraint circled and two actions next to it.

By the end of the hour you will know:

- Where your revenue per student and average stay sit against schools in the same art — median and top quarter
- Exactly what your cancellations cost you this month, **in dollars**
- The gap between what you bill and what you actually collect — the one that makes a busy school feel broke
- Whether your real problem is leads, trial show-up or the conversation
- Whether you are in the 100–199 trap, and the student count where your margin turns
- What the next revenue level takes at your price — and at a coached price
- Whether the school can survive two weeks without you

Use it against us. The scorecard is yours to keep — and it works just as well for checking the next consultant who calls you. Ask him for these numbers. See if he can produce them.

And the other book is yours too. Whichever you requested — *Extraordinary Teaching* or *Six Simple Steps to Add 100 Students to Your School* — we will send you the second one at no cost, whatever you decide.

Illustration only — figures on the sample card are blurred and invented. Median and top-quarter benchmarks shown are for BJJ schools (Wodify, Aug 2026); other styles are compared against our own client data, segmented by art and size.

PROOF

Three owners who were working on the wrong number.

$16K → $59K
PER MONTH · ABOUT SIX MONTHS

Ben Brown · Phase Three Muay Thai · Santa Rosa, CA

65 to 85 new students a month and stuck. The fix was the enrollment conversation, value-based pricing, program agreements and a retention framework. **Lead volume did not change.**

"Within six months of joining the group I got my gross up to $59,000."

$22K → $50K+
PER MONTH · WITHIN 12 MONTHS

Scott & Brandi Sullivan · Bam Bam Martial Arts · Houston

A well-run BJJ and Muay Thai academy with the owners doing all the heavy lifting. They set a target of 100 new members in 90 days — and **enrolled 104 in 83.**

"One year later, it was the absolute best business decision I have ever made."

$23K → $110K
PER MONTH · SAME 2,900 SQ FT

Tim Harrison · TM Martial Arts · Joliet, IL

He wanted more revenue without moving or expanding. Pricing, enrollment and retention systems — held right through the pandemic. **About 315 students in the same building.**

"When we first joined the group we were averaging about $23,000 to $25,000 a month... this year we're averaging $110,000 a month."

THE WIDER RECORD, AT A GLANCE

Sebastian Mejias — Honor & Samurai, Frisco TX	$25–30K/mo	**$94K month · $900K year**
Jason Purcell — Family Black Belt Academy, Seattle	60 students	**262 students · ~$90K/mo**
Simon Chang — BJJ & Muay Thai, Columbus GA	$30K/mo	**$71K/mo — record high**
Stephen Del Castillo — Krav Maga, Florida	$25–30K for a decade	**$50K+/mo · best $74K**
Paul Gruschow — Rochester Kung Fu, NY	$17–18K/mo	**$36K/mo in ~5 months**
Larry D. Shealy — Jacksonville BJJ, FL	New program	**100 in 100 days → 400**

Figures as reported by the school owners on martialartswealth.com. Individual results vary with market, effort, and how completely the systems are implemented.

WHO YOU WILL BE TALKING TO

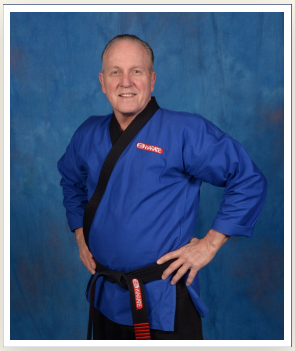
Three people. No intermediaries.



Grand Master Stephen Oliver, MBA

10TH DEGREE BLACK BELT · FOUNDER AND CEO, MARTIAL ARTS WEALTH MASTERY

School owner since 1975 — he opened his first school at fifteen under Grand Master Jhoon Rhee. Founded Mile High Karate in 1983 and built it to over $1,700,000 in annual revenue (about $5.2 million in today's dollars) by age 25. Coaching school owners since 1985. CEO and Chairman of NAPMA and Publisher of *Martial Arts Professional* magazine. Georgetown University cum laude; Executive MBA, Daniels College of Business, University of Denver. Inducted into the Official Taekwondo Hall of Fame in 2026.



Grand Master Jeff Smith

10TH DEGREE BLACK BELT · CHIEF OF INSTRUCTION

The first World Light Heavyweight Kickboxing Champion and co-author of *Extraordinary Teaching*. Jeff has run floors, trained champions and built staff teams for decades. He reads a school the way he used to read a fight: he sees the opening — and the leak — before you do. He takes the first half of your hour.



Bob Dunne

NATIONAL DIRECTOR

Bob is the person who answers when you call or text. He will ask you for four numbers, book your hour with Jeff and me, and make sure nothing about it wastes your time. If you text at midnight, Bob gets back to you first thing in the morning.

(720) 256-0208

> *My student, Stephen Oliver, is the new generation of leaders in the Martial Arts Industry.*
>
> GRAND MASTER JHOON RHEE · FATHER OF AMERICAN TAE KWON DO

WHAT THE INDUSTRY SAYS

Not our words.

> *"I have known and worked with Stephen Oliver for many years and personally witnessed the profound impact he has on individual Martial Arts School owners, and on the industry as a whole."*
>
> DAN KENNEDY · MARKETING STRATEGIST & AUTHOR

> *"Stephen's material is some of the most sound, reliable business and teaching methodology in the martial arts industry."*
>
> LLOYD IRVIN · BJJ / MMA COACHING LEGEND

> *"Stephen Oliver knows the martial arts profession as well as anyone. He brings an amazing intellect and a unique perspective honed from years in the trenches."*
>
> DAVE KOVAR · FOUNDER, KOVAR'S SATORI ACADEMY

> *"I know of no other martial arts professional who has more business experience and knowledge of how to maximize profits in the martial arts."*
>
> DON "THE DRAGON" WILSON · WORLD KICKBOXING CHAMPION

> *"In 18 months I had 4 schools, 1,200 students, and was grossing $1,000,000 a year — simply because I listened to him."*
>
> KRISTEN ALEXANDER · USA FAMILY KARATE, HUNTSVILLE AL

> *"I've known Stephen Oliver for over 40 years. He's now the 'Go To' expert for veterans like myself as well as the 'Young Guns' in the top 1% of school owners."*
>
> PAT WORLEY · 10TH DEGREE BLACK BELT, FOUNDER, USA KARATE

> *"Stephen Oliver has built the longest running, most successful Martial Arts Business Coaching program of its kind in the industry."*
>
> MASTER TOBY MILROY

4.9 / 5
across 52 Google reviews from school owners

Owners say the most common complaint about martial arts consultants is that they *"have never successfully run a martial arts school themselves."* **Between Jeff and me, we have roughly a hundred years in this industry.** You will not be the first owner we have seen with your exact problem. Not even close.

STRAIGHT ANSWERS

Who this hour is for — and who it is not.

It is for you if...

- ✓ You own a martial arts school, BJJ academy or MMA gym — traditional, BJJ, Muay Thai, MMA, Krav Maga, whatever is on the sign
- ✓ You have 100 or more active students or members — and want the next level without more hours on the mat
- ✓ You are serious about growing, and willing to do the work growth takes
- ✓ You can hear an honest read of your own numbers

It is not for you if...

- ✗ You teach as a hobby and are not trying to grow the business
- ✗ You are looking for a shortcut instead of a system
- ✗ You want to be told that everything you are doing is fine

Do I have to send bank statements or a P&L?

No. Four numbers — and estimates are fine. Active students, monthly collected revenue, average membership price, and your biggest frustration.

I run a BJJ or MMA gym, not a karate school.

Good. Half the owners in this letter run BJJ, Muay Thai and MMA academies. Members, churn, trial show-up, month-two retention — we speak your language.

I'm still reading the book. Should I wait?

No. The book gives you the systems; the hour tells you which one to start with at your school. Owners who do both get further, faster.

Is it really free?

Yes. No credit card, no trial that turns into a bill. One hour, no charge, whether or not you ever become a client.

Why would you do this for nothing?

Because some owners we sit with become clients. Most don't. The ones who do are the ones whose numbers show we can help — the only kind of client worth having.

What happens after the hour?

You keep the scorecard. If coaching fits, we tell you so and why. If it doesn't, we tell you that too — and you still keep the diagnosis.

HERE IS EXACTLY WHAT TO DO

Reserve your hour.

1 **Call or text Bob Dunne**

(720) 256-0208

9am – 9pm Mountain, seven days a week. Text any time — or scan the code with your phone's camera to dial Bob.

2 **Or reserve online**

martialartswealth.com/go/most-valuable-hour

3 **Have four numbers in front of you**

- Active students or members today
- Monthly revenue — *collected*, not billed
- Average membership price
- The one frustration that keeps you up

SCAN TO CALL BOB
(720) 256-0208

One last thing. Every month you put this off, the math you did on page 5 runs again — whether you look at it or not. Sixty minutes is a small price to finally see the number that has been keeping you up.

To your success,

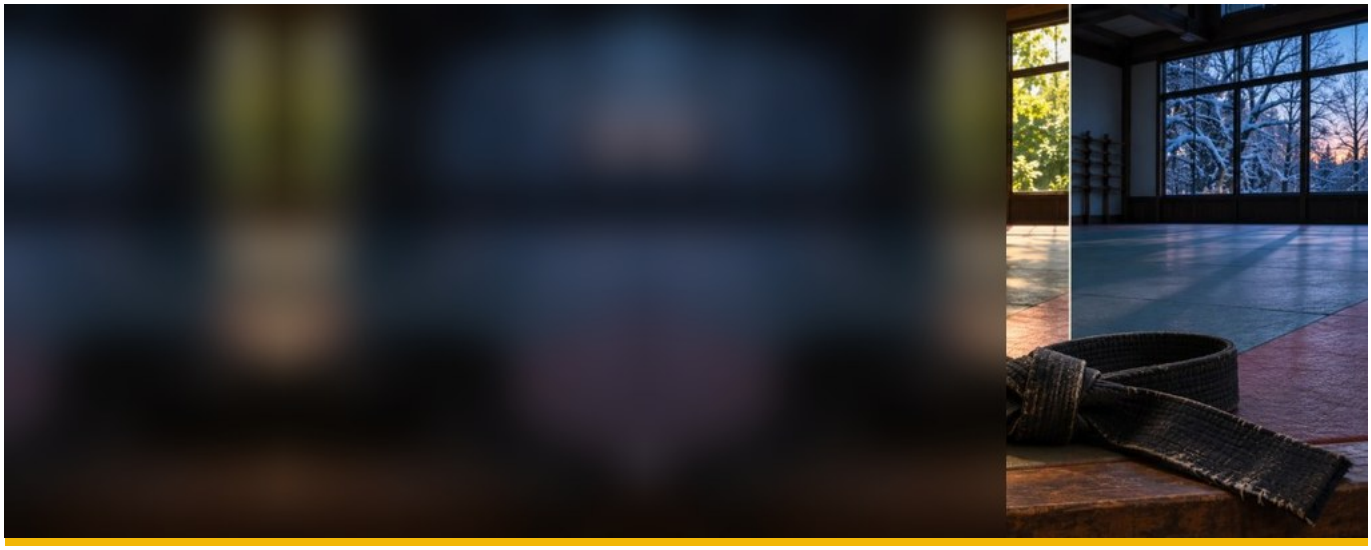
Stephen Oliver

Grand Master Stephen Oliver, MBA · 10th Degree Black Belt

P.S. Don't want to talk to a stranger at 11:40 at night? Don't. Text Bob at (720) 256-0208 or book at martialartswealth.com/go/most-valuable-hour. He will come back to you first thing in the morning.

P.P.S. Already have more than 100 students and still feel stuck? You are exactly who Jeff and I built this hour for. Page 6 explains why.

P.P.P.S. Jeff and I do every one of these hours ourselves, so there are only so many in a week. If you checked three or more questions on page 3, reserve yours before someone else takes the slot.



MARTIALARTSPROFESSIONAL.COM

ENROLLMENT & RETENTION

THE TWO CLIFFS: SUMMER, DECEMBER AND THE ATTRITION YOU CAN SEE COMING

Summer and December are not the same problem and should not get the same response. The bridge, the re-entry plan, the seasonal index that replaces memory, and why September cancellations are a July story.



BY STEPHEN OLIVER

NOVEMBER 26, 2026

Martial arts schools have two predictable attendance cliffs a year, and almost every owner experiences both as a surprise. Summer and the December holidays are not bad luck, not a marketing failure and not evidence that the programme is losing its grip. They are structural, they recur, and the schools that handle them well do so because they built the response into the calendar months earlier — not because they found a clever offer in week two of the decline.

THE TWO CLIFFS ARE NOT THE SAME PROBLEM

- Summer | December
- Duration | Long — eight to twelve weeks of disruption | Short — roughly three weeks
- Cause | Competing activities, travel, schedule collapse, camps | Schedule saturation and travel
- Real risk | Attrition. Long absences break the habit, and habits that break over a summer frequently do not restart. | Cash flow and the January restart, not attrition
- Right response | Keep the connection alive across the gap | Plan the return, and plan the cash

Treating them identically is the common error. December needs a re-entry plan. Summer needs a bridge — and the difference matters, because a summer absence that goes eight weeks without contact is functionally an exit that has not been processed yet.

THE SUMMER BRIDGE

The objective is narrow: the student should remain, in their own mind and their family's, a student of the school throughout a period when they are not attending.

- Mechanism | Note
- Know who is going where, and when | Ask every family in May. Most will tell you. A student you know is away for three weeks in July is a planning item; the same student unaccounted for is an attrition risk you noticed in September.
- A reduced summer schedule, announced early | Fewer classes at better-attended times beats a full schedule running at a third capacity, which demoralises instructors and students alike
- Something to do while away | A short home practice, a challenge sheet, a skill to bring back. Modest, achievable, and its real function is contact rather than training.
- A dated return | "See you on the 24th" is an appointment. "See you in the fall" is not.
- Contact during the absence | One message mid-absence, from the instructor, using the student's name and something specific. This single practice does more for summer retention than any programme change.
- Camps and intensives | Genuine revenue, and they serve families whose problem in summer is childcare rather than interest. Different product, different need — and they cannibalise regular attendance if the timing is careless.

THE QUESTION TO ASK IN MAY

"What does your summer look like?" — asked of every family, recorded, and acted on.

It costs an afternoon. It converts summer from a thing that happens to you into a schedule you already know, and it lets you make a dated arrangement with each family before the gap opens rather than chasing them after it closed.

DECEMBER

December's risk is misread. Students mostly return in January; what December actually damages is the cash position of a school that also has January's quiet enrollment period ahead of it, and the momentum of a return that nobody planned.

- Measure | Purpose
- Decide and publish the holiday schedule in November | Removes a fortnight of individual inquiries and prevents families guessing wrong and staying away longer than necessary
- Set the January restart date before December begins | Families make January commitments in December. If your date is unknown, something else takes the slot.
- Plan the cash in October | December and January together are a foreseeable trough. A trough you planned for is a budget line; the same trough unplanned is an emergency.
- Run something in the quiet week | An open mat, a seminar, a family session. Small, low-pressure, and it keeps the building from going fully dark.
- Have a January hook ready | January is the strongest enrollment month in the calendar for most schools. A programme that starts on a date in early January converts interest that is already looking for somewhere to go.

MEASURING SEASONALITY INSTEAD OF GUESSING

Because long absences break the training habit, and habits broken over eight to twelve weeks frequently do not restart.

Most owners describe their seasonal pattern from memory, which is unreliable in a predictable direction: bad months are remembered as worse than they were and recent years dominate.

Three years of attendance data produces a curve specific to your school and your market, and it is frequently different from the industry generalisation. Some schools find their real trough is not summer at all but a local phenomenon — an exam period, a sports season, a regional holiday — that no national advice would have identified.

- Also track | Why
- Enrollments by month, same multi-year basis | Attendance and enrollment troughs are often different months, and they need different responses
- Return rate after each seasonal gap | The number that tells you whether the bridge worked. This is the actual scoreboard.
- Cancellations by month | Cancellations frequently arrive one to two months after the attendance gap, which is why owners misattribute them to whatever happened in that later month

That last row is worth sitting with. A wave of cancellations in September is usually a July and August story, and a school that responds to it with a September marketing push is treating a symptom two months downstream of the cause.

WHAT NOT TO DO

- Response | Problem
- Discounting to hold summer attendance | Treats a schedule problem as a price problem, and teaches families to expect a summer rate
- Offering freezes freely and without terms | A freeze with no end date is a cancellation with better manners. If you offer one, it has a return date.
- Cancelling classes with little notice because attendance is low | Punishes the families who did show up, and they are the ones you most need
- Interpreting the dip as a quality problem | Leads to unnecessary changes to a programme that is working, made at the worst moment to judge it
- Doing nothing and waiting for September | The default, and the one that turns predictable absence into unnecessary attrition

FREQUENTLY ASKED QUESTIONS

WHY DO MARTIAL ARTS SCHOOLS LOSE STUDENTS IN SUMMER?

Because long absences break the training habit, and habits broken over eight to twelve weeks frequently do not restart. The cause is competing activities, travel and the collapse of the school-term schedule rather than any loss of interest in martial arts — which is why the effective response is maintaining contact across the gap rather than changing the programme or the price.

HOW SHOULD A MARTIAL ARTS SCHOOL HANDLE THE SUMMER SLOWDOWN?

Ask every family in May what their summer looks like and record it. Publish a reduced summer schedule early, give students something small to do while away, agree a dated return with each family, and have the instructor make one personal contact during the absence. Camps and intensives serve a genuinely different need — childcare rather than training interest — and are worth running, with attention to whether they cannibalise regular attendance.

IS THE DECEMBER DROP THE SAME PROBLEM AS SUMMER?

No. December lasts about three weeks and students largely return, so the real risks are cash flow and an unplanned restart rather than attrition. Publish the holiday schedule in November, set the January restart date before December begins, plan the cash in October, and have a programme starting on a specific date in early January — which is the strongest enrollment month in the calendar for most schools.

HOW CAN A SCHOOL TELL WHAT ITS REAL SEASONAL PATTERN IS?

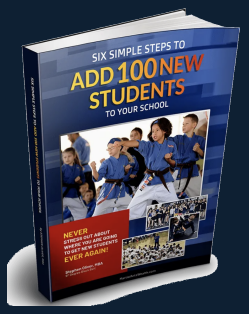
Calculate a seasonal index: each month's attendance divided by the twelve-month average, across three or more years. Memory is unreliable in a predictable direction, and schools frequently discover their real trough is a local phenomenon — an exam period, a sports season, a regional holiday — that no national advice would have identified.

WHY DO CANCELLATIONS ARRIVE AFTER THE QUIET PERIOD RATHER THAN DURING IT?

Cancellations typically lag the attendance gap by one to two months, because families make the decision after the absence rather than during it. This is why a wave of September cancellations is usually a July and August story, and why a school that responds with a September marketing push is treating a symptom two months downstream of its cause.

First published November 26, 2026 at MartialArtsProfessional.com

FREE BOOK FOR SCHOOL OWNERS



SIX SIMPLE STEPS TO ADD 100 NEW STUDENTS

Live events, guerrilla marketing, referral systems, search and social — the moving parts that fill a school, with the actual processes and the proof they worked.

- Live event marketing: 300 to 1,000 people at once
- Referral systems that produce a flood of quality students
- Search, social and the lead follow-up that converts

Seven weeks to Master Oliver's plan, we hit 112 new students.
SCOTT SULLIVAN, BAM BAM MARTIAL ARTS, HOUSTON

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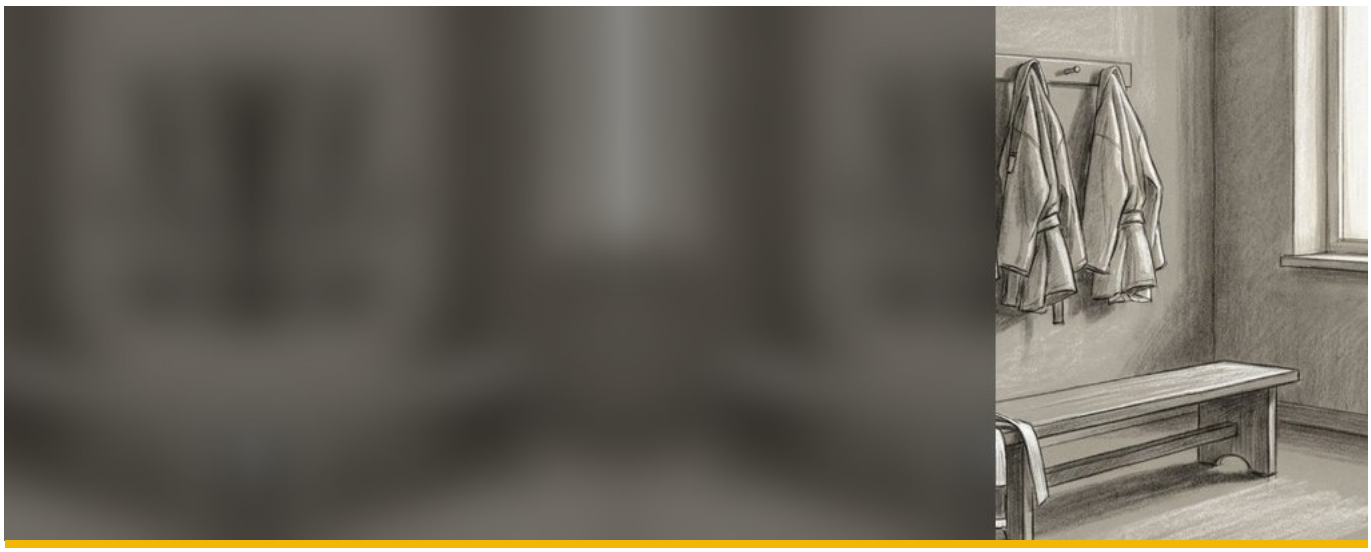

MARTIALARTSPROFESSIONAL.COM

ENROLLMENT & RETENTION

WHERE DID ALL THE WHITE BELTS GO... KEEP THE STUDENTS YOU ALREADY ENROLLED!

Ten retention systems for martial arts schools: what to do before the first class, every week, at renewal time and when a family wants to leave.



BY CHIEF MASTER GREG MOODY

NOVEMBER 15, 2026

What to do before the first class, every week, at renewal time and when a family wants to leave

An owner asked me to look at their school. They had bad retention (10% loss rate). I went through their classes, their renewal/upgrade rates and their processes. The clear issue was they were only renewing 30% of their beginners…

Another owner I talked to was panicking over a 7-8% monthly dropout rate. Their dropout rate was 2-3x higher than it needed to be, and they'd built a renewal process that depended on students finishing homework sheets on their own. Did anybody finish them? Not many!

Below are the 10 systems I see work in schools, sorted by when they happen – before the first class, every week, at renewal time, and when a family wants to leave. Pick ONE this week and put it on your calendar (not on a sticky note).

RETENTION STARTS BEFORE THE FIRST CLASS

Retention starts at the intro – every renewal points back to the goal you set on day one. From the first visit, the conversation is about becoming a Black Belt (or whatever goal the family sets), so the renewal later is you keeping a promise you already made. Families who hear the whole path on day one are a lot less likely

to treat the first few months as a trial that just… ends.

1. PLANT THE BLACK BELT GOAL AT THE INTRO

When I train owners on renewals, most of the training ends up being about the intro. From the moment a student walks in, it's about becoming a Black Belt (or whatever goal they set), and every renewal points back to it.

Frame the first 8 weeks the way an elementary school would – it's like the first semester of first grade, and there's a whole education ahead of it. If a family thinks it's a trial, they're usually gone when that first stretch is over.

(Also see my article on the cancellation conversation for how that first goal gets used later.)

2. POSITION KARATE AT THE FOURTH LEVEL

When owners fight summer attrition by trying to be MORE fun, they're competing with every sport and camp in town. I tell owners to position karate at what I call the fourth level – direct self-development – and not as one more fun activity.

Why does it matter? A parent will drop the fun thing the second the calendar gets busy. A review of 43 studies on kids leaving organized sport found that competing priorities and a lack of enjoyment were among the most common reasons kids drop out, and personal and social reasons showed up more often than logistics like cost or travel (Crane & Temple, 2015).

EVERY WEEK, NOBODY SLIPS OUT UNNOTICED

Most students drift out over a few weeks when nobody notices they're gone… The weekly systems are there so someone always notices. Every member has a next date on the calendar, a missed class gets a call, the awards are something every student can count, and the parents are training too.

3. EVERY MEMBER HAS A NEXT APPOINTMENT ON THE CALENDAR

People usually drift out of a school over a summer, when nobody's got a reason to keep showing up. Every single member always has a future appointment already scheduled. A two-week check, an upgrade talk, a belt test… something.

Gollwitzer's research on planning (outside martial arts) found that deciding when and where you'll do something makes people a lot more likely to follow through than just intending to do it (Gollwitzer, 1999). When you put the date on the calendar with them, you've done that planning for the family.

4. ESCALATE THE MISSED-CLASS FOLLOW-UP

Miss a class and somebody calls. Miss a week and it's a call, a text, an email and something in the mail. Miss two weeks and the whole sequence runs again from a DIFFERENT person, and that's when a package of cookies goes out to the family (cookies work).

A new person calling shows the family someone else noticed they were gone.

Milkman and a large team tested 53 programs with more than 60,000 gym members, and the best one gave members a small reward for coming back after a missed workout, which increased visits by about 27% (Milkman et al., 2021). The reward was worth about nine cents!

5. GIVE AWARDS ANYONE CAN COUNT

Student of the Month motivates the one student who wins it and tells everybody else the judging is subjective. Give a trophy for twenty stripes instead. Now every student can see exactly how far away theirs is, and nobody has to wonder if the instructor likes them.

Kivetz, Urminsky and Zheng found this with a coffee card. People bought coffee faster the closer they got to the free one, and a 12-stamp card with two stamps already filled in got finished faster than a plain 10-stamp card (Kivetz et al., 2006). That's called the goal-gradient effect, and it's the same thing that happens when a student can see they're three stripes from the trophy.

6. GET THE PARENTS TO TRAIN!

Enroll the parents too, not only the kids. Kids whose parents train stay longer. Parents who only volunteer do not have the same effect – the parent has to be in a uniform, training in the same school.

The easiest time to do it is the enrollment conference. If you sign the kid on a basic plan and try to add the parents later, you're forcing a big price jump… and the parent feels every dollar of it. Put the whole family on the table at once, while they're excited, and it lands as one decision.

Parents who only volunteer do not have the same effect – the parent has to be in a uniform, training in the same school.

Social reasons (who's around you and what they expect) come up more often than logistics when kids leave a sport (Crane & Temple, 2015). A parent training next to them is one of those reasons.

RENEW ON WHAT PREDICTS STAYING

Every month, we look at every beginner on three things – Attitude, Attendance and Parent Support – to see who's ready for the renewal conversation. After that, it's making sure every student has a booked progress check and a next program already

waiting, so the upgrade isn't something they have to volunteer for.

7. RENEW BEGINNERS ON ATTITUDE, ATTENDANCE AND PARENT SUPPORT

In the beginner program, stop renewing students on technical perfection. We use Attitude, Attendance and Parent Support to evaluate whether a student is ready for renewal, and we do it every month, not just in May. Those three are usually what predict whether they STAY. A White Belt with a great attitude and a bought-in parent will usually outlast a naturally talented kid who's already drifting.

What does that sound like at the renewal conference?

"They haven't missed a class, they're trying hard every time and you're here every week… that's exactly who does well here."

8. BOOK A PROGRESS CHECK FOR EVERY STUDENT

One school had thirty members stuck at the basic level and a 20% appointment rate for progress checks. That means 80% of those families never had a conversation. The fix was booking a progress check for EVERY basic student, no exceptions (and that does not mean a new sales script).

The same goes for upgrades. When the next program already exists and you book every family into that conversation, a lot more of them upgrade than when you ask once and wait. (Also see my article on the advice errors school owners make for why "we'll ask when they're ready" doesn't work (Moody, 2026).)

9. RUN A BLACK BELT COMMITMENT PUSH

Before summer and before holiday time we review all students goals. The goal is Black Belt commitments (and subsequently any plans for vacations and training). A student who's committed to Black Belt is roughly ten times less likely to quit than one who isn't and that's a perfect time to evaluate if they are going to miss class and when they are returning.

WHEN A FAMILY WANTS TO LEAVE

When a family asks to cancel, call them (or see them in person) and never answer in writing. Most of that conversation is about the outcome they came for – their kid's confidence, focus or the Black Belt goal – and only a small part is logistics. Confirm the goal, connect what you do to it, and only then talk about price.

10. CALL, NEVER WRITE, AND TALK ABOUT THE GOAL

Rule number one I teach owners on a cancellation request: never respond by text, email or DM. Not even "Let's set up a time to talk." You call, or you see them in person. If you've called a few times, you may text only to reference the call.

If the message is angry, wait a full day so the heat comes off, then pick up the phone.

Why the phone? Kruger and Epley found that people are a lot worse at reading tone in an email than the sender thinks. In one study, email readers identified the tone about 50% of the time (no better than guessing), while people hearing the same messages by voice got nearly three-quarters of them right (Kruger et al., 2005).

On the call, use the 90-10 rule – 90% of the conversation is about the outcome they came for and 10% is logistics. Then run the 3 C's:

- Step | What it is | What it can sound like
- Confirm | Confirm the goal they came in with | "When you started, you wanted to build Jordan's confidence, right?"
- Connect | Connect what we do to that goal | "Here's what I'm seeing in class that's building it…"
- Contrast | Only then, contrast the price with the goal | "The question is whether that's still worth it to you."

If price comes up before the goal, it's the only thing they're comparing – that's why it goes last.

THE 10 SYSTEMS AT A GLANCE

- # | System | When | What it looks like at your school
- 1 | Plant the Black Belt goal | Intro | Every intro talks about the whole path, not a trial
- 2 | Fourth-level positioning | Intro and marketing | Karate is sold as building the kid, not as a fun activity
- 3 | A next appointment for everyone | Always | No member leaves without a date on the calendar
- 4 | Missed-class escalation | Every week | A call after one class, a new voice and cookies after two weeks, escalate every week missed
- 5 | Awards anyone can count | Every week | A trophy for twenty stripes instead of Student of the Month
- 6 | Get the parents to train | Enrollment | Parents enrolled and training in a uniform
- 7 | Renew on the 3 predictors | Every month | Attitude, Attendance, Parent Support
- 8 | Progress checks for all | Every program | A booked check for every basic student
- 9 | Black Belt commitment push | Before summer and the holidays | Goals reviewed, Black Belt commitments and vacation plans set
- 10 | Call, never write | Cancellation request | Phone, 90-10, then the 3 C's

Which of these could you start this week? Number 3 doesn't cost you anything but a calendar, and number 4 costs you some

phone calls and a few cookies.

Remember the target is to renew 75% or more of your students. If you're in that range, you may be doing everything well! If you're not, pick one system above, put a date on it this week… and you can always reach out to me.

COMMON QUESTIONS

WHEN DOES RETENTION START IN A MARTIAL ARTS SCHOOL?

Retention starts at the intro – every renewal points back to the goal you set on day one. From the first visit, the conversation is about becoming a Black Belt (or whatever goal the family sets), so the renewal later is you keeping a promise you already made.

WHAT PREDICTS WHETHER A BEGINNER RENEWS?

We use Attitude, Attendance and Parent Support to evaluate whether a student is ready for renewal, and we do it every month, not just in May. Those three are usually what predict whether they STAY.

HOW DOES A SCHOOL ANSWER A CANCELLATION REQUEST?

When a family asks to cancel, call them (or see them in person) and never answer in writing. Most of that conversation is about the outcome they came for – their kid's confidence, focus or the Black Belt goal – and only a small part is logistics. Confirm the goal, connect what you do to it, and only then talk about price.

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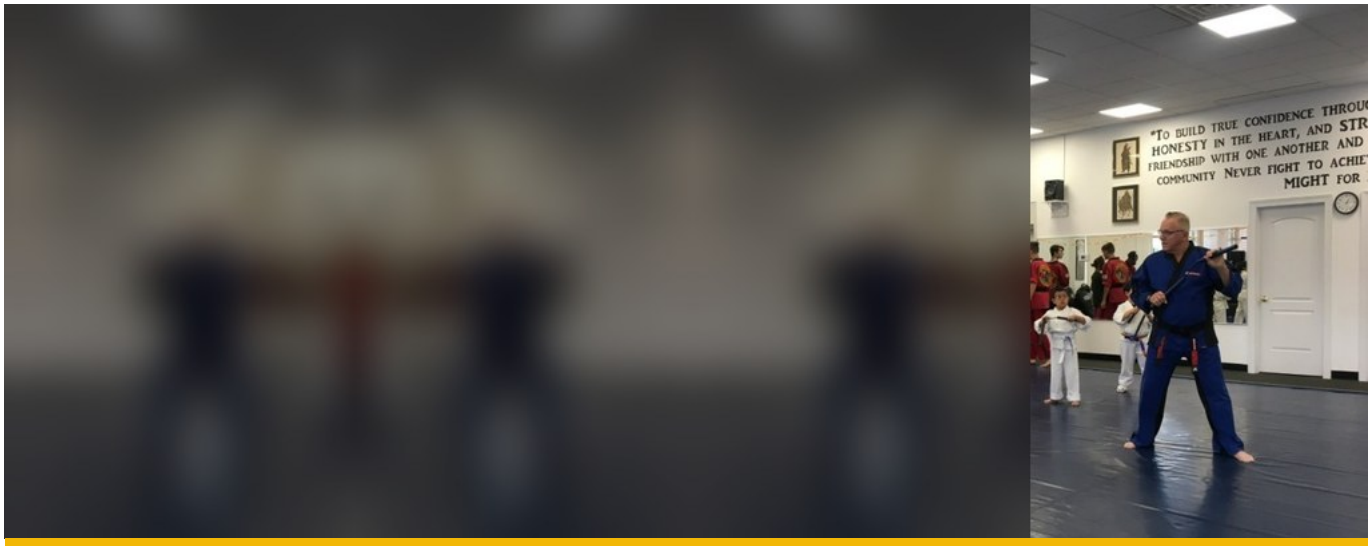

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ENROLLMENT & RETENTION

THE ENROLLMENT FOLDER: WHAT YOU HAND A NEW FAMILY AFTER THEY SIGN

The enrollment folder is how a martial arts school pre-frames black belt from day one. What goes in it, when to hand it over, and when never to.



BY GRAND MASTER JEFF SMITH

NOVEMBER 25, 2026

On a coaching call this fall, a school owner who had just visited one of our schools said one of our instructors had told him about "the folder," and he wanted to know what was in it. Good question. A lot of owners get confused by the name, so let me clear it up.

It's called the enrollment folder because we give it to people who have enrolled. Not people who are thinking about enrolling. People who already said yes and signed the paperwork.

TIMING IS EVERYTHING

This is the part schools get wrong. They get excited about the folder and pull it out during the enrollment conference, while they're still talking about programs and pricing.

Don't do that. The enrollment conference has one job: helping the family decide to enroll. Anything you add to that conversation is one more thing for them to think about, and "I need to think about it" is the last thing you want to hear.

So the folder stays in the drawer until the paperwork is signed. Then it comes out.

WHAT HAPPENS AT THE FOLDER CONFERENCE

Once they're enrolled, you sit down with the folder and do a few things.

Set up their class schedule. Write down which days and times they're coming, so you both know exactly when to expect them. A new student without a set schedule is a new student who drifts.

Get a little extra time with them early. Ask if they can come 15 minutes early or stay 15 minutes late for one of their first classes. That extra time is where you get them comfortable, fill in what they missed, and make sure that first week goes well. The first weeks are when a new student decides whether this place is for them.

That extra time is where you get them comfortable, fill in what they missed, and make sure that first week goes well.

Pre-frame black belt. The folder has the black belt language your whole staff should be using. It explains when a student qualifies for black belt training and how they qualify. You're telling the family on day one that this is where the journey goes.

Set the goal and the date. On the front of the folder, the student writes down when they're going to be a black belt. They set the goal and commit to a time. That piece of paper has their name, their goal and their date on it before they've taken a second class.

WHY THIS WORKS

Think about what that family takes home. They signed up for a beginner program, and the very first thing their school gave them was a picture of where the program leads and a date to get there. Their child wrote the goal down themselves.

From that point on, everything else you do builds on that: the signs on the wall, the black belt talk in class, the vision sheet, the progress checks. When you sit down with that family months later to talk about black belt training, you're not starting from scratch. You're coming back to the goal they wrote on the front of the folder in the first week.

And here's the other thing. The folder is also a script for your staff. If your new instructor doesn't know how to talk about black belt qualification, it's right there in the folder in plain language. Every person who sits down with a new family says the same thing the same way.

WHAT GOES IN THE FOLDER

Every school's version is a little different, but at minimum:

- The student's class schedule
- How and when a student qualifies for black belt training
- A goal section on the front: the rank and the target date, in the student's own handwriting
- The black belt language you want parents reading at home

Keep it simple. The goal is not to overwhelm a family who just made a decision. The goal is to show them where they're going and get them in the door for the next class.

QUESTIONS SCHOOL OWNERS ASK

WHAT IS A MARTIAL ARTS ENROLLMENT FOLDER?

A folder given to a new student after they sign up. It sets their class schedule, explains how they qualify for black belt training, and has them write their black belt goal and target date on the front.

SHOULD I SHOW THE ENROLLMENT FOLDER DURING THE ENROLLMENT CONFERENCE?

No. Hand it over only after the paperwork is signed. Bringing it out during the enrollment and pricing conversation gives the family more to think about at the moment you want a decision.

HOW DO YOU ONBOARD A NEW MARTIAL ARTS STUDENT IN THE FIRST WEEK?

Set a fixed class schedule, ask them to come 15 minutes early or stay 15 minutes late for one of their first classes, and have them set a black belt goal and date in writing.

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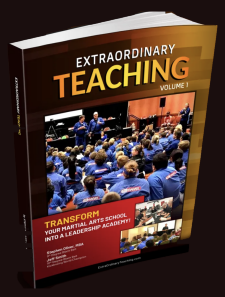

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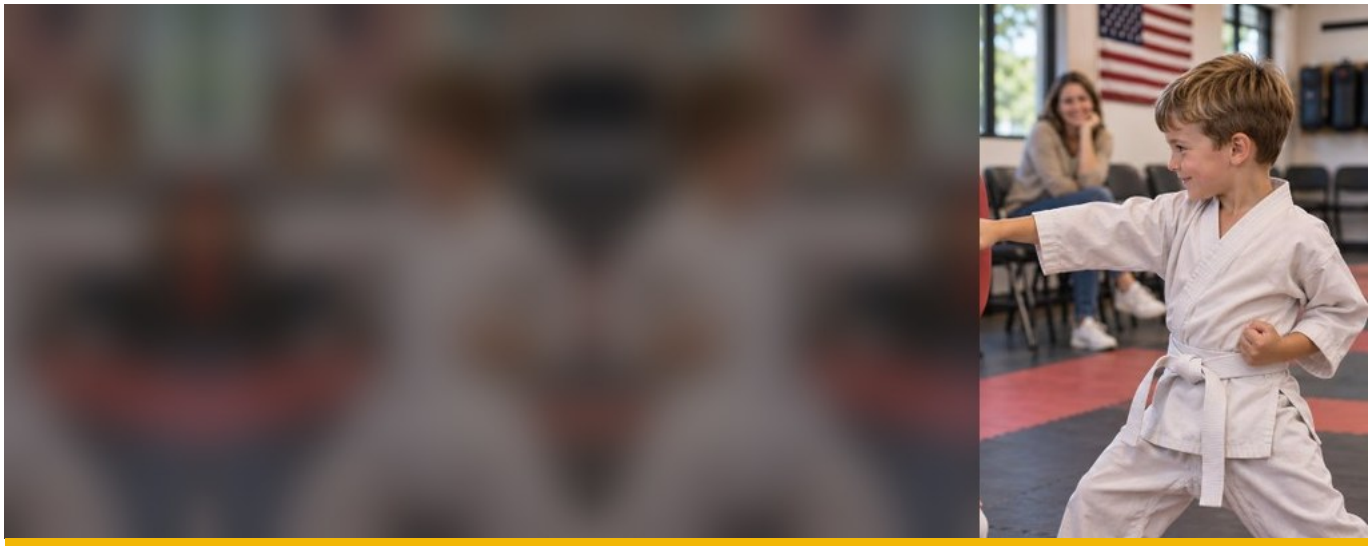

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ENROLLMENT & RETENTION

THE TRIAL CLASS IS A TEACHING PROBLEM, NOT A SALES APPOINTMENT

The trial class is the only forty-five minutes in which a family decides whether martial arts is a thing their child does. Most schools treat it as a sales appointment with a class attached. The schools with the best conversion treat it as a teaching problem with a specific objective: at the end of the hour, the child must have done one thing they could not do at the start, and the parent must have seen it happen. Everything else is arrangement around those two facts.



BY STEPHEN OLIVER

NOVEMBER 10, 2026

WHAT THE TRIAL CLASS IS ACTUALLY FOR

Not to demonstrate your curriculum. Not to impress. Not to build rapport with the parent, though that happens. The trial class exists to produce evidence for a decision that is being made by two people with different questions.

- Person | The question they are actually asking
- The child | Was that fun, and did I look stupid?
- The parent | Is my child safe here, is this person competent, and will my child stick with it?

Note that neither is asking about your lineage, your competition record or your curriculum's structure. A trial class organised around those things answers questions nobody in the building has.

The second half of the child's question is the one schools underestimate. A seven-year-old's fear of a first class is almost never about injury; it is about being the only one who does not know what to do. Every design decision below follows from that.

BEFORE THE CLASS

- Element | Why it matters

- What to wear, stated explicitly | "Comfortable clothes, bare feet, no uniform needed" removes the first anxiety. Parents genuinely do not know.
- Arrival time and what happens on arrival | A family who does not know where to park, which door, or who they are looking for arrives already uncomfortable
- The instructor knows the child's name before they walk in | The single highest-impact detail in the entire process, and it costs nothing
- One relevant fact about the child | New to the area, nervous, plays soccer, has a sibling who trains. Ask on the phone; write it down; use it in the first minute.
- The waiver is executed before the mat | Both for the obvious reason and because paperwork after a good class is an anticlimax the family remembers
- A named senior student assigned in advance | The child should have a partner from the first minute, not be paired by whoever is left over

THE CLASS ITSELF

The structure matters more than the content, and it is not the structure of a regular class.

- Phase | Purpose
- Immediate participation | The child is moving within sixty seconds. Any period of standing at the edge watching confirms the fear that they do not belong.
- An early, guaranteed success | Something they can certainly do, done in front of the room, named out loud. This is the hinge of the whole hour.
- One genuinely new skill | Introduced, drilled, achieved. It must be real — children detect condescension immediately — and it must be achievable in the time available.
- Something visibly difficult | Breaking a board, holding a stance, a loud kihap. The parent needs to see effort, not just fun, or the school reads as day care.
- Integration with the class | The trial student works with existing students, not in a separate corner with an assistant. Being segregated is the thing they feared.
- A named close | The instructor tells the child, in front of the parent, what specifically they did well — naming the skill, not "great job"

THE ONE THING THEY COULD NOT DO AN HOUR AGO

At the end of the class, the instructor should be able to complete this sentence out loud: "An hour ago she could not do a front kick without losing her balance. Watch this."

Then have the child do it, with the parent watching.

That is the entire trial class. Every other element exists to make that moment possible. A family that has seen visible progress in one hour has answered the retention question themselves, and no amount of explaining the curriculum substitutes for it.

WHERE THE PARENT SHOULD BE

The arguments for removing them — children perform better without the audience, parents coach from the sideline — are real.

Schools split on whether parents watch. The arguments for removing them — children perform better without the audience, parents coach from the sideline — are real. They are also, for a trial class specifically, outweighed.

A parent who did not see the class has to take the instructor's word for what happened, which is exactly the position in which price becomes the only thing left to evaluate. Have them watch, and give them something to watch for: tell them at the start what their child will be working on. A parent who has been told to look for balance on the kick sees the improvement. A parent watching without a brief sees an hour of unfamiliar activity.

THE CONVERSATION AFTERWARDS

- Do | Do not
- Talk to the child first, about the class, in front of the parent | Turn to the parent and start on programmes while the child stands there
- Name what you observed specifically | Generic praise, which parents correctly discount
- Say what you would work on next and roughly over what period | Promise a timeline to black belt
- Answer the cost question directly the first time it is asked | Deflect it. Every deflection is read as the price being bad news.
- Give a clear next step with a date | End on "let us know what you think," which is not a next step
- Accept a no without a second attempt | Pressure. It converts a possible later enrollment into a story the family tells other parents.

On price specifically: the deflection habit is the most damaging single practice in trial-class handling. A parent who asks what it costs and does not get an answer concludes the answer is bad, and the school has traded a small awkwardness for a large one.

MEASURING IT

- Measure | Note
- Booked to attended | A low rate here is a confirmation and reminder problem, not a trial-class problem. Fix it separately.
- Attended to enrolled | The actual conversion. Track by instructor — the variation between instructors at the same school is usually larger than owners expect and is the most useful training signal available.
- Enrolled to still training at ninety days | The number that matters. A trial process that converts well and retains badly is over-promising, and the cost lands in month four.
- Source of trial | Recorded at booking, always. Without it none of the marketing spend can be evaluated.

Track conversion against your own prior periods rather than against a published industry figure. The benchmark numbers circulating in this industry come from self-selected consulting samples, and comparing to them produces either false comfort or false alarm.

COMMON FAILURES

- Failure | Cause
- The child enjoys it, the parent does not enroll | The parent saw fun and no rigour, or was never told what to watch for
- The child does not want to return | Usually a moment of visible incompetence in front of peers. Review the sequence for anything that exposes a beginner.
- Strong conversion, weak ninety-day retention | The trial class is not representative of a normal class. A trial that is unusually fun sets a standard the regular programme cannot meet.
- Conversion varies sharply by instructor | No agreed structure; each instructor improvises. This is the easiest problem on this list to fix.
- Families go quiet after saying they will think about it | No date was set, and the class was the last contact. Agree the next step before they leave the building.

FREQUENTLY ASKED QUESTIONS

WHAT SHOULD HAPPEN IN A MARTIAL ARTS TRIAL CLASS?

The child should be moving within sixty seconds, achieve an early guaranteed success named out loud, learn one genuinely new skill, do something visibly difficult so the parent sees rigour rather than only fun, and work alongside existing students rather than in a separate corner. At the end, the instructor should be able to demonstrate one thing the child could not do an hour earlier, with the parent watching.

SHOULD PARENTS WATCH THE TRIAL CLASS?

Yes — and they should be told at the start what to watch for. A parent who did not see the class can only take the instructor's word for what happened, which leaves price as the only thing left to evaluate. A parent told to look for balance on the kick sees the improvement; a parent watching without a brief sees an unfamiliar hour.

SHOULD YOU TELL A PARENT THE PRICE AT THE TRIAL CLASS?

Answer directly the first time it is asked. Deflecting the price question is the most damaging single practice in trial-class handling: a parent who asks and does not get an answer concludes the answer is bad news, and the school has traded a small awkwardness for a much larger one.

WHY DO CHILDREN ENJOY A TRIAL CLASS AND THEN NOT ENROLL?

Usually because the parent saw enjoyment and no rigour, or was never told what to look for. Parents are deciding whether the school is safe, competent and likely to hold their child's interest; an hour that reads as entertainment answers the child's question and not theirs. Include something visibly difficult, and brief the parent beforehand.

WHAT TRIAL CLASS CONVERSION RATE SHOULD A MARTIAL ARTS SCHOOL EXPECT?

Martial Arts Professional does not publish target conversion rates, because circulating industry figures come from self-selected consulting client bases rather than representative samples. Track attended-to-enrolled against your own prior periods, and break it down by instructor — variation between instructors at the same school is usually larger than owners expect and is the most useful training signal available.

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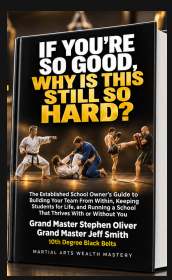

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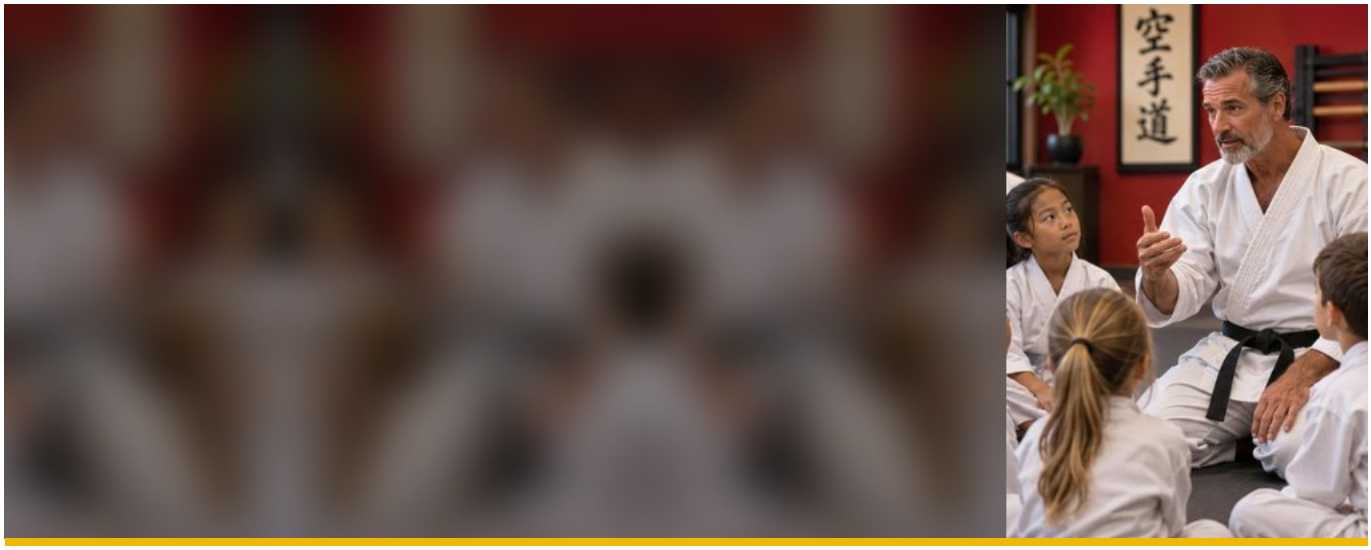

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ENROLLMENT & RETENTION

TEACH AT AN ADULT LEVEL, THEN TRANSLATE: HOW INSTRUCTOR LANGUAGE DRIVES RETENTION

The best martial arts instructors do not have a "kids voice." They teach the idea at an adult level, then restate it in simpler words for the children in front of them. Applied to adults, the same habit turns a 60-day fitness goal into a lifestyle, and a one-year student into a black belt.



BY STEPHEN OLIVER

NOVEMBER 16, 2026

Disclosure. Stephen Oliver is Publisher of Martial Arts Professional and Founder and CEO of Martial Arts Wealth Mastery, a coaching program for school owners. This article draws on his remarks to school owners on a coaching call in October 2026. Operator examples are anonymized.

How should martial arts instructors talk to children and adults? Teach every concept at an adult level first, then translate it for the age group in the room with simpler words, not a different, sing-song voice. Keep vocabulary at about a sixth-grade level for everyone. And connect each lesson to what the student wants from life, not only to the technique on the mat. That connection is what moves a student from "a class I take" to "who I am," and that shift is retention.

WHY SHOULDN'T INSTRUCTORS USE A "KIDS VOICE"?

Walk through enough children's classes and you hear it: the instructor who sounds like a kindergarten teacher or a children's television host. Oliver trains his instructors out of it. "I want them talking as a martial arts instructor at a high level," he told school owners. "But then, with a room full of younger kids, I translate."

The problem with the kids voice is not only that children notice when they are being talked down to. Parents watching

from the lobby hear it too, and it undercuts the idea that they are paying for a serious program. And an instructor who has only ever learned the children's version of a lesson usually cannot explain the idea behind it, which shows the moment a teenager or an adult asks a real question.

WHAT DOES "TEACH ADULT, THEN TRANSLATE" LOOK LIKE IN CLASS?

Oliver teaches every mat chat and character lesson, from healthy eating to self-discipline, at a purely adult level first. The instructor has to understand it and be able to say it to a grown-up. Only then is it re-explained for the age in front of them. The idea stays the same. Only the words change.

- Lesson | Adult level | Translated for ages 5 to 8
- Self-discipline | Doing what needs to be done when nobody is checking, especially when you would rather not. | Doing the right thing even when no one is watching, like brushing your teeth before anyone asks.
- Focus | Choosing where your attention goes and keeping it there when something more interesting comes along. | Eyes on me, ears listening, body still, even when your friend is making a funny face.
- Healthy eating | Treating food as fuel for how you want to feel and perform, not only as a reward. | Food is fuel. Good fuel helps you kick higher and run faster.

These rows are illustrations, not a script. The test is simple: if the instructor cannot deliver the adult column without notes, they are not ready to teach the right-hand one.

WHAT VOCABULARY LEVEL SHOULD INSTRUCTORS USE?

Lower than most expect, and not only with children. Oliver's working rule is roughly a sixth-grade vocabulary for most adults as well. That does not mean a simpler idea. It means shorter words and shorter sentences, so that nothing stands between the student and the point. The most persuasive public speakers work the same way: they keep the language plain and let the idea carry the weight.

Many schools drop it from adult classes because they assume grown-ups only came to get fit or learn to defend themselves.

In class, that means one instruction at a time, everyday words in place of jargon, and a quick check that the room understood before moving on.

DO ADULT STUDENTS NEED CHARACTER LESSONS TOO?

Yes. Everything a school teaches children about character, including goal setting, self-discipline, healthy eating and following through, applies just as much to adults. Many schools drop it from adult classes because they assume grown-ups only came to get fit or learn to defend themselves. Oliver's view is the reverse: the character side is what keeps adults training.

HOW DOES LIFESTYLE FRAMING KEEP ADULT STUDENTS LONGER?

Adults usually arrive with a narrow, short-term goal. Oliver gives two examples. A woman joins a cardio kickboxing class as a 60- or 90-day fix before her sister's wedding. When the wedding passes, so does her reason to come, unless her instructors have shown her that training has become something that helps her in every part of her life.

Many adult men arrive with a picture in their heads. "They come in wanting to be James Bond," Oliver said. They want something cool to tell their friends at work about, not another gym class. He tells instructors to work with that picture, not against it. Show them this is not only how to get out of a chokehold. It is what makes them confident in every situation, including the meeting at work where they would normally shrink into the background.

When adults start to see training as a lifestyle that develops them, not a quick fix, it changes retention, follow-through and self-image all at once. It also changes what a student is worth to the school. See What a Student Is Worth Decides What You Can Spend to Get One.

HOW DO YOU TRAIN INSTRUCTORS TO TEACH THIS WAY?

- Write the theme at adult level first. Each month's character theme starts as a short adult explanation the whole staff can deliver.
- Rehearse it on adults. Instructors deliver it at the staff meeting or in an adult class before teaching it to children.
- Translate by age group. Rewrite the same idea for the 4-to-6, 7-to-12 and teen classes. Same point, different words.
- Listen for the kids voice. Observe classes and flag sing-song delivery the same way you would flag a technical error.
- Tie every mat chat to a life outcome. End each one by connecting it to school, work, family or confidence.

For how this looks in a children's class, see Inside a High-Retention Kids Class: What Owners Saw.

FREQUENTLY ASKED QUESTIONS

SHOULD MARTIAL ARTS INSTRUCTORS TALK DIFFERENTLY TO CHILDREN?

They should use simpler words, not a different voice. Teach the idea at an adult level first, then translate it into vocabulary the age group understands, without a sing-song or kindergarten-teacher delivery.

WHAT VOCABULARY LEVEL SHOULD A MARTIAL ARTS INSTRUCTOR USE?

Roughly a sixth-grade vocabulary for most students, adults included. Use short words, short sentences and one instruction at a time, while keeping the idea itself at full strength.

DO ADULT MARTIAL ARTS STUDENTS NEED CHARACTER LESSONS?

Yes. Lessons on goal setting, self-discipline, healthy eating and follow-through apply to adults as much as to children, and they help adults see training as a lifestyle rather than a workout.

HOW DO YOU KEEP ADULT MARTIAL ARTS STUDENTS LONG TERM?

Connect training to what they want from life. Show them it builds confidence at work and in every situation, so the reason to keep training outlasts the short-term goal that brought them in.

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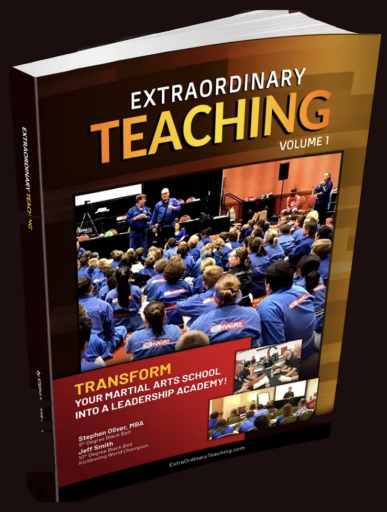

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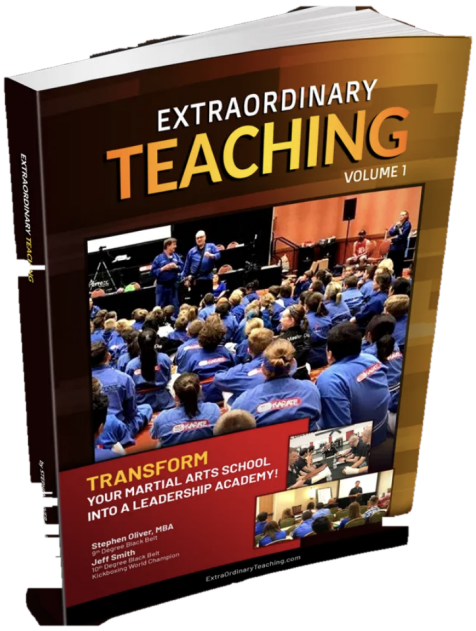

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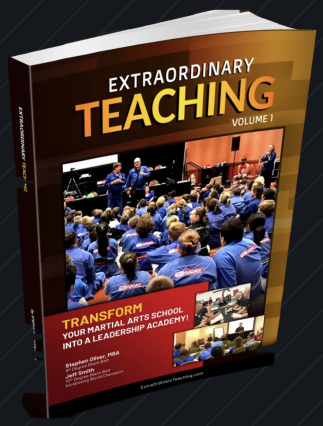

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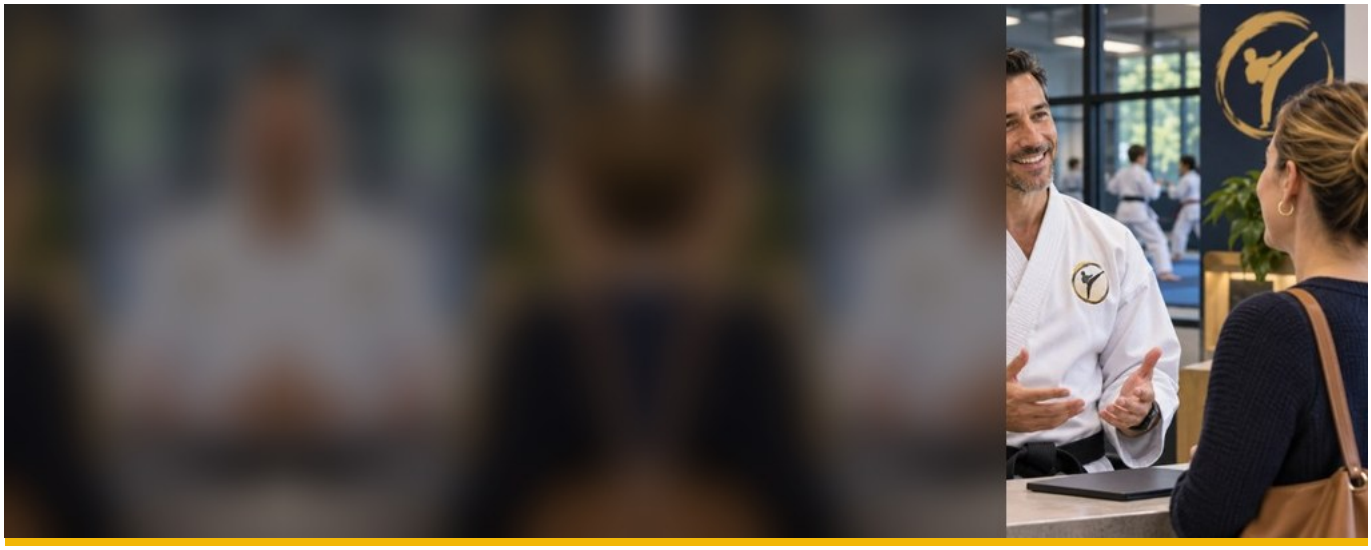

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PRICING & PROFIT

RAISING YOUR RATES: THE AUDIT, THE ARITHMETIC AND THE LETTER

The school owner's version of this decision is almost always framed wrongly: "how much can I raise rates before people leave?" The useful question is narrower and answerable. Which students are on which rate, what does it cost you to deliver an hour of instruction now versus when that rate was set, and what does the school do with the difference? This article covers the arithmetic, the four ways to structure an increase, how to communicate it, and the mistakes that turn a routine adjustment into a churn event.



BY STEPHEN OLIVER

NOVEMBER 5, 2026

FIRST, FIND OUT WHAT YOU ARE ACTUALLY CHARGING

Before any decision about raising rates, run the audit. Nearly every school that has been open more than five years discovers something uncomfortable here.

- What to list | What owners typically find
- Every active student and the rate they pay | Five to fifteen distinct rates in a school that believes it has three
- When each rate was set | A cohort still paying a founding rate from six or more years ago
- Every informal discount and who authorised it | Discounts nobody remembers granting, some given by staff who have since left
- Family and multi-student arrangements | Overlapping schemes that have accumulated rather than been designed
- Students paying nothing | Staff family, long-term training partners, hardship arrangements — all legitimate, none of them counted

This list frequently makes the increase decision for you. A school with a large low-rate legacy cohort does not have a pricing

problem in the abstract; it has a specific, nameable group whose rate has not moved while rent and payroll have, and it can address that group without touching anybody else.

THE ARITHMETIC

We publish formulas rather than target prices. Martial arts tuition varies so widely by local market that a national figure is not merely unhelpful but actively misleading, and most circulating benchmark numbers originate in consulting client bases rather than representative samples.

Run this for the current month and for the month your oldest rate was set. The gap between those two numbers is the argument for the increase, and it is an argument about your costs rather than about what the market will bear — which is both more honest and easier to hold your nerve on.

Run this before deciding. The result reliably surprises owners: a modest increase across a stable roster tolerates a meaningful amount of departure before the school is worse off. That does not make departures costless — every one is a family and a referral source — but it does dissolve the paralysis that keeps rates frozen for a decade.

Track this rather than your published rate. It is the only number that reflects the discounts, the legacy cohort and the arrangements nobody remembers, and a school whose published rate has risen three times while its effective rate has not moved has learned something important.

FOUR STRUCTURES

- Structure | How it works | Trade-off
- New students only | The new rate applies from a date forward; existing students are unaffected | Lowest friction, slowest effect, and it widens the legacy gap you will eventually have to close
- At renewal | Each student moves to the current rate when their agreement renews | Fair, gradual, and easy to explain. The most common choice for good reason.
- Across the board, with notice | Everyone moves on a stated date | Fastest, most revenue, highest risk. Requires that your agreements permit it, which is a question for your attorney and not an assumption.
- Restructure rather than raise | Programmes and terms are rebuilt so families choose between genuinely different options | Most work, best long-term outcome, and the only one that addresses an incoherent price list rather than papering over it

Whether an existing agreement can be repriced mid-term depends on what that agreement says and on your state's consumer contract law. Health-club and fitness-services statutes in many states impose specific requirements on contract terms, notice and cancellation, and martial arts schools are sometimes within their scope. Check before, not after.

THE LEGACY COHORT IS A DECISION, NOT AN ACCIDENT

Many owners keep founding students on founding rates permanently, as a matter of loyalty. That is a legitimate and often admirable choice — but make it consciously, write it down, and know what it costs annually.

In writing, well ahead of the effective date, addressed to the person who actually pays rather than posted in the lobby.

The failure mode is not the loyalty rate. It is the loyalty rate that nobody decided on, that has grown to a quarter of the roster, that staff cannot explain to newer families, and that the owner resents.

COMMUNICATING IT

- Principle | Why
- Notice well ahead of the effective date | Notice periods may also be a legal requirement depending on your agreements and state. Generous notice is both compliant and decent.
- In writing, to the person who pays | A notice on the noticeboard is not notice. The payer frequently never enters the building.
- State the reason plainly, once | Costs have risen; the rate has not changed since a stated year. One sentence. Over-explaining reads as apology and invites negotiation.
- Say what it buys, if anything genuinely changed | Only if true. An invented improvement is worse than no improvement, because families can check.
- Name a person for questions | Families who can ask usually do not leave. Families with nobody to ask decide alone.
- Brief every staff member first | A front-desk employee hearing about it from a parent is the single most preventable failure in this process

Prepare a hardship path before the letter goes out, and decide in advance who can authorise it and on what terms. Some families will be genuinely unable to absorb an increase. Having a considered answer ready is better for them and prevents staff from improvising discounts that become next year's legacy cohort.

THE MISTAKES

- Mistake | Result

- Apologising | Signals the price is negotiable. It then is.
- Making exceptions for whoever complains loudest | Teaches the roster that objecting works, and punishes the families who accepted it quietly
- Raising rates while service is visibly declining | Fix the class that has been covered by a rotating substitute for two months first
- Announcing during a testing cycle or a holiday period | Competes for attention and reads as opportunistic
- Raising the published rate while discounts stay unmanaged | Effective rate does not move. You have absorbed the reputational cost and collected none of the revenue.
- Waiting years and then correcting all at once | Regular modest adjustments are absorbed; a single large correction is an event, and events produce churn

The last row is the argument for treating rate review as a scheduled annual task rather than a crisis response. A school that reviews every year rarely needs a difficult conversation. A school that reviews every seven years can only have a difficult conversation.

FREQUENTLY ASKED QUESTIONS

HOW OFTEN SHOULD A MARTIAL ARTS SCHOOL RAISE ITS RATES?

Review annually as a scheduled task, whether or not you act on it. Schools that review regularly make small adjustments that families absorb without incident; schools that wait years must eventually make a single large correction, and large corrections produce departures. The review matters more than the increase — some years the correct answer is no change.

HOW MUCH CAN A MARTIAL ARTS SCHOOL RAISE RATES WITHOUT LOSING STUDENTS?

There is no portable figure, and any number presented as an industry standard should be treated sceptically given how those figures are collected. Run the break-even instead: students who leave multiplied by their old monthly value, against students who stay multiplied by the increase. Most owners find a modest increase across a stable roster tolerates more departure than they feared, which is the point of running it before deciding.

CAN EXISTING STUDENTS BE MOVED TO A NEW RATE MID-CONTRACT?

That depends on what your agreements say and on your state's law. Health-club and fitness-services statutes in many states impose requirements on contract terms, notice periods and cancellation rights, and martial arts schools are sometimes within their scope. Confirm with an attorney licensed in your state before repricing existing agreements; raising rates at renewal avoids the question entirely and is the most common approach for that reason.

WHAT SHOULD A MARTIAL ARTS SCHOOL DO ABOUT LONG-STANDING STUDENTS ON OLD RATES?

Decide deliberately rather than by default. Keeping founding students on founding rates is a legitimate loyalty choice, but it should be written down, costed annually, and explainable by your staff. The problem is never the loyalty rate itself — it is the one nobody decided on, that has quietly grown to a large share of the roster.

HOW SHOULD A RATE INCREASE BE COMMUNICATED TO FAMILIES?

In writing, well ahead of the effective date, addressed to the person who actually pays rather than posted in the lobby. State the reason once and plainly, name a person who will answer questions, and brief every staff member before any family hears it. Prepare a hardship path in advance and decide who can authorise it, so staff do not improvise discounts under pressure.

ON THE FIGURES IN THIS ARTICLE

This article publishes formulas rather than target prices or recommended percentages. Tuition varies enormously by local market, and the benchmark figures circulating in martial arts business education derive from self-selected consulting client bases rather than representative samples. Run the arithmetic against your own costs and your own roster.

Contract terms, notice requirements and consumer protections applicable to instructional services are matters of state law. This article is not legal advice.

First published November 5, 2026 at MartialArtsProfessional.com

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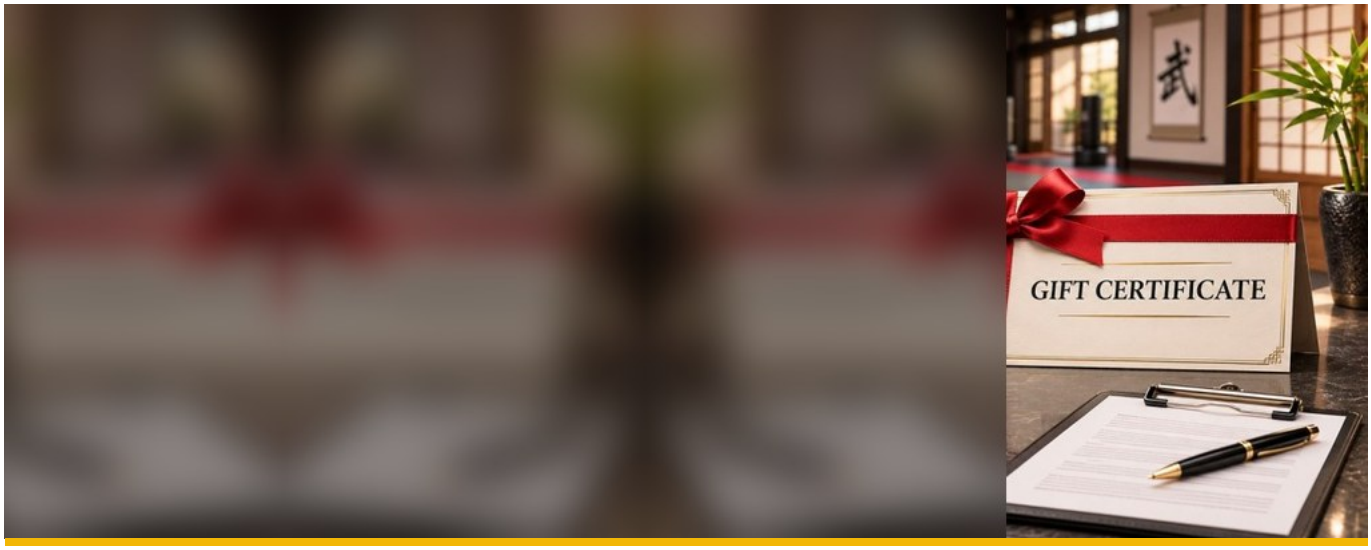

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LEGISLATION & REGULATION

HOLIDAY GIFT CERTIFICATES FOR MARTIAL ARTS SCHOOLS: WHAT THE FEDERAL RULES SAY

Federal gift card rules for martial arts schools: five-year expirations, inactivity fees, and the paper and promotional exclusions. What to print.

BY MARTIAL ARTS PROFESSIONAL

NOVEMBER 17, 2026

December is the month martial arts schools hand out the most gift certificates. Students give them to friends, grandparents buy them as presents, and schools print free-month certificates as referral tools. Most owners never check whether federal rules apply. Some do and some don't, and the difference comes down to how the certificate is issued, whether it was paid for, and what is printed on it.

KEY TAKEAWAYS

- The federal rules are in the Credit CARD Act of 2009, implemented in Regulation E at 12 CFR 1005.20. They cover gift certificates, store gift cards and general-use prepaid cards.
- A covered gift certificate cannot expire sooner than five years after it is issued. Inactivity or service fees are allowed only after 12 months with no activity, no more than one a month, and only if disclosed on the certificate.
- Two exclusions matter most to schools: certificates issued in paper form only, and loyalty, award or promotional certificates that carry the required disclosures.
- State gift card laws can be stricter than the federal rule. Check your state before you print.

- The practical standard: print the value, what it can be redeemed for, the expiration date or "does not expire," and, for free certificates, the word "promotional."

WHY DOES THIS MATTER TO A MARTIAL ARTS SCHOOL IN DECEMBER?

Holiday gift offers are one of the most reliable sources of January enrollments. Schools commonly run three kinds:

- A free certificate students give away. For example, "one month of lessons and a uniform," shown at its regular value. It costs the recipient nothing.
- A paid gift package. Often sold to grandparents, for example a wrapped uniform plus a certificate for a month of lessons, priced well under the regular value.
- A paid gift card for a dollar amount that can be applied to tuition, testing fees or equipment.

Each of these is treated differently. The second and third are paid for, so a family has given the school money in exchange for a promise of future services. That is the situation the federal rules were written for.

WHAT COUNTS AS A GIFT CERTIFICATE UNDER FEDERAL LAW?

Regulation E defines a gift certificate as a card, code or other device issued on a prepaid basis, primarily for personal, family or household purposes, in a specified amount that cannot be increased or reloaded, and redeemable at a single merchant or an affiliated group of merchants for goods or services (12 CFR 1005.20(a)(1)). A school's own gift card for a fixed dollar amount, bought by a parent for a child, fits that description.

The rule also covers "store gift cards," which can be reloaded, and "general-use prepaid cards," such as network-branded cards usable at many merchants. Most schools will only ever deal with the first category.

WHAT DOES THE FEDERAL RULE REQUIRE?

EXPIRATION: AT LEAST FIVE YEARS

A covered gift certificate may carry an expiration date only if that date is at least five years after the certificate was issued (12 CFR 1005.20(e)(2)). The expiration date, or a statement that the funds do not expire, must be disclosed on the certificate (1005.20(e)(3)).

INACTIVITY AND SERVICE FEES: LIMITED

A school may not charge a dormancy, inactivity or service fee on a covered certificate unless there has been no activity for the preceding 12 months, the fee and how often it can be charged are clearly disclosed on the certificate, and no more than one such fee is charged in any calendar month (1005.20(d)). For a small school, the simplest course is to charge no fees at all.

WHICH CERTIFICATES ARE EXCLUDED?

The definitions do not include a card, code or device that is (12 CFR 1005.20(b)):

- usable solely for telephone services;
- reloadable and not marketed or labeled as a gift card or gift certificate;
- a loyalty, award or promotional gift card;
- not marketed to the general public;
- issued in paper form only;
- redeemable solely for admission to events or venues at a particular location or group of affiliated locations.

Two of these matter to schools.

PAPER-ONLY CERTIFICATES

The second and third are paid for, so a family has given the school money in exchange for a promise of future services.

A certificate issued in paper form only falls outside the federal definition. Many school holiday certificates are exactly that: printed card stock with no electronic balance behind it. If you also issue an electronic code, a plastic card or a balance in your billing system, the paper-only exclusion may not apply.

PROMOTIONAL CERTIFICATES

A free certificate given away to market the school is a promotional card, but the exclusion depends on the disclosures printed on it. Regulation E's definition of a loyalty, award or promotional card requires the card to state, as applicable (12 CFR 1005.20(a)(4)(iii)):

- on the front, that it is issued for loyalty, award or promotional purposes;
- on the front, the expiration date;
- the amount of any fees and the conditions under which they may be charged;
- a toll-free telephone number and, if one is maintained, a website where the consumer can get fee information.

The regulation requires these disclosures on the card itself. Wording on a separate terms sheet, on packaging or on a sticker does not count (1005.20(c)(4)). A free certificate that says only "Good for one month of free lessons" does not carry the

disclosures the exclusion is built on.

DO STATE LAWS CHANGE THE ANSWER?

Yes, often. The federal statute that Regulation E implements, the Electronic Fund Transfer Act, generally does not override state laws that give consumers greater protection. Several states ban expiration dates or fees on gift certificates sold for value, some apply their rules to paper certificates, and some require unused balances to be reported under unclaimed-property laws. Rules differ widely, so check your own state's gift certificate and unclaimed-property statutes, or ask your attorney, before the holiday print run.

WHAT SHOULD A MARTIAL ARTS SCHOOL PRINT ON A HOLIDAY CERTIFICATE?

This checklist is a practical standard, not legal advice. It satisfies the federal disclosures for promotional certificates and avoids most of the disputes schools actually have with families.

- Item | Free promotional certificate | Paid certificate or gift package
- What it is | "Promotional certificate. No purchase was required." | "Gift certificate" and the amount paid or value
- What it can be redeemed for | For example, one month of lessons and a uniform, new students only | The specific program or a dollar amount
- Expiration | A clear date on the front | No sooner than five years, or "does not expire," or what your state requires
- Fees | "No fees" (simplest) | "No fees" (simplest)
- Contact | School phone number and website | School phone number and website
- Record | Number each certificate and log who gave it | Log the buyer, amount, date and number

Two business points go with the legal ones. First, the certificate should look like something worth giving. A certificate photocopied on office paper tells the recipient the gift is cheap. Schools that do this well use heavy, card-like stock, embossing or foil. Second, a certificate is only a lead source if you can follow up. Numbering certificates and recording who gave each one lets you thank the student and contact the recipient before the certificate is forgotten.

FREQUENTLY ASKED QUESTIONS

CAN A MARTIAL ARTS GIFT CERTIFICATE EXPIRE?

Under federal rules a covered gift certificate cannot expire sooner than five years after it is issued, and the expiration date must be disclosed. Paper-only certificates and properly disclosed promotional certificates are excluded from that rule, but state laws may still restrict expiration dates.

DO THE FEDERAL GIFT CARD RULES APPLY TO A FREE "ONE MONTH FREE" CERTIFICATE?

A free certificate given away for marketing is a promotional card and is excluded from the federal definitions, provided it carries the required disclosures: that it is promotional, its expiration date, any fees, and a phone number for fee information. A paper-only certificate is also excluded.

CAN A SCHOOL CHARGE AN INACTIVITY FEE ON A GIFT CARD?

Only after 12 months with no activity, only one fee in any calendar month, and only if the fee and its frequency are clearly disclosed on the card. Most schools are better off charging no fees.

DO STATE LAWS APPLY TO MARTIAL ARTS GIFT CERTIFICATES?

Often, yes. The federal law generally does not override state laws that protect consumers more. Some states ban expiration dates or fees on gift certificates sold for value, and unclaimed-property laws may apply to unused balances.

WHAT IS THE SAFEST WAY TO WORD A HOLIDAY CERTIFICATE?

Say what it is (promotional or paid), what it can be redeemed for, when it expires or that it does not, that there are no fees, and how to contact the school. Number and log every certificate.

Sources. Credit Card Accountability Responsibility and Disclosure Act of 2009, Title IV; Regulation E, 12 CFR 1005.20, Requirements for gift cards and gift certificates (eCFR text current as of October 2026). This article is general information for school owners, not legal advice. State laws vary; consult an attorney licensed in your state.

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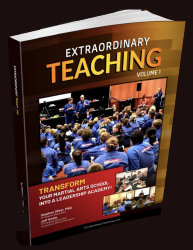

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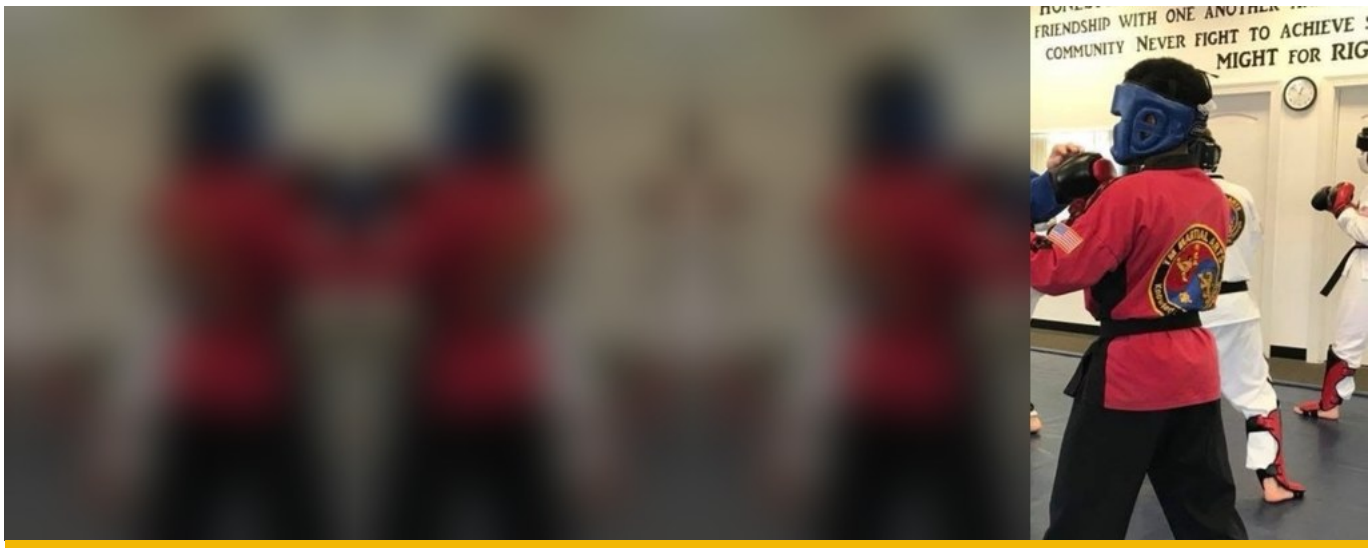

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PRICING & PROFIT

"AM I COVERED FOR THIS?" WALK YOUR INSURANCE AGENT THROUGH THE SCENARIOS

A martial arts school insurance checklist: scenarios to ask your agent about, from sidewalk falls and sparring injuries to off-site classes and abuse cover.



BY GRAND MASTER JEFF SMITH

NOVEMBER 11, 2026

Most school owners buy insurance once, file the policy in a drawer and never read it again. Then something happens — a parent slips on the ice outside the front door, a teenager tears a knee in sparring, a complaint arrives about a staff member — and the owner finds out what the policy actually covers at the worst possible moment.

The fix costs nothing but an hour. Once a year, sit down with your agent and walk through scenarios. Not "Am I covered?" in general, but "Am I covered for this?" — one situation at a time.

This column is about how to have that conversation. It is not insurance or legal advice. Your agent, your policy wording and your state's law decide what is covered.

WHY SCENARIOS WORK BETTER THAN READING THE POLICY

A policy is written in exclusions and definitions. It is very hard to read one cold and know what happens when a specific thing goes wrong. A scenario forces a yes or a no. And when the answer is "no" or "it depends," you find out now, while you can still add cover, rather than after a claim is denied.

Your agent is supposed to review your policy with you every year anyway and look for changes you need. Whether that

actually happens is a different matter. Book it yourself.

THE SCENARIOS TO PUT IN FRONT OF YOUR AGENT

Take this list to the meeting and ask each one out loud. Write down the answer next to it.

ON YOUR PROPERTY

- A parent slips on the sidewalk or in the parking lot outside the school. Am I covered, or is that the landlord's policy? What does my lease say?
- A spectator in the lobby is hurt by a student or by equipment. Am I covered?
- Hail, a burst pipe or a fire closes the school for three weeks. Is the damage covered? Is my lost tuition covered while I am closed?

ON THE MAT

- A student is injured in class or in sparring. What does my policy pay, and what is excluded?
- An instructor is accused of teaching a technique negligently. Is professional liability included, or is it a separate policy?
- An assistant instructor who is not on payroll — a senior student helping in class — is involved in an injury. Are they covered?

OFF THE PREMISES

- My instructors teach at an elementary school, a summer camp or a community event. Does my policy follow them there?
- We travel to a tournament or march in a parade. Are we covered?

STAFF AND CONDUCT

- A staff member is accused of abuse or misconduct with a child. Does my policy respond at all? Is there an abuse and molestation endorsement, and what is its limit?
- A staff member is hurt at work. Do I have workers' compensation, and is it required in my state?

HOW THE POLICY PAYS

- What are my per-occurrence and aggregate limits?
- Are defense costs paid on top of the limit, or do they use it up?
- Are there any sublimits that are much lower than the headline number?

That last group matters more than most owners realize. A limit that sounds large can be much smaller once legal fees come out of it. This journal has reported on a verdict in which a $56 million judgment met a $1 million policy. Read it before your meeting.

THE ABUSE AND MOLESTATION ENDORSEMENT

Owners who did nothing wrong themselves have closed their doors over what someone they employed was accused of.

If you teach children, ask about this specifically. On many policies, cover for abuse and molestation claims is an add-on rather than standard, and it is usually a modest extra cost. Some martial arts organizations require member schools to carry it.

You are not buying it because you worry about yourself. You are buying it because you cannot personally vouch for every person who will ever work in your school, and one allegation against one staff member can put an entire school out of business. Owners who did nothing wrong themselves have closed their doors over what someone they employed was accused of.

Insurance is the last line, not the first. The first line is who you hire and how you supervise them. Background-check everyone who teaches, including family and the students who have been with you fifteen years — not because you suspect them, but so you can tell every parent, truthfully, that every instructor in your school has been checked. That sentence belongs in your parent materials. New laws are also moving in this direction; see this journal's reporting on New York's background-check bill and the safeguarding gap, and have a plan for what to do in the first 24 hours if an instructor is accused.

DO NOT STOP AT THE WAIVER

A signed waiver is not a substitute for insurance. What a waiver can and cannot do depends on your state, and this journal has covered it in detail in what a martial arts waiver does, and what it cannot do. Treat the waiver as one layer, the policy as another and your safety practices as the one that matters most.

SHOP IT, TOO

When you have your list of answers, get at least one comparison quote. Providers that specialize in martial arts and fitness know the scenarios above and usually price accordingly. The journal's martial arts school insurance directory lists who publishes prices and what their programs cover.

QUESTIONS SCHOOL OWNERS ASK

WHAT INSURANCE DOES A MARTIAL ARTS SCHOOL NEED?

At minimum, most schools carry general liability and professional liability, and many add property, business interruption, workers' compensation where required, and an

abuse and molestation endorsement if they teach children. What you need depends on your state, your lease and your programs — confirm with a licensed agent.

DOES MARTIAL ARTS SCHOOL INSURANCE COVER OFF-SITE CLASSES?

Sometimes. Some policies cover instruction wherever it happens; others cover only the listed premises. If you teach at schools, camps or events, ask your agent directly and get the answer in writing.

HOW OFTEN SHOULD A MARTIAL ARTS SCHOOL REVIEW ITS INSURANCE?

Once a year at minimum, and any time you add a program, move locations, hire staff or start teaching off-site.

One hour a year. Walk the scenarios. The time to find a gap in your coverage is before somebody else finds it for you.

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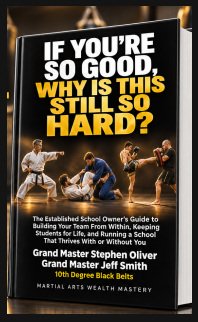

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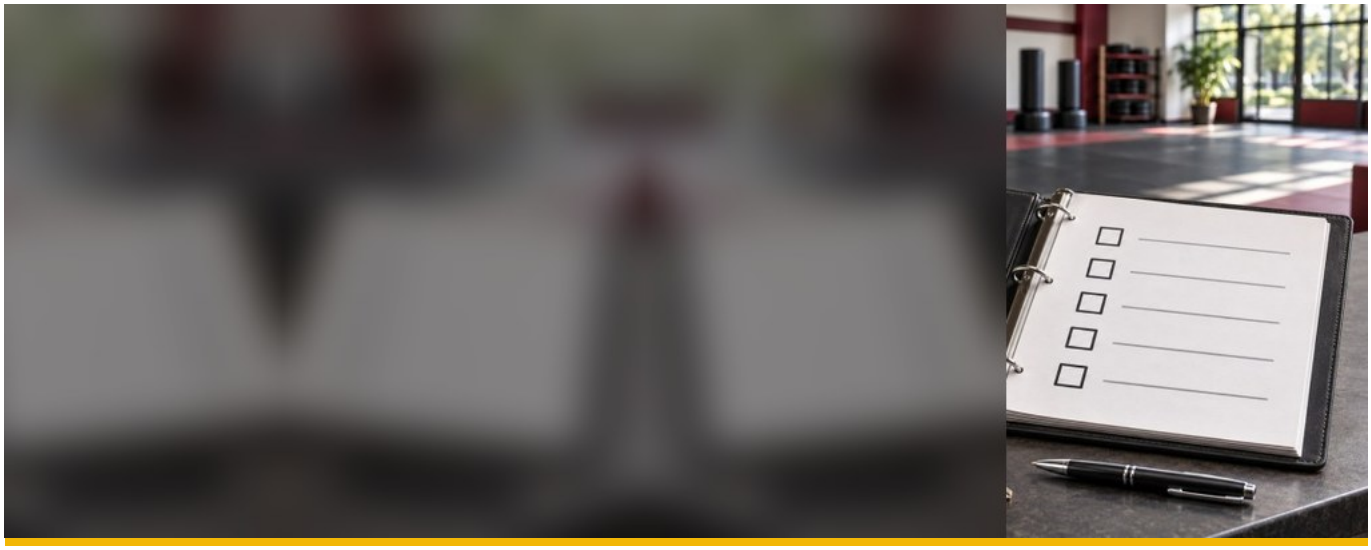

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STAFF & SYSTEMS

THE OPERATIONS MANUAL: WRITE THESE FIVE THINGS FIRST

Document everything, starting now is a project nobody has ever finished. Five one-page procedures over five weeks, ordered by what breaks worst if you are not there - and the test that shows what you left out.



BY STEPHEN OLIVER

NOVEMBER 19, 2026

Every school owner has been told to write an operations manual, and almost none have one, because the instruction as usually given is impossible: document everything, starting now. Nobody has ever finished that project. What works is the opposite — write down five things, in a specific order, over five weeks, and let the manual accumulate as a by-product of work you are already doing.

WHY THE BIG-BANG APPROACH NEVER FINISHES

The standard advice produces a document that is out of date before it is complete, written in a tone nobody reads, covering procedures that were already changing while they were being described. Owners abandon it around week three and conclude they are bad at systems.

They are not. The project was designed to fail. Three specific reasons:

Problem | Consequence It is written from memory rather than from doing | You document the version you believe you follow, not the one you actually follow, and the two differ more than anybody expects It is ordered by topic rather than by risk | Week one is spent on something that almost never goes wrong It has no reader | A document written for nobody in particular is written

for nobody

WRITE THESE FIVE FIRST

Order matters, and the ordering principle is: what breaks worst, soonest, if the person who knows it is not there?

Order | Document | Why here 1 | Opening and closing the building | Alarm, keys, lights, mats, temperature, which doors, what gets checked, who is called if something is wrong. It is the most frequently needed and the most completely undocumented. 2 | The injury and incident procedure | What is done, in what order, who is called, what is recorded, where the form lives, who notifies the insurer. This one is written before you need it or it does not exist when you do. 3 | Answering the phone and booking a trial | The highest-value repeated conversation in the school, and the one most often improvised by whoever picked up 4 | Taking a payment and handling a failed payment | Where money touches people. Also the point at which an untrained staff member does something that is hard to unwind. 5 | The class template | Not the curriculum — the shape of an hour. Start, warm-up, main block, close, and what an instructor does if they are handed a class with no notice.

Five documents, one a week, each one page. At the end of five weeks the school has a manual covering the five things most likely to go wrong in the owner's absence — which is more than the overwhelming majority of schools in this industry have.

WRITE IT WHILE DOING IT, NOT AFTERWARDS

Open a document. Do the task. Write each step as you complete it, including the parts you would have left out because they are obvious.

The obvious parts are the whole value. "Turn on the lights" is three switches in a specific order in a cupboard nobody has shown the new instructor. A procedure written from memory omits exactly the steps that have become invisible through repetition, and those are the steps that strand someone at seven in the morning.

WHAT A USABLE PROCEDURE LOOKS LIKE

Feature | Detail One page | If it does not fit, it is two procedures Numbered steps, one action each | A step containing "and" is two steps Written to a specific reader | "A new instructor on their first Saturday" produces better writing than "staff" Photographs where location matters | The alarm panel, the breaker cupboard, the first aid kit. One photo replaces a paragraph. Named exceptions and who decides | "If X, stop and call [role]." A procedure without an escape route gets improvised at the first unusual case. A date and an owner | Undated procedures are untrustworthy and nobody knows whose job it is to fix them Stored where it is used | A manual in the owner's filing cabinet is not a manual. A laminated page by the alarm panel is.

TESTING IT

The ordering principle is what breaks worst and soonest if the person who knows it is absent — not what is easiest to write.

A procedure that has never been followed by someone other than its author is a draft.

The test is simple and slightly uncomfortable: hand it to someone who does not know the task, ask them to do it exactly as written, and say nothing. Every place they hesitate is a defect. Fix it on the spot, in their words rather than yours.

Doing this once changes how owners write procedures permanently, because the gap between what they wrote and what was needed is always larger than expected — and it is always in the steps they considered too obvious to include.

KEEPING IT ALIVE

Practice | Effect Whoever finds an error fixes it | A manual only the owner may edit decays. Give staff permission and they will maintain it. Every new hire adds one procedure during onboarding | They are the only people who can see what is missing, and they lose that vision within a month Review the five oldest documents once a year | Bounded, achievable, and enough When something goes wrong, ask which procedure was missing | Converts incidents into documentation rather than into blame, which also changes how willingly staff report them

WHAT THE MANUAL IS WORTH

Three things, and only the first is the one owners expect.

Staff become independent faster. A new instructor with five written procedures asks a fraction of the questions and makes a fraction of the errors, and the reduction in owner interruptions is immediate and measurable.

The school becomes transferable. Documented operations are a substantial part of what separates a school that can be sold as a business from one that can be sold for its equipment. A buyer is purchasing the ability to run the thing without you.

You find out what you actually do. Owners routinely discover, in the writing, that a procedure they believed was standard is performed three different ways by three staff members, and that nobody had noticed because nothing had visibly failed yet.

FREQUENTLY ASKED QUESTIONS

WHAT SHOULD A MARTIAL ARTS SCHOOL DOCUMENT FIRST?

Five things, in this order: opening and closing the building; the injury and incident procedure; answering the phone and booking a trial; taking a payment and handling a failed payment; and the class template. The ordering principle is what breaks worst and soonest if the person who knows it is absent — not what is easiest to write.

HOW DO YOU WRITE AN OPERATIONS MANUAL FOR A MARTIAL ARTS SCHOOL?

One page a week for five weeks, written while performing the task rather than from memory. Number the steps, one action each, addressed to a specific reader such as a new instructor on their first Saturday. Include the steps that seem too obvious to mention — those are the ones that have become invisible through repetition and are exactly what strands someone.

HOW DO YOU KNOW IF A WRITTEN PROCEDURE IS ANY GOOD?

Hand it to someone who does not know the task, ask them to follow it exactly as written, and say nothing. Every hesitation is a defect, and each should be fixed on the spot in their words rather than yours. A procedure that has only ever been followed by its author is a draft.

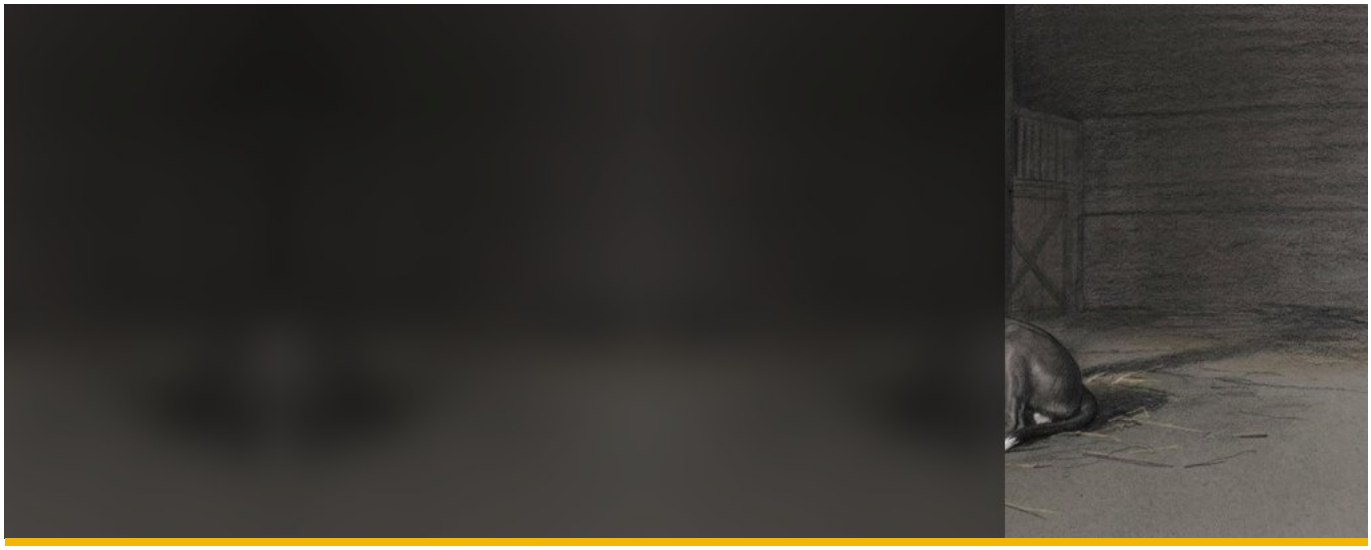
HOW DO YOU STOP AN OPERATIONS MANUAL FROM GOING OUT OF DATE?

Give staff permission to fix errors themselves rather than reserving edits to the owner. Have every new hire write one procedure during onboarding, since they are the only people who can see what is missing and they lose that vision within a month. Review the five oldest documents once a year, and after anything goes wrong ask which procedure was missing rather than who was at fault.

WHY DOES DOCUMENTING OPERATIONS MATTER COMMERCIALLY?

Staff reach independence faster and interrupt the owner less; the school becomes transferable, because documented operations are much of what separates a school saleable as a business from one saleable for its equipment; and the writing itself reveals procedures being performed three different ways by three staff members without anyone having noticed.

First published November 19, 2026 at MartialArtsProfessional.com



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STAFF & SYSTEMS

THE REFS ARE OUT TO GET US... FIND THE REAL PROBLEM BEFORE YOU BLAME ANYONE!

Hanlon's Razor, my version of it, and what to check before you blame someone



BY CHIEF MASTER GREG MOODY

NOVEMBER 27, 2026

A champion racehorse disappears just before a big race, and the horse's trainer is found dead on the moor with his skull caved in. That's the setup of "Silver Blaze," a Sherlock Holmes story Arthur Conan Doyle published in 1892 (Doyle, 1892).

The police have a suspect almost right away. A stranger named Fitzroy Simpson had been hanging around the stables asking questions about the horse. He made his living taking bets on horse races, and his cravat was found in the dead man's hand. Motive, opportunity AND evidence!

Holmes wasn't buying it. His best clue was something that DIDN'T happen. The Inspector asks if there's anything else he'd like to point out, and Holmes says "To the curious incident of the dog in the night-time." The Inspector says "The dog did nothing in the night-time." And Holmes answers "That was the curious incident."

A stranger walking into that stable at midnight would have set the dog off and woken up the stable boys. The dog stayed silent, and Holmes concluded "Obviously the midnight visitor was some one whom the dog knew well."

It was the trainer, John Straker. He'd led the horse out onto the moor to nick a tendon in its leg so it would come up lame and lose (he was deep in debt from a secret second life). He struck a match

to see what he was doing, the horse panicked, kicked him in the head and ran off. When Holmes finally reveals the killer to the owner, he says "The real murderer is standing immediately behind you."

It was the horse!

There WAS a crime in that story (Straker was fixing a race)… it wasn't murder.

Sound familiar? If you've ever been sure a parent, a staff member or the school down the street was out to get you… that's the police's mistake in that story, and it's an easy one to make at a school.

OCCAM'S RAZOR

Holmes never calls it Occam's Razor, but that's what he's using. The idea is named for William of Ockham, a 14th-century English friar, and it usually gets quoted as "entities must not be multiplied beyond necessity"… which is a fancy way of saying the simplest explanation that fits all the facts is usually the right one.

Funny thing, Ockham never wrote that sentence. A logician named W. M. Thorburn went looking for it in 1918 and traced the famous wording to a 17th-century writer, John Ponce, not Ockham (Thorburn, 1918). Ockham got the credit for somebody else's wording for almost three centuries (an honest mistake, I'm guessing… old quotes are rarely attributed right).

HANLON'S RAZOR…

I love Occam's Razor… but I love Hanlon's Razor even more. The version most people know goes like this:

"Never attribute to malice that which is adequately explained by stupidity."

Here's MY version:

Don't attribute malice or conspiracy when laziness or incompetence can better explain it.

Hanlon's Razor lets me see what's actually happening, and I don't walk around feeling like people are out to get me (when they probably aren't).

I changed three things.

1. I ADDED "CONSPIRACY"

Hanlon's version is about one person being mean on purpose. The stories we tell ourselves at a school usually have a GROUP in them – "the parents are talking," "the staff is against me," "the school down the street is going after my families."

Why do we jump there? Douglas, Sutton and Cichocka reviewed the research and found people are more likely to believe conspiracy explanations when they want to understand what's happening, feel safe and in control, and feel good about themselves and their group (Douglas et al., 2017). A bad enrollment month hits all three at once (which may be why it feels so personal).

Evelyn Rosset found that adults tend to read accidents as done on purpose, especially when they have to decide fast – she called it the intentionality bias (Rosset, 2008). A cancellation email comes in, you react fast… and "on purpose" is usually the first thing you think.

A real conspiracy needs several people to agree on a plan and keep it secret. When the Iowa caucus results app failed in 2020, conspiracy theories that the election was rigged spread fast (O'Rourke, 2020). The party blamed a coding issue in the reporting system, in an app that had not been properly tested statewide.

At your school, ask who would all have to agree to the plan and keep it secret. The longer that list gets, the less likely it's a plot.

2. I SPLIT "STUPIDITY" INTO LAZINESS AND INCOMPETENCE

Incompetence and laziness can look the same from the outside, but the fix for each one is different.

Incompetence means they CAN'T do it (yet). They don't know the script, or they've never been trained on the phone. The fix is training.

Laziness means they CAN and didn't. At a school a lot of what looks like laziness is a missing system – nobody owns the task, there's no deadline, or nobody checks. The fix is the system (and then the conversation about expectations).

Two business partners I worked with were exhausted, and about two thousand a month was slipping out of their billing. They weren't lazy – they both did a little of everything and finished none of it. I told them nobody owned anything cleanly. One person takes sales end to end, the other takes marketing end to end, and you stop reaching across the line to "help."

One person takes sales end to end, the other takes marketing end to end, and you stop reaching across the line to "help."

The label changes how YOU feel about the person. Bernard Weiner's work on attribution found that when we think someone failed because they didn't try (something they controlled), we tend to feel anger, and when we think they couldn't (lack of ability), we tend to feel sympathy (Weiner, 1985). Pick the wrong label and you'll walk into the conversation angry at someone who needed training.

3. "BETTER EXPLAIN" INSTEAD OF "ADEQUATELY EXPLAINED"

Hanlon's version says if stupidity CAN explain it, don't assume malice. With my version you ask which explanation fits the facts better. That's a probability question, and sometimes malice does win. Check the more likely explanations first. If malice still fits best, it may be malice.

WHERE HANLON'S RAZOR CAME FROM

The idea is more than 200 years older than the name.

Year | Who | What they wrote 1774 | Johann Wolfgang von Goethe, The Sorrows of Young Werther | "misunderstandings and neglect occasion more mischief in the world than even malice and wickedness" 1812 | Jane West, The Loyalists | "Let us not attribute to malice and cruelty what may be referred to less criminal motives" 1896 | H. G. Wells, The Wheels of Chance | "There is very little deliberate wickedness in the world. The stupidity of our selfishness gives much the same results" 1941 | Robert A. Heinlein, "Logic of Empire" | "You have attributed conditions to villainy that simply result from stupidity" 1980 | Robert J. Hanlon, in Murphy's Law Book Two | "Never attribute to malice that which is adequately explained by stupidity"

Goethe blamed misunderstandings and neglect, and Jane West pointed to "less criminal motives" – neither one said stupidity (Goethe, 1774/2001; West, 1812/2006). Neglect is a lot closer to my laziness-or-incompetence version than to Hanlon's. Wells said nearly the same thing in 1896 (Wells, 1896/1998), and Heinlein even gave the mistake a name, the "devil theory" (Heinlein, 1941).

The version with the name came from a contest. Arthur Bloch asked readers to send in new laws in the style of Murphy's Law, and Robert J. Hanlon of Scranton, Pennsylvania sent in the one that stuck (Bloch, 1980). Computer programmers passed it around for years and it ended up in the Jargon File, their dictionary of hacker slang, which at one point suggested "Hanlon" might be a garbled "Heinlein" (Raymond, 2003).

He was not. He was a real guy from Scranton… and that's about all anybody seems to know about him. Programmers assumed his name was a typo… which is kind of funny for a guy whose whole rule was about not jumping to conclusions!

THE TIME I WAS THE STUPID ONE (OK NOT THE ONLY TIME)…

I remember one time when I had a vendor do a direct mail piece for me. I paid $3,500 for the ad (in 1998… that would be about $7,200 today), and I was supposed to get one mailed to me as part of the run… days went by… no postcard…. more days… no postcard… I called him (and he was always responsive on the phone) and no answer… left a message… called… left a message… called…. For 2-3 days I was pretty calm, and then I started thinking "That %$$%^^ took my money and didn't do anything!" "He's probably off to Hawaii taking a vacation!" and other thoughts with much more colorful language (think Billy Butcher in "The Boys," or even more colorful than my wife's cat uses – see his book with all his swearing, The Devil Gets Fed Twice A Day).

Finally, I got a call and started yelling at him… when I finally said "And why didn't you return my call?!" he said sheepishly… "I am really sorry Mr. Moody. My wife was in the hospital. She has stage 4 cancer and I didn't want to leave her during the treatment." Then he said "I'm really sorry about that – here's the address I have for you…" and the address… that I GAVE HIM… was wrong (I looked it up and sure enough it was wrong on the paperwork I sent him)… Who was the stupid one now? And who was a big jerk? (OK we all know, but don't answer that.)

A few days after that, calls started coming in (pre-internet, when people would actually speak on the phone), and it was one of the best ROI campaigns I ever ran… in fact, even more important, I still have some of the students from then (now Black Belts) training with me!

Lee Ross called what happened in my head those 2-3 days the fundamental attribution error – we explain other people's behavior by their character and underestimate the situation they're in (Ross, 1977). When the postcard didn't show up, I decided the vendor was a crook… and I never checked MY paperwork.

HANLON'S RAZOR AT YOUR SCHOOL

What happened | The malice story | The more likely explanation | What to check first A lead never got a call back | "The front desk doesn't care about enrollment" | Nobody owns the lead list (laziness, meaning a missing system) or they're nervous on the phone and don't know what to say (incompetence) | Who owns new leads, what's the deadline, and have they been trained on the call? An instructor is late again | "They don't respect me" | There's no reminder and no consequence, or a school or work schedule changed and nobody asked | Ask what changed, then set the start time and what happens when it's missed A family stopped coming without a word | "They don't care about their kids" | A schedule change, money, or embarrassment that their kid is behind… and nobody called after the first missed class | Did anyone call after one missed class? Two parents complain in the lobby | "They're organizing against me" | Two parents had the same bad experience and talked about it (that's what parents do) | Fix the experience, then talk to each family one at a time A vendor bills you twice | "They're padding the invoice" | A billing software error or a duplicate entry (you've had it happen if you've been open long enough) | One email with both charges attached Another school's ad looks a lot like yours | "They're copying me on purpose" | They may have hired the same marketing company or bought the same template (by the way, just about all Republican and Democrat emails asking for campaign money look exactly

alike!) | Check where the ad came from before you call anyone Most of your intro appointments never show | "These leads are junk" | Nobody spoke to those families after they set the appointment (an owner I talked to had a 14% show rate! UGH!) | Text a personal welcome video when they book, then call, text and email the day before and the day of (maybe mail, etc…) Leads "dropped" this month | "The marketing company is ripping me off" | You're comparing against a different campaign that was shut off (another owner did this, and their website leads were up year over year) | Compare the same source to the same month last year A parent "ignores" your emails | "They're avoiding me" | Your email is in their spam folder, or they only read texts | Call them!

Most of the fixes are a system – somebody owns the task and somebody checks it. When a family wants to leave, make the phone call (see my article on the cancellation conversation for how to have it (Moody, 2026)).

THE REFS ARE OUT TO GET US

Like every sports fan, as a Phoenix Suns fan, I have suffered through many games where I thought the refereeing was biased. Last season we (well, the Suns did, but that's how crazy good fans talk) traded for Dillon Brooks, who is famously hated by everybody except his team… in fact, his nickname is Dillon the Villain (my wife, a more rabid Suns fan than I am, HATED Dillon and now she's reluctantly liking him… I guess that means the secret to her liking me better is to score points for the Suns).

Dillon gets a LOT of technical fouls (for non-basketball people, that's when you act up, yell at the refs, etc…). In fact, he led the league in technical fouls! Of course, we Suns fans are saying "The refs are out to get us! That wasn't fair!"… the same Suns fans (especially my wife) who the season before yelled "Kick that guy off the court! That was a tech, Ref!"… whenever she saw "the Villain" play. In either case the fans are sure the refs are conspiring against us, rather than acknowledging that being a ref is hard and they're going to miss some things. It's impossible to get all the calls right, so it doesn't even rate as incompetence (well, most of the time). But it's an example of where conspiracy or malice certainly don't explain anything, even though fanatics are 100% sure it's happening. Ok, that said, I am positive the refs are against the Suns!!!

Fans have been doing this for a long time. After a rough Princeton-Dartmouth football game in 1951, Hastorf and Cantril showed the same game film to students from both schools. The Princeton students saw the Dartmouth team commit about twice as many infractions as the Dartmouth students saw. Same film. The researchers concluded the two groups saw two different games (Hastorf & Cantril, 1954).

Your staff, your parents and you do the same thing (I do it every Suns game) – each side sees the calls that go against them.

WHEN IT REALLY IS MALICE

Volkswagen put software in its diesel cars that detected emissions testing and turned the full emissions controls on only during the test. The EPA issued its first Notice of Violation in September 2015 (U.S. Environmental Protection Agency, n.d.).

Wells Fargo employees opened more than two million deposit and credit card accounts that may not have been authorized by customers, and the regulator said they did it to hit sales targets and earn bonuses (Consumer Financial Protection Bureau, 2016). The bad behavior was real, and the people who set those sales targets and bonuses helped create it (something to think about the next time you set a staff bonus).

I've seen it closer to home too. We had a member start instigating complaints, recruiting other members and threatening vendors. The original complaint was small. The recruiting cost more than the complaint ever could have, and it kept costing while we were deciding whether to address it. Handle that one directly and early.

What makes malice more likely? Three signals:

- It keeps happening after you fixed the system. If it happens again after you've trained them and set up a clear process, it's more likely a pattern than a mistake.
- Someone profits from it or recruits others into it. Cash that doesn't match the deposit, an instructor steering students somewhere else, or one member rallying the others.
- Someone is hiding it. Most mistakes are sloppy and out in the open.

Even then, check the facts before you decide.

WHY I'D RATHER LEAN AWAY FROM MALICE AND CONSPIRACY…

Some people lean hard toward malice and conspiracy (you probably know a few… every late payment is a scheme to them, and a missed call means you're purposely being ignored). I'd rather fall on the other side. I'm happier, and I spend my energy looking for solutions and ways to help (which usually leads to a better situation).

I understand the value in leaning toward malice and conspiracy… if you assume the worst, you're protecting yourself against getting hurt. You'd make decisions like firing someone or cutting a person out of your life. Sure, that'd protect you, but you might also miss an opportunity to fix things or build a relationship.

When Douglas and her colleagues reviewed the studies, they also found that believing in conspiracies doesn't seem to give people the understanding or control they're after… for many people it may be more appealing than satisfying (Douglas et al., 2017).

Reading bad intent into something that could go either way even has a name – hostile attribution bias. A review of 41 studies with 6,017 kids found a consistent link between that bias and aggressive behavior (Orobio de Castro et al., 2002). That's kids, so applying it to school owners is my extrapolation.

SUMMARY

Part of the rule | What it means | What to do Malice | They meant to hurt you | Rarely the best explanation – check the others first Conspiracy | Several people planned it together | Ask who would have to agree and keep the secret Laziness | They could and didn't | Build the system – an owner, a deadline and a check Incompetence | They couldn't (yet) | Train it Better explain | Which explanation fits the facts best | Look for patterns, profit and hiding before you decide it's malice Why bother? | You see what's actually happening | You're less likely to walk in angry, you spend the time fixing it, and you'll probably be happier

Next time you're sure somebody's out to get you, look for laziness or incompetence first. If you're wrong, you're taking a risk of getting hurt, but you're also choosing the chance to make things better. This week, take ONE row from the "Hanlon's Razor at your school" table and find out who owns it at your school… and you can always reach out to me.

COMMON QUESTIONS

WHAT IS YOUR VERSION OF HANLON'S RAZOR?

Don't attribute malice or conspiracy when laziness or incompetence can better explain it. Hanlon's Razor lets me see what's actually happening, and I don't walk around feeling like people are out to get me (when they probably aren't).

HOW DO YOU TELL LAZINESS FROM INCOMPETENCE?

Incompetence means they CAN'T do it (yet). The fix is training. Laziness means they CAN and didn't. At a school a lot of what looks like laziness is a missing system – nobody owns the task, there's no deadline, or nobody checks.

WHEN IS IT REALLY MALICE?

Hanlon's version says if stupidity CAN explain it, don't assume malice. With my version you ask which explanation fits the facts better. That's a probability question, and sometimes malice does win. Check the more likely explanations first. If malice still fits best, it may be malice.

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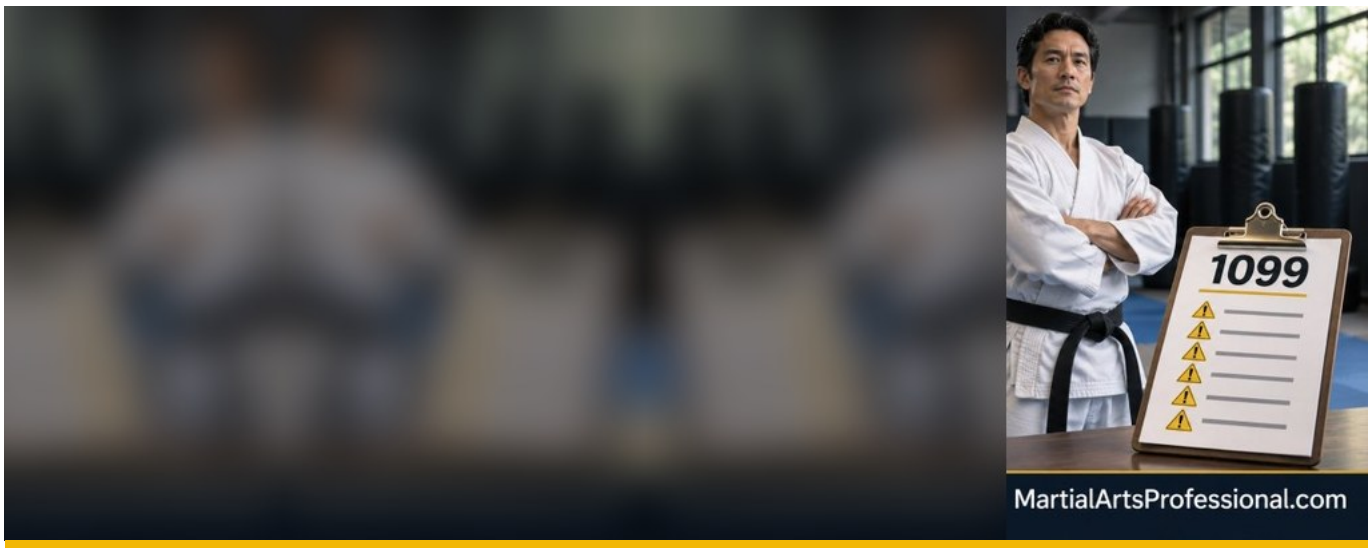

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LEGISLATION & REGULATION

1099 MARTIAL ARTS INSTRUCTORS: SEVEN WARNING SIGNS YOUR SCHOOL IS MISCLASSIFYING EMPLOYEES

Plenty of martial arts schools pay their regular instructors on a 1099. The federal rule that decides whether that is lawful is about to change, and the new test asks two questions that most schools answer the wrong way: who controls the work, and can the instructor make or lose money on it?

BY MARTIAL ARTS PROFESSIONAL

NOVEMBER 15, 2026

Not legal advice. This is reporting on federal rulemaking and a practical self-check. Classification depends on your facts and your state's law, which can be stricter than federal law. Talk to an employment lawyer or a qualified payroll adviser before you change anything.

WHERE DOES THE FEDERAL RULE STAND?

On February 26, 2026, the U.S. Department of Labor proposed rescinding its 2024 independent-contractor rule and replacing it with a test close to the one adopted in 2021. The comment period closed April 28. The Office of Information and Regulatory Affairs received the final rule (RIN 1235-AA46) for review on September 28 and concluded that review on October 28, 2026, "consistent with change." As of November 14 we have not found the final rule published in the Federal Register, so there is no effective date yet. Our earlier report covers the rulemaking in detail; we will update both articles when it is published.

The proposal applies an "economic reality" test and gives special weight to two core factors: the nature and degree of control over the work, and the worker's opportunity for profit or loss. Under the proposed text, when both of those point the same way there is a substantial likelihood that is the right classification.

Two cautions. The federal rule governs the Fair Labor Standards Act (and, under the proposal, the FMLA), not taxes. The IRS applies its own test. And many states use stricter tests of their own; a worker who passes the federal test can still be an employee under state law. California's "ABC" test is the best-known example.

THE SEVEN WARNING SIGNS

Each of these points toward employee status. One alone may not decide it. Several together usually do.

1. YOU SET THE SCHEDULE

The instructor teaches the Tuesday and Thursday 4:30 kids class because that is when you put it on the timetable, and he cannot move it, skip it or send someone else. A contractor generally decides when and how much to work.

2. YOU REQUIRE YOUR CURRICULUM AND YOUR METHOD

He teaches your belt requirements, in your lesson-plan format, with your class structure, warm-ups and mat chats. That is control over how the work is done, the first of the two core factors.

3. HE WEARS YOUR UNIFORM AND REPRESENTS YOUR BRAND

School-logo staff shirts, your belt system, your name on the wall, introduced to parents as "one of our instructors." To the public he is part of your business, not a separate one.

4. HE ATTENDS STAFF MEETINGS AND YOUR TRAINING

The proposed federal test weighs control and opportunity for profit or loss most heavily, and state law may be stricter.

Required staff meetings, instructor-certification courses you run, attendance at testings and events. Training a worker in your own methods is a classic sign of an employment relationship.

5. HE IS SUPERVISED AND EVALUATED

You or a head instructor watch his classes, correct him, review his retention numbers, and could replace him if he did not teach the way you want.

6. HE CANNOT MAKE OR LOSE MONEY

He is paid a flat rate per class or per hour. He invests nothing: not the mat space, not the equipment, not the marketing. He cannot grow his income by running the work more efficiently, only by working more classes. This is the second core factor, and for most instructors it points squarely at employment.

7. THE WORK IS YOUR BUSINESS, INDEFINITELY

Teaching classes is not a side service to a martial arts school; it is the product. If he has taught your classes every week for two years, with no end date, and does not offer the same service to other businesses as his own operation, the relationship looks permanent and integral.

WHAT DOES A GENUINE CONTRACTOR LOOK LIKE?

A visiting seminar instructor who sets his own fee, brings his own material, teaches his own system, markets himself, works for many schools and could lose money on an event that does not sell. A specialist who rents your mat space to run his own program, collects his own fees and keeps the profit. Those arrangements can be legitimate. The regular instructor who teaches your curriculum on your schedule usually is not.

WHAT TO DO NOW

- List everyone you pay on a 1099 and score each against the seven signs.
- Check your state's test, not just the federal one. The state rules will often bite first. Our state-by-state guides are a starting point.
- Do not paper over it. A contract that calls someone a contractor does not make him one; the proposed rule looks at actual practice.
- Price the fix. Payroll taxes, workers' compensation and minimum-wage compliance for part-time instructors cost money, but less than back wages, penalties and a claim brought by a departing instructor.
- Get advice before reclassifying, so the change itself does not create an admission about past years.

WHAT A SCHOOL OWNER SHOULD TAKE FROM THIS

The new federal test is friendlier to genuine contractors than the 2024 rule. It is not friendlier to a school that controls everything about how an instructor works and pays him by the class. If you built your instructor team the right way, with your curriculum, your standards and your culture, you almost certainly built a team of employees. That is not a problem to hide. It is the cost of a consistent school.

FREQUENTLY ASKED QUESTIONS

IS THE NEW LABOR DEPARTMENT CONTRACTOR RULE IN EFFECT?

Not yet. White House review of the final rule concluded October 28, 2026. As of November 14, 2026 we had not found it published in the Federal Register, so no effective date has been set.

CAN I PAY MARTIAL ARTS INSTRUCTORS AS INDEPENDENT CONTRACTORS?

Sometimes, but rarely for regular instructors who teach your curriculum on your schedule. The proposed federal test weighs control and opportunity for profit or loss most heavily, and state law may be stricter.

DOES A SIGNED INDEPENDENT-CONTRACTOR AGREEMENT PROTECT MY SCHOOL?

No. The proposed rule emphasizes actual practice over what a contract says. The agreement helps only if the working relationship matches it.

DOES THE FEDERAL RULE DECIDE MY STATE TAX AND UNEMPLOYMENT OBLIGATIONS?

No. The IRS and state agencies apply their own tests, and some states, such as California, use a stricter ABC test.

SOURCES, AND WHAT WE COULD NOT CONFIRM

- U.S. Department of Labor, Wage and Hour Division, proposed rule announced February 26, 2026; comment period closed April 28, 2026.
- Office of Information and Regulatory Affairs, EO 12866 review record for RIN 1235-AA46: received September 28, 2026; concluded October 28, 2026, "consistent with change."
- Analysis of the proposed core factors by Jackson Lewis, Holland & Knight and Pillsbury Winthrop Shaw Pittman, March 2026.
- Not established: the text of the final rule and its effective date. The changes OIRA approved have not been made public.

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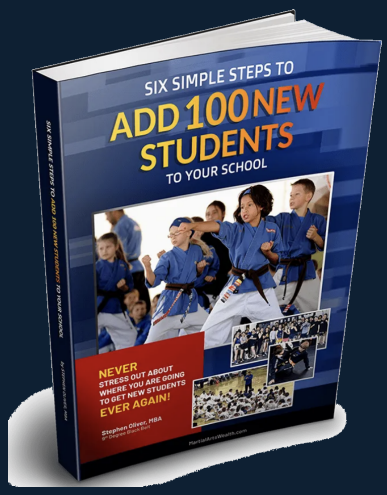

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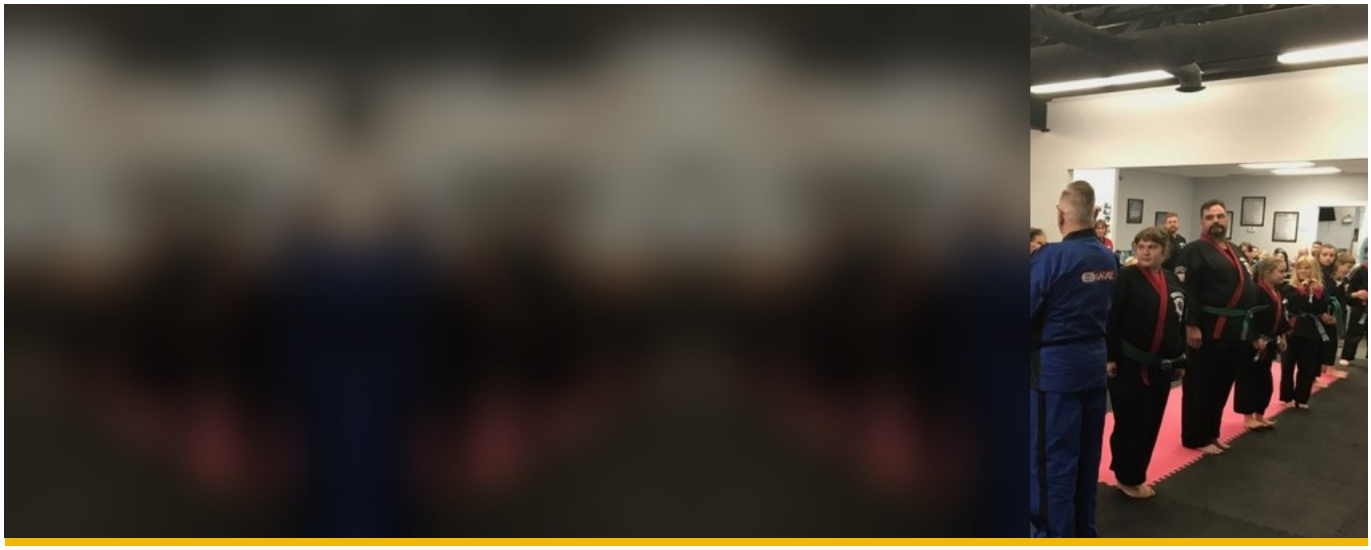

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TEACHING & CURRICULUM

THE BLACK BELT VISION SHEET: TEACHING STUDENTS TO SET A GOAL AND KEEP IT

A black belt vision sheet teaches students to set a goal, write it down with a date and keep it in front of them. Grand Master Jeff Smith's four steps.



BY GRAND MASTER JEFF SMITH

NOVEMBER 18, 2026

Ask any class, "How many of you would like to be a black belt someday?" and every hand goes up. Every single one. Kids, teenagers, adults, it doesn't matter.

Then a few months later, a lot of those hands are gone.

What happened? Nobody taught them how to keep a goal. They wanted it, the same way everybody wants things. But wanting it is just the first step, and most schools never teach the rest. That's what the vision sheet is for.

WHAT A VISION SHEET IS

At our school, the vision sheet has a picture of a kid doing a flying kick, with no head on it. The student pastes their own photo where the head goes. Around the picture are speech bubbles, like a comic book, and in those bubbles the student writes the qualities of a black belt: discipline, focus, respect, never quit, whatever they come up with. At the top they write down what degree of black belt they're going for and the date they're going to get it.

The bottom section is for the parents. They fill in their part at home.

When the student brings it back, completed, they get an attitude stripe from the instructors. That stripe matters. It tells the student we take this seriously, and it tells the parents the school is paying attention to what happens at home, not just on the mat.

Other schools use a different picture. That's fine. What matters is the photo, the goal, the date, and the parents' part.

PUT IT WHERE THEY SEE IT

When the sheets come back, post them on the wall. One school in our group puts theirs on the mirror right inside the front door, where the students walk in to put their shoes away. Every student sees their own face and their own goal on the way in to every class.

Leave them up for a couple of weeks. Then hand them back and tell the student: "This is your vision sheet. Put it somewhere you'll see it every day. Your bulletin board, your dresser mirror, the bathroom mirror, the refrigerator. Somewhere you see it every day."

You've heard the expression "out of sight, out of mind." If they fold it up and put it in a drawer, they'll forget it.

Then explain why. You've heard the expression "out of sight, out of mind." If they fold it up and put it in a drawer, they'll forget it. If it's important, you have to write it down and put it where it reminds you every day what that goal is and when you're going to get it.

And tell them to do that with every goal that matters in their life, not just black belt.

THE FOUR STEPS TO GUARANTEE YOU BECOME A BLACK BELT

This is what I teach the class when we hand out vision sheets. It works with a six-year-old and it works with a 50-year-old.

Step one: say it. "How many of you want to be a black belt someday?" Every hand goes up. "Congratulations. You just did the first step. You have to first say to yourself, I want to become a black belt."

Step two: write it down and commit to a date. That's the vision sheet. If you don't have one, your chances of becoming a black belt are a lot thinner.

Step three: train like a black belt. Give black belt effort. Try your best. Come to class twice a week, and if you miss a class, make it up. How can you be a black belt if you're not coming to class? How do you graduate from school if you miss classes and never make them up?

Step four: never quit. This is the most important one. Most people who never reach a goal didn't fail. They quit before they got there. When it gets tough, you don't stop. You work harder.

YOU'RE TEACHING THEM HOW TO SET A GOAL

See what's happening here? We don't just hand them a sheet and walk away. We teach them how to state a goal, how to commit to a date, how to build an action plan, and how to stick with it when it gets hard. In our school, the action plan is the belt system: every rank is a step toward the date on that sheet.

That's a life skill. Parents can see it. And a parent who watches their child learn to set and keep a goal is not a parent who's shopping for a cheaper program across town.

The vision sheet also sets up everything that comes later. When it's time to talk with a family about black belt training, their child has already written down that they want it, with a date, in their own handwriting, with their own picture on it. You're not convincing anybody of anything. You're helping them keep a promise they already made.

QUESTIONS SCHOOL OWNERS ASK

WHAT IS A BLACK BELT VISION SHEET?

A one-page goal sheet where a student pastes their photo onto a picture of a black belt, writes the qualities of a black belt, and commits to a rank and a target date. Parents complete a section at home, and the student earns a stripe for bringing it back.

HOW DO YOU TEACH GOAL SETTING IN A MARTIAL ARTS CLASS?

Teach four steps: say the goal, write it down with a date, train like a black belt by attending twice a week and making up missed classes, and never quit. Then have the student keep the written goal where they will see it every day.

WHEN SHOULD STUDENTS FILL OUT A VISION SHEET?

Early in their training, once they've enrolled, and again at progress checks to recommit them to black belt. It works best before any conversation about black belt programs, because it lets the student set the goal first.

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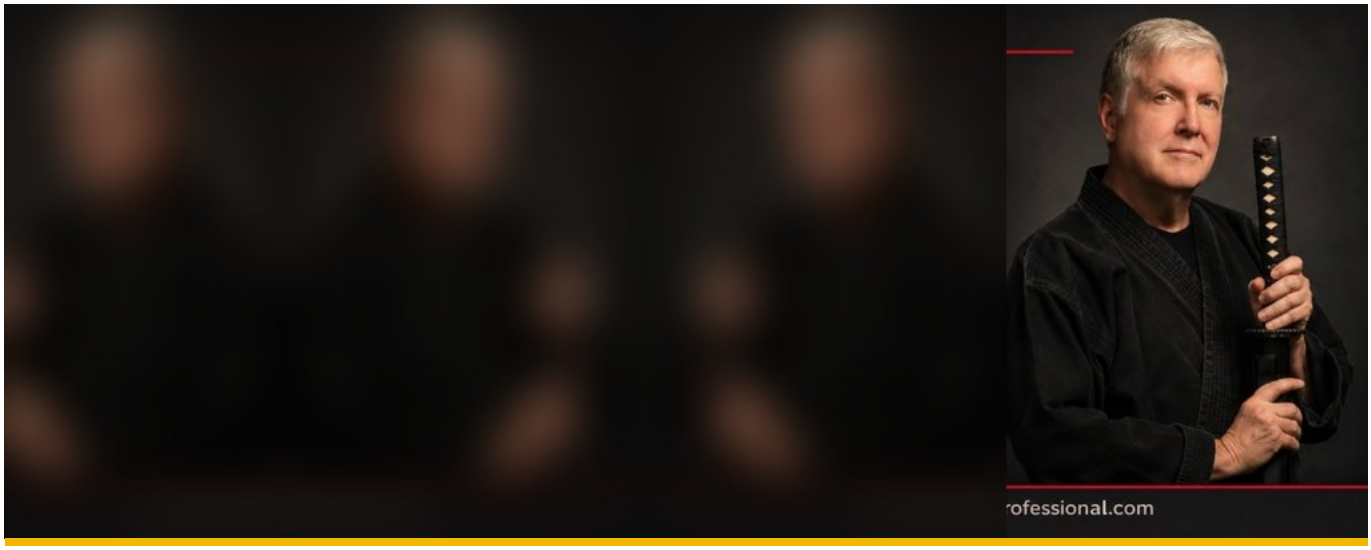

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TEACHING & CURRICULUM

ARE ALL BLACK BELTS AUTOMATICALLY GOOD INSTRUCTORS?

Rank is not teaching skill. Keith D. Yates on the four learning styles, age-appropriate martial arts instruction and how black belts become better teachers.



BY GRAND MASTER KEITH D. YATES

NOVEMBER 14, 2026

A black belt certifies what you can do. It says nothing about whether you can teach it. Grand Master Keith D. Yates, who has taught continuously for almost 60 years and lectured at university level, lays out how students actually learn, how to reach the four kinds of learner in every class, and what changes between a preschooler, a ten-year-old, a teenager and an adult over forty.

Key takeaways

- Rank is not teaching qualification. Most black belts have never studied how people learn.
- Students take in information in different ways: through words, through logic, through seeing and through doing. Build every class so all four get something.
- Match the material to the student's stage of development. A preschooler, a ten-year-old and a teenager need different classes, not louder versions of the same one.
- Correct by telling students what to do, not what not to do. Explain it, demonstrate it, then have the student demonstrate it.
- Twenty years of experience can be one year repeated twenty times. Keep changing how you teach.

When new students sign up at their local martial arts school, they no doubt think the person wearing the black belt at the front of the class is a qualified instructor. After all, they are a black belt, and the black belt signifies a teacher, right?

Most black belts, hopefully, know that is not the case. So what do we, as senior teachers and school owners, do about it? Well, we hold "special black belt classes" on sparring, or on weapons, or on self-defense. That may help us become more physically skilled, but it does not help us become better instructors.

Some people are just better communicators than others. Remember the high school teacher who motivated you to study harder and make good grades? Remember the teacher who was so boring you had a hard time staying awake the whole class? And those were people who had college degrees in teaching! What about the average black belt instructor who never took a course in educational theory and who doesn't even know what the word "pedagogy" means?

Let's talk a little about how students learn, about how to communicate best, and how to become the motivating teacher you want to be.

WHAT IS PEDAGOGY, AND WHY SHOULD A BLACK BELT CARE?

Pedagogy is the science of teaching, sometimes referred to as "educational strategies." As martial artists we are used to thinking in terms of strategies for a fight or a self-defense situation. Likewise, we must also have a strategic approach to our teaching methods and techniques.

In one article I can't give you an entire education in "education," but I can point out some of the major schools of thought on teaching methods and share some of my experiences in teaching both children and adults.

It should be noted that teaching pedagogies have changed in the last few decades because of the rapid advance of technology. While you can certainly watch various kata on YouTube or Google the history of your style, the actual process of learning a front stance or a reverse punch remains much the same as it has for hundreds of years.

But admittedly we live in a different culture today, not only from 16th-century Okinawa or Korea but from the 1960s, when many of the senior martial arts masters took their first lessons. So today's sensei or sabeom must be able to relate to the modern student.

Some "traditionalists" may reject that thinking by saying, "It was good enough for me, so it is good enough for my students." However, that ignores the fact that your instructor probably had absolutely no idea of proper teaching methodology. Witness the fact that many of the exercises we did in the "old days" have now been shown to be actually detrimental to proper physical education and conditioning (kicking without proper warm-ups and knuckle push-ups on a concrete floor, just to name a couple).

HOW DO STUDENTS LEARN? THE FOUR LEARNING STYLES

People learn in different ways. Just as we prefer different clothing styles, managerial styles and music styles, we also feel more comfortable acquiring information in ways that fit our preferred "styles" of learning.

Harvard educator Dr. Howard Gardner proposed replacing the notion of one kind of intelligence (IQ) with several. Four of them matter most on the training floor:

- Linguistic (verbal, language oriented)
- Logical (a mathematical approach)
- Kinesthetic (using physical movement)
- Visual-spatial (visually oriented)

Knowing these preferred learning styles can help you choose a career, learn more effectively, or teach more effectively.

IF YOU ARE A LINGUISTIC LEARNER, YOU:

- like to read
- have a good memory for names, dates and trivia
- enjoy word games, puns and tongue twisters
- have a good vocabulary
- write well and communicate with others in a highly verbal way

IF YOU ARE A LOGICAL (MATHEMATICAL) LEARNER, YOU:

- are curious about how things work
- mentally compute measurements and formulas
- enjoy logic puzzles, brain teasers and games of strategy, like chess
- look for rational explanations, think logically and seek logical answers
- feel more comfortable when something has been categorized, analyzed or quantified

IF YOU ARE A VISUAL LEARNER, YOU:

- draw or doodle
- read maps and diagrams more easily than text
- can comfortably imagine how objects appear from different angles
- prefer reading material that is heavily illustrated
- enjoy jigsaw puzzles or mazes

IF YOU ARE A KINESTHETIC LEARNER, YOU:

- are physically active and enjoy sports and the outdoors
- find it difficult to sit still for long periods

- like working with your hands
- enjoy taking things apart and putting them back together
- have a need to touch things when learning about them
- need to practice skills by doing, not just reading

Knowing these preferred learning styles can help you choose a career, learn more effectively, or teach more effectively.

When you have identified one or two preferred modes of learning, use that knowledge to structure learning situations that favor your style.

For example, to learn a foreign language a linguistic learner might concentrate on vocabulary, using books and audio recordings; a logical-mathematical learner might put more emphasis on the rules of grammar; a visual learner would respond well to lots of illustrations, photos or videos; and a kinesthetic learner might decide to enroll in a total-immersion course abroad.

HOW DO YOU TEACH A CLASS FULL OF DIFFERENT LEARNERS?

As a martial arts instructor you cannot be expected to know the learning style of every student in your class, but you can make your instruction broad enough that different students, with different ways of learning, can all benefit from your approach. Include some martial history in your class. Talk about where Tae Kwon Do came from. Teach students the meaning of the names of the patterns. Don't just demonstrate the techniques yourself; let some of the students show their skills. Ask them to explain, in their own words, why we do things a certain way.

HOW DO LEARNING STYLES APPLY TO CHILDREN?

OK, how does this specifically apply to kids, who make up the majority of martial arts students?

- Language-oriented learner. Use word pictures: forward balance becomes the "railroad track stance," back balance the "L-shape stance." Tell stories, and encourage kids to share their own experiences back with you.
- Logical learner. Explain the whys and hows: if you do it this way, this will be the result. Conversely, if you do it the wrong way, this might happen.
- Visual learner. Demonstrate the techniques, not just yourself but also using other children who have more advanced skills. If they see another kid do it, they will be able to pattern themselves after the visual lesson.
- Kinesthetic learner. These kids learn physical techniques quickly. Help them position their bodies in the correct way. Interestingly, these children are often labeled with attention deficit disorder. Their success in learning physical skills can build their confidence and help them in a school classroom setting.

IS THE MATERIAL AGE-APPROPRIATE?

Some material is simply too advanced for preschoolers because of its abstract quality. Teachers must always take into account the maturity (physical as well as emotional) of their students and their cognitive development, meaning their ability to learn and solve problems.

The best-known theory of cognitive development was devised by Jean Piaget in the 1950s. Although advances have been made since then, his theories are still widely accepted.

PRESCHOOLERS (AGES 3 TO 6)

Piaget proposed that preschoolers operate at a "preoperational" stage of development. Their learning is concentrated on a self-centered view of the world. They are beginning to learn how to memorize things and how their actions have consequences. Note that preschoolers usually do not have the motor skills to participate in organized sports, although they will probably enjoy exercises that let them move like snakes, cats, kangaroos and airplanes. They may not yet be able to hop, throw or kick at objects. Physical exercises can improve these skills.

SCHOOL-AGE CHILDREN (6 TO 12)

School-age children are at the "concrete operations" stage. They understand, or can begin to understand, the concept of permanence, and they are able to build on past experiences in order to learn. Note that before about age 10, most kids do not have the cognitive ability to understand the complex strategies required for sports competition. They want to have fun and to "win," although they may not be able to figure out what it takes to win. Successful hand-eye coordination is usually, but not always, developed by age 9. During the elementary-school years children's motor skills become much smoother and better coordinated. They can sit still and pay attention for longer periods, but class should still be active.

ADOLESCENTS (12 TO 18)

Adolescents are at the "formal operations" stage of Piaget's theory. They can understand pure abstractions and can apply information to adapt to specific situations. Note that puberty brings out both a desire to excel physically and a natural awkwardness. At this stage there is a greater difference between boys and girls in size and strength, and between early and late

developers. Do not assume that a physically larger child has cognitive abilities beyond his chronological age just because he is tall.

WHY DOES PHYSICAL EXERCISE MATTER SO MUCH FOR KIDS?

Studies have shown that physical education, which is what we do in martial arts, is important in the development of any child. It is associated with higher grades, better sleep habits, improved social skills, better self-esteem and lifelong fitness habits. With the great increase in childhood obesity, martial arts are a fun and beneficial way for children to learn these healthy habits. These are good things to remind yourself of, and to keep telling parents, so they understand the importance of practice in class and at home.

WHAT ARE THE FUNDAMENTALS OF TEACHING BOTH KIDS AND ADULTS?

- Maintain eye contact.
- Smile in acknowledgment.
- Personal space: earn it.
- Give plenty of compliments.
- Use positive rather than negative reinforcement: "Do it this way" rather than "Don't do it this way."
- Set realistic goals to create confidence.
- Remember that not all students are equally coordinated.
- Define all terms.
- Use word pictures.
- Explain it, then demonstrate it.
- Have the student demonstrate.
- Note learning and gender differences.
- Find out what motivates a particular student (especially important for adults).
- Encourage feedback.
- Review lessons for better retention.

WHAT CHANGES WHEN YOU TEACH OLDER ADULTS?

Older adults may have difficulty keeping up with younger students even though they want to. They must be reminded to "take it easy," and more emphasis must be placed on proper warm-ups and cool-downs, with care taken during stretching exercises. It is recommended that anyone over the age of 40 have a physical exam before beginning any new exercise program.

HOW DO YOU BECOME THE BEST TEACHER YOU CAN BE?

The old saying "practice makes perfect" applies here. You may never be a perfect instructor, but you can become a much better one by continuing to teach, by noticing how your students respond to your instructional style, and by being open to modifying your approach when you learn something new.

There is a saying in educational circles that when some people say, "I've got 20 years of teaching experience," what they really mean is, "I've got one year of teaching experience; I've just done it 20 times!" Don't make the mistake of doing the same old thing over and over again.

I am more proud of the students I've taught and the lives I've affected than I am of any trophy I've won or the number of stripes on my belt.

FREQUENTLY ASKED QUESTIONS

DOES EARNING A BLACK BELT MAKE SOMEONE A QUALIFIED INSTRUCTOR?

No. A black belt certifies technical skill. Teaching is a separate skill — knowing how people learn, how to communicate and how to adjust for age and ability — and most black belts have never been trained in it.

WHAT IS PEDAGOGY IN MARTIAL ARTS?

Pedagogy is the science of teaching. In a martial arts school it means having a deliberate strategy for how you present material, just as you would have a strategy for a fight or a self-defense situation.

WHAT ARE THE FOUR LEARNING STYLES AN INSTRUCTOR SHOULD PLAN FOR?

Linguistic (learns through words and stories), logical (learns through cause and effect), visual (learns by watching) and kinesthetic (learns by doing). A well-built class gives each of them something: history and terminology, the reason behind a technique, demonstrations by the instructor and by students, and plenty of hands-on practice.

HOW SHOULD MARTIAL ARTS CLASSES DIFFER BY AGE?

Preschoolers (3–6) need movement games and simple, concrete instruction. School-age children (6–12) can build on past lessons but generally cannot follow complex competition strategy before about age 10. Adolescents (12–18) can handle abstract concepts but vary widely in size, strength and maturity. Adults over 40 need more warm-up, cool-down and care in stretching.

WHAT IS THE MOST COMMON TEACHING MISTAKE SENIOR INSTRUCTORS MAKE?

Repeating the same approach for decades. Twenty years of experience can turn out to be one year of experience repeated twenty times. Watch how students respond and keep adapting.

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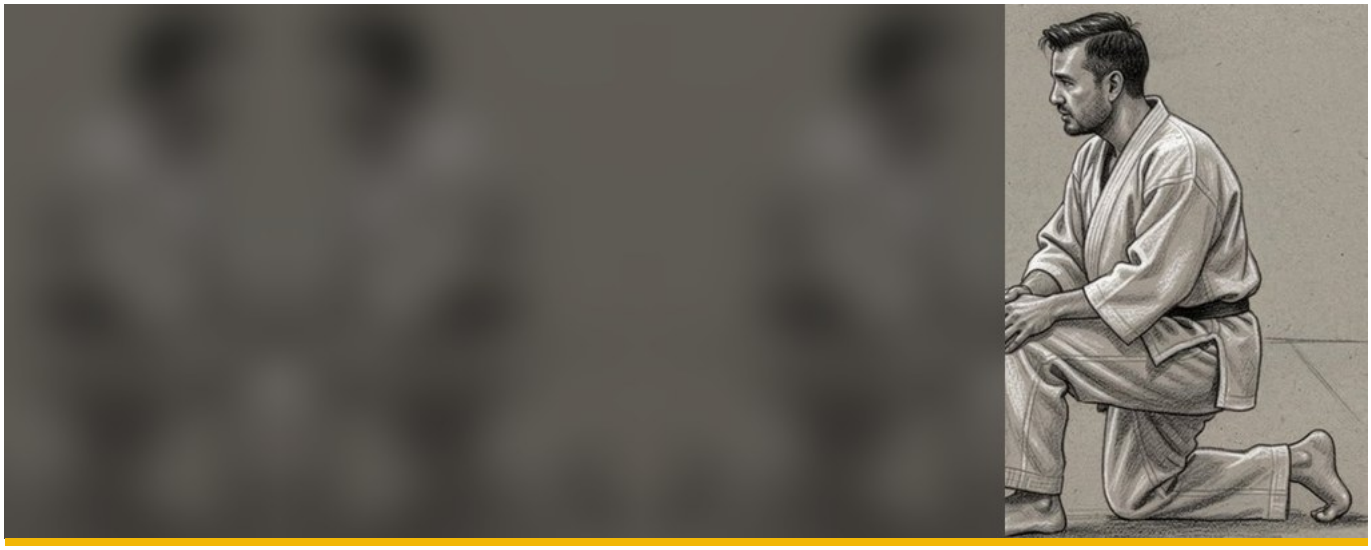

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TEACHING & CURRICULUM

DON'T TELL ME WHAT TO DO: FEWER STANDOFFS ON YOUR FLOOR AND IN YOUR OFFICE!

Most of the no's you hear on the mat are probably ordinary pushback with a cheap fix. A few may be something else, and that fix is different.



BY CHIEF MASTER GREG MOODY

NOVEMBER 12, 2026

Every school owner hears no, on the mat and in the office: a student who argues about pushups, a parent in an enrollment conference who pushes back on everything you say. Most of it is probably ordinary pushback and it has an easy fix. A small part of it is something else, and the move that fixes the first one can make the second one worse.

Note: We're going to talk about this from the point of view of a parent-kid interaction but it could be between two adults as well.

Number 8 in my Eight Biases article was psychological reactance, and the example was simple: tell a teenager to clean their room and watch the room get less clean.

That's true for most kids. It isn't true for all of them… and for some kids it's a big emotional reaction. Have you ever heard:

- "You're not the boss of me!"
- "You can't make me."
- "I'll do it later." (yeah right…)
- "Why do I have to? You never make my brother do it!"
- "I was GOING to do it!"
- "My stomach hurts."
- "I can't, I'm too tired."

- "Wait, can I tell you something about sharks first?"
- "Fine!" (then the door slams)
- "I don't want to go anymore." (about the trip they begged for yesterday)

We're going to talk about when this is normal-kid-behavior and when it might be something else.

Before you label the next "no," ask one question: does this kid also avoid the things they WANT to do?

TWO KIDS SAY NO TO THE SAME REQUEST

Picture two kids, both about nine, both asked to clean their room.

The first one argues, stalls, and then does something close to the opposite (the clothes go from the floor to the bed). Ask again, louder, and it gets worse. Say "it's your call, but I'd love for the room to be done before the pool trip" and it may get done.

The second one also refuses. They change the subject, invent a stomachache, start a game, or ask you a question about sharks. Push, and it can turn into a meltdown that looks way out of proportion to a messy floor. Then the next morning they refuse the pool trip they begged for yesterday… because it's on the calendar now!

The easy explanation is that the second kid is the first kid, turned up louder. Isn't that what most of us would guess?

Then why would that kid skip the pool trip they begged for?

REACTANCE PROTECTS A FREEDOM

Psychological reactance is the push to get back a freedom you feel is being taken away. Jack Brehm named it in 1966, and the core idea hasn't changed much since: when someone threatens a choice you expected to have, you're motivated to restore it (Brehm, 1966). The more important the freedom, and the bigger the threat, the harder you push back.

Why would we have this at all? Because it's useful most of the time. Reactance is the reason a pushy pitch makes you want to walk out, and walking out is often the right call.

When reactance helps | What it protects you from The credit card company pressuring you to switch (my example from Eight Biases) | An offer that probably isn't much different from what you have, and your time "Sign today, the price goes up tomorrow" | A high-pressure close on something you haven't thought through A caller who says your account is locked and you have to act NOW | A scam that only works if you don't stop to think "Everybody's doing it" from a friend at 15 | Peer pressure toward something that isn't good for you An ad with a fake expert in a lab coat | Illegitimate authority (the old logic name for it is appeal to authority, and people can be trained to resist it and still listen to real experts) A teenager pushing back on a parent who controls everything | Their need to become their own person

That lab coat one has research behind it. Sagarin and colleagues trained people to spot ads using illegitimate authority, and afterward they resisted those ads and stayed open to legitimate ones (Sagarin et al., 2002).

The "truth" anti-smoking campaign is a big example of the same idea (the papers don't use the word reactance, so that part is my interpretation). Instead of telling teenagers not to smoke, it told them the tobacco companies were lying to them. Agreement that not smoking "expresses independence" went up 22 points! Meanwhile Philip Morris's own "Think. Don't Smoke" ads went with MORE intention to smoke (Farrelly et al., 2002). A later analysis credited "truth" with about 22% of the drop in youth smoking from 1999 to 2002, roughly 300,000 fewer young smokers (Farrelly et al., 2005).

Van Petegem and colleagues found that controlling parenting led to reactance, and reactance went with more problems, both acting out and internal ones (Van Petegem et al., 2015). Wanting to be your own person is healthy – in that study the problems showed up when defiance was the main way a teenager got there.

Where it doesn't work is when nobody is actually taking a freedom away… like when you asked for the advice in the first place, or when a parent just wants the room clean.

What does the push feel like from inside? Rains pooled 20 studies with 4,942 people and found the best fit was reactance as anger mixed with counterarguing (Rains, 2013). You get mad, and you start building the case against whatever you were told to do.

Everybody has it. Some people carry more of it as a trait, and there's a scale for that, the Hong Psychological Reactance Scale, refined on 3,085 people (Hong & Faedda, 1996). A team in Portugal tested it on about 1,600 teenagers (average age about 14 to 15), found it works for that age group, and found that higher reactance went with lower wellbeing (Moreira et al., 2020).

About that teenager line… I couldn't find a solid study showing teenagers have a higher reactance than everyone else. It's a reasonable guess, but it may not be true (most of us would think it is).

Miller and colleagues found that controlling language made young adults resist a health message, and that adding a line giving the choice back helped the message work (Miller et al., 2007). A 2025 meta-analysis pooled the language studies and found freedom-threatening wording raised anger and negative thoughts, and both of those predicted less persuasion (Li & Shi, 2025).

AN ASIDE… WORTH DOUBLE

Giving the choice back can double a yes!

One original study was literally on the street. Guéguen and Pascual asked strangers for bus money, and adding "but you are free to accept or to refuse" took the yes rate from 10% to 47.5% (Guéguen & Pascual, 2000).

Carpenter's meta-analysis of 42 effects and 22,333 people found it roughly doubled compliance overall, and the exact wording didn't matter much as long as it made the freedom clear (Carpenter, 2013). It worked better in person than at a distance, and Carpenter thinks part of that is people not wanting to look like a jerk in front of someone (so it may be more than reactance).

Are there other phrases? Yes, and they don't all work the same way.

What you say | What happened | Why it may work "But you are free to accept or to refuse." | 10% to 47.5% said yes (Guéguen & Pascual, 2000); about double across 42 effects (Carpenter, 2013) | Gives the freedom back "But obviously do not feel obliged." | About the same as "you are free" (Carpenter, 2013) | Same thing, different words "The choice is yours. You are free to decide for yourself." | Health messages landed better with a line like this (Miller et al., 2007); a radio-ad study didn't replicate it | A freedom-restoring postscript "Even a penny will help." | 28.6% to 50% gave, and the average gift barely changed (Cialdini & Schroeder, 1976) | Takes away the excuse (a different reason than freedom) "That's ok, Karate isn't for everyone." | No study I could find tests a line like this | Hands the choice back to an arguing prospect

A similar application is in an enrollment, saying "That's ok, Karate isn't for everyone." In an enrollment. That gives the choice back to the family enrolling. We don't have a study I can cite on this (if someone doing a dissertation wants my help on this, I'd volunteer)! This can change a conference from resistance to a new member and future Black Belt!

In the terms from Part 3 of the Regulating Mind series, the freedom you expect to have is the set point. A demand creates error between what you predicted (my choice) and what you sensed (the request). The controller outputs a feeling. Anger for example. The anger drives a behavior (arguing, petulance, resistance behaviors, opposition).

That lines up with Rains (2013), where reactance was anger mixed with counterarguing. Give the freedom back and the error usually closes, so the anger (and the arguing) tends to drop off.

DEMAND AVOIDANCE PROTECTS CERTAINTY

With demand avoidance, the demand itself is the problem, whoever makes it.

What does that look like at home?

The first one argues, stalls, and then does something close to the opposite (the clothes go from the floor to the bed).

What you see | What it can look or sound like Distraction | "Wait, can I tell you something about sharks first?" Excuses, often physical | "My legs are too tired to walk to the car." Negotiating every step | "I'll do it if you do the first half." Pretending, role play | "I'm a cat. Cats don't wear shoes." Taking over | Telling you (or the other kids) what to do instead Shutting down | Under a blanket, not answering, going limp Meltdown when you keep pushing | Screaming, throwing things, running off Avoiding things they wanted | "I don't want to go anymore." (to the party they asked for) Mood flips fast | Laughing one minute, furious the next… over a sock Praise that backfires | "Great drawing!" … and the drawing goes in the trash Their own plans | Even their own idea turns into a demand once it's "the plan"

Most kids do a few of these some of the time. The demand-avoidant kid does a lot of them, even for things they like, and many parents describe it as worse at home (some of these kids hold it together at school and let it out when they get home).

A kid pushing back on YOU (reactance) usually argues. A demand-avoidant kid is more likely to change the subject, turn into a cat, or disappear… anything so the demand doesn't happen.

WHAT THE NAMES MEAN

PDA gets called a lot of things, and the names aren't interchangeable. These are different names for the same pattern, not different levels of it.

Term | Who uses it | What it claims | Where I'd use it Pathological Demand Avoidance (PDA) | Newson, UK clinicians, the PDA Society, and parents searching online | A distinct profile within autism | With a parent who just searched it, and I'd explain it Extreme Demand Avoidance (EDA) | Researchers (O'Nions, Gillberg, Stuart) | A measurable trait, without claiming a separate condition | When citing research Persistent (or Pervasive) Drive for Autonomy | Autistic and PDA communities, listed by the PDA Society as a suggested alternative | It's a need (and it keeps the initials) | With the kid, and with families who've already rejected "pathological" Rational Demand Avoidance | Richard Woods and critics of the PDA construct | The avoidance is a reasonable response to the environment | When the environment is the most likely problem Demand avoidance (plain) | Everybody | Just a behavior (everybody does some) | Describing what happened, before anyone's decided why Psychological reactance / trait reactance | Social psychology (Brehm, Hong) | A universal motive to restore a threatened freedom | Anytime there's a specific person or rule being pushed against Oppositional Defiant Disorder (ODD) | DSM-5-TR | Angry or irritable mood, arguing and defiance, or vindictiveness, for at least six months | Only as a diagnosis, by the person qualified to make it

None of the demand avoidance (leaving out ODD) terms are in the DSM or the ICD. Kildahl and colleagues reviewed 13 studies

and found the evidence that PDA is either a separate disorder or a stable subtype of autism is currently lacking (Kildahl et al., 2021).

A 2026 review went further. Company and Rotella rated 12 studies and found every one at high risk of methodological bias, and they raise the problem of circular logic in the questionnaires used to find it (Company & Rotella, 2026). Woods has argued for years that the PDA label itself can create the category it claims to find (Woods, 2017).

ODD is a different thing. It's defined by angry mood, defiance and vindictiveness toward people (Mars et al., 2024). That's much closer to reactance (angry, and aimed at a person) than to demand avoidance, and it's one more reason not to label a kid from one incident.

WHERE PDA CAME FROM

Elizabeth Newson started describing these kids at her Nottingham clinic in the 1980s and argued in 2003 that PDA was a separate profile within the autism spectrum (Newson et al., 2003). Her description was 150 children who avoided ordinary demands using social strategies – distraction, excuses, role play, charm, and then escalation when the demand stayed on the table.

When O'Nions and colleagues compared parent reports on three groups of kids, the PDA group looked like the autism group on autistic traits, close to the conduct-problem group on antisocial behavior, and higher than both on emotional symptoms (O'Nions et al., 2014).

That points at anxiety…the emotional reaction to the expectation of a threat. In this case the threat would be change.

When is that functional? Most of the time. We all have some bias toward keeping things the way they are, and it's in my Eight Biases article as status quo bias. Samuelson and Zeckhauser found that just labeling an option as the current one made people more likely to pick it, and only 28% of TIAA-CREF members had EVER changed their retirement allocation (Samuelson & Zeckhauser, 1988).

Change causes anxiety because it might (that's the expectation not a certainty… anxiety) end up with a bad outcome. It's not unhealthy to have some resistance to change. Carleton, reviewing the research on fear of the unknown, puts it this way: enough fear to approach unknowns with caution would be adaptive, as long as it doesn't get in the way of living (Carleton, 2016).

We also don't have growth and development and new experiences if we don't change. So we need change. PDA is when it's an irrational amount.

Stuart and colleagues surveyed parents of 214 kids, ages 4 to 17, with diagnosed or suspected PDA. Both anxiety and intolerance of uncertainty predicted extreme demand avoidance, and the authors describe the avoidance as a way of making things more certain (Stuart et al., 2020).

My position: this next part is me exploring model fit, and nobody has tested it yet.

A demand means something is about to change. For a kid whose system treats every unknown as a threat, that's an error signal whether it came from a parent, a teacher, a calendar… or their own plan from yesterday.

In Part 3 terms, that looks like very high observer gain (every demand weighted as a strong signal) paired with high controller gain (a small error produces a big action). Part 3 also says where those settings may come from: volatility teaches observer gain and consequence teaches controller gain. I don't know if that's the origin for these kids. It's a testable guess.

The self-imposed demand is the piece reactance theory can't explain. Reactance needs somebody on the other side taking a freedom away. When the kid wanted the pool, planned the pool, and then can't go to the pool, there's nobody to push back against.

TELLING THEM APART: THE WANT TEST

Reactance needs someone else's pressure, so it doesn't make a kid refuse their own birthday cake.

Demand avoidance often does. A kid refuses the trip they asked for because it became an expectation. An adult can't start the project they picked and were excited about. The avoidance fires with nobody pushing, and that's what the want test is looking for.

What you're looking at | Reactance | Demand avoidance (PDA / EDA profile) Who has it | Everybody, some people more as a trait | A minority profile, studied mostly in autistic kids but could apply more broadly What sets it off | A threat to a freedom they expected to have | Any demand or expectation, including praise and their own plans Which way it goes | Toward the opposite | Away from the demand (not necessarily the opposite) What drives it | Getting the freedom back (anger plus counterarguing) | Anxiety and intolerance of uncertainty How far it reaches | Situational, scaled to the threat | Across settings, including the fun ones What it looks like | Arguing, stalling, doing the opposite | Distraction, excuses, role play, negotiating, then meltdown What ends it | Give the choice back | Lower the whole demand load (a choice can be one more demand) Things they want | They still do them | They may avoid them too

AUTISM IS NOT PDA

My son had autism. He wasn't speaking until he was about four years old.

We used 1-2-3 Magic at home. That's one, wait five seconds, that's two, wait five seconds, that's three, and three meant a timeout equal to his age. He got to the point where, if he was trying to get my attention while I was on the phone, I'd just put my finger up (indicating "one")… and he'd know he had to stop.

What was key is that the path was always the same. One meant two was coming, two meant the time out was coming, and so the two became the consequence. The time out wasn't the consequence. I hardly ever had to enforce it.

An autistic kid who did BETTER with a clear, predictable path is the opposite of what the demand-avoidant profile would predict. I don't know if that count would have worked the same way on a kid with the PDA profile (I'd guess not, since the count itself is a demand). It may have worked on my son partly because it took the uncertainty out: he always knew exactly what came next.

How common is the profile inside autism? Gillberg and colleagues screened autistic kids across the whole population of the Faroe Islands and found that 9 of 50 autistic kids (about 1 in 5) had features of extreme demand avoidance, which worked out to about 0.18% of the whole population, and only one of the nine still met the criteria at follow-up in late adolescence or adulthood (Gillberg et al., 2015).

Does it work the other way around? Yes. When O'Nions and colleagues screened 153 people referred for possible autism, 26 of the 27 who scored high on PDA features met autism criteria (O'Nions et al., 2016).

WHAT TO DO WHEN IT'S REACTANCE

Give the freedom back, and keep the standard.

- Offer a real choice inside the expectation. "Room before dinner or after dinner?" The room still gets cleaned.
- Say the freedom out loud. "It's your call." Carpenter found the "but you are free" line roughly doubled compliance, mostly with strangers (Carpenter, 2013), and it's reasonable to expect some of that at home.
- Correct in private. From the Eight Biases article – any correction delivered in front of your staff, no matter how right, will cost you more compliance than a private one (and kids are probably the same).
- Less talk, less emotion. We teach this in instructor training with one phrase: "the emotion I express needs to be the emotion that they need, not what I feel."
- Enforce the consequence you already announced, every time. An announced consequence isn't a new threat to their freedom. They already knew.

WHAT TO DO WHEN IT MIGHT BE DEMAND AVOIDANCE

You still have the expectation… you're changing how it gets presented, with less uncertainty and fewer demands hitting at once.

- Make the next step predictable. Visual schedules, the same order every time, warnings before transitions. This is where my son's raised finger fits, with the caveat above.
- Use the PDA Society's PANDA approach as a starting point. It stands for Prioritise and compromise, Anxiety management, Negotiation and collaboration, Disguise and manage demands, and Adaptation (PDA Society, 2026).
- Say it as information. "The shoes are by the door" instead of "put your shoes on."
- Watch the praise. For some of these kids, "great job!" is one more expectation to live up to next time. This may feel counterintuitive, however, understand there are infinite individual differences between people. The idea is to pay attention to what's happening and if you identify it, you can strategize.
- Get a clinician who knows autism involved. I'm a licensed psychotherapist, and this is one where the evaluation matters. Anxiety treatment is a real option either way.

One note: The PANDA strategies make sense, but given the 2026 review, nobody has tested them the way we'd want (Company & Rotella, 2026).

ONE QUESTION BEFORE THE LABEL

Reactance · Demand avoidance
Pushes against · A person or a rule · The demand itself
What it protects · Freedom · Certainty
Avoids what they want? · No · Often
First move for you · Give the choice back · Lower the uncertainty
In the DSM? · No (it's a normal motive) · No (ODD is, and it's different)
How common · Everyone · About 1 in 5 autistic kids in the Faroe Islands study (Gillberg et al., 2015), fewer by adulthood

Most of the "no's" you hear are probably reactance (the Faroe study put the demand-avoidant profile at about 0.18% of the whole population), and that fix is cheap – give the choice back and keep the standard!

If you're not sure, go back to the want test – is this kid skipping things they WANT to do? If the answer is yes, more than once, and across settings, that's the kid to talk to a clinician about. You can always reach out to us too.

WHAT THIS MEANS ON YOUR FLOOR

Your staff is not diagnosing anybody. The goal is knowing which no you're hearing before you pick the fix.

- Run the want test on the mat. A student who argues about pushups and then lines up early for sparring is most likely pushing back on you. A student who also avoids the drills, games and tests they wanted is the one to watch, and that's a conversation to have with the parent.
- For reactance, give a choice inside the drill. "Left leg first or right leg first?" The kicks still get done.

- Correct in private. The Eight Biases rule for staff probably holds for students too.
- For a student who might be demand avoidant, take the uncertainty out. Same order every class and a warning before every transition. Say instructions as information: "The pads are by the wall" instead of "Go get a pad."
- Leave the label to a clinician. Tell the parent what you see on the floor, and let a clinician who knows autism decide what it is.

DON'T say: "Because I said so."

SAY: "It's your call. Left leg or right leg first?"

This week: check out the student who tells you no the most. For two weeks, jot down each no and whether it was something they wanted to do. If it's yes more than once and across settings, that's a conversation with the parent.

(Also see The Hard Case: Autism and Stimming for the other place the Regulating Mind model runs into autism.)

COMMON QUESTIONS

WHAT IS PSYCHOLOGICAL REACTANCE?

Psychological reactance is the push to get back a freedom you feel is being taken away. Jack Brehm named it in 1966, and the core idea hasn't changed much since: when someone threatens a choice you expected to have, you're motivated to restore it (Brehm, 1966).

HOW CAN YOU TELL REACTANCE FROM DEMAND AVOIDANCE?

Before you label the next "no," ask one question: does this kid also avoid the things they WANT to do? Reactance needs someone else's pressure, so it doesn't make a kid refuse their own birthday cake. If you're not sure, go back to the want test – is this kid skipping things they WANT to do? If the answer is yes, more than once, and across settings, that's the kid to talk to a clinician about.

IS PDA A DIAGNOSIS?

None of the demand avoidance (leaving out ODD) terms are in the DSM or the ICD. Kildahl and colleagues reviewed 13 studies and found the evidence that PDA is either a separate disorder or a stable subtype of autism is currently lacking (Kildahl et al., 2021).

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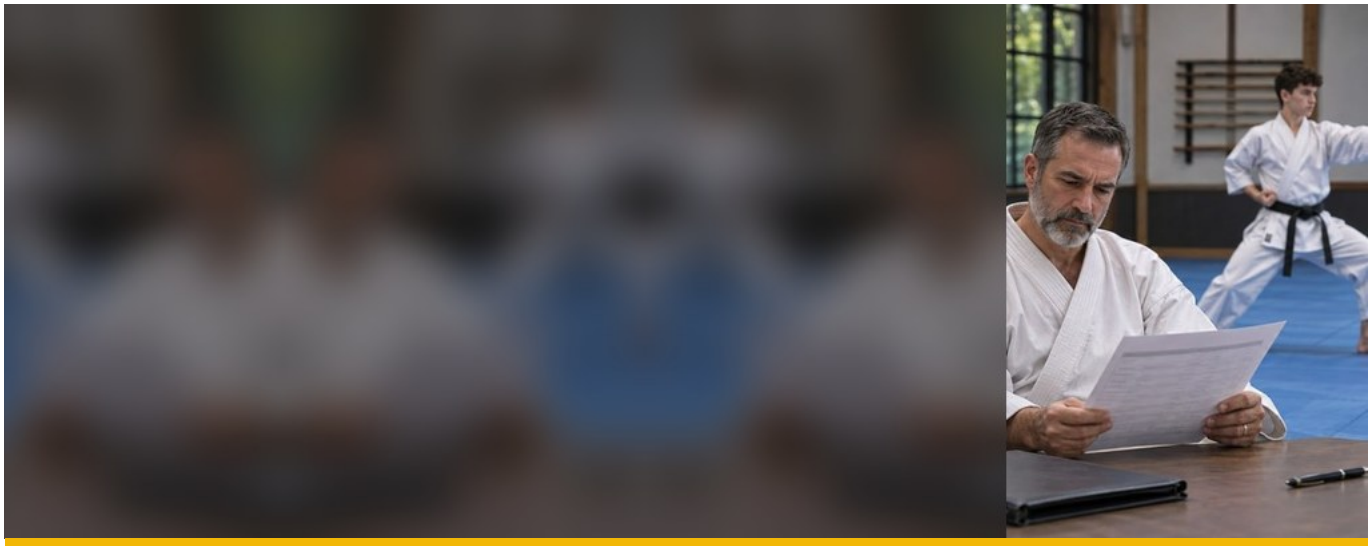

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TEACHING & CURRICULUM

BELT TESTING STANDARDS: HOW DRIFT HAPPENS AND HOW TO MEASURE IT

Every school says its standard has not slipped. Almost none can prove it, because almost none has written down what the standard is in terms that two different examiners would apply the same way. This is not an argument for harder testing. It is an argument that a rank means something only if it is reproducible — and that the schools most at risk of drift are the ones most certain it has not happened.



BY STEPHEN OLIVER

NOVEMBER 12, 2026

WHY STANDARDS DRIFT WITHOUT ANYBODY DECIDING TO LOWER THEM

Nobody convenes a meeting and resolves to promote weaker students. Drift happens through a series of individually defensible decisions.

Pressure · The individually reasonable decision
A student has trained hard for a year and is nearly there · Pass them; the effort is real and the gap is small
A family has paid for the testing · Failing feels like taking money for nothing
The class would be split awkwardly if one student stayed back · Pass them and keep the group together
A parent has made clear that failing would end the enrollment · Weigh the retention against a marginal call
The examiner was not the regular instructor and does not want to undercut a colleague · Defer to the recommendation
The standard was never specified, so "good enough" is whatever today's examiner feels · There is nothing to defer to but judgement, and judgement moves

Each of those is a small, humane, reasonable decision. Twenty of them over four years is a different school. And the mechanism is invisible from inside, because every individual call was justified at the time and nobody kept the evidence to compare against.

WRITING A STANDARD THAT SURVIVES TWO EXAMINERS

The test for a written standard is simple and unforgiving: could two instructors, independently, watching the same student, reach the same conclusion? Most curricula fail it because they list requirements rather than criteria.

Requirement (what most curricula have) · Criterion (what makes it reproducible)
Performs the form · Completes without prompting; returns to the starting point within a stated tolerance; no stance collapses below a stated depth; recovers from an error without restarting
Demonstrates the kick · Chambers before extension; supporting heel stays grounded; re-chambers before setting down; performs on both sides to the same standard
Sparring · Maintains guard under pressure; controls contact to the agreed level; continues after being struck; does not turn away
Shows good attitude · Arrives prepared; assists lower ranks without being asked; accepts correction without argument — observed across the cycle, not on the day

The right-hand column is harder to write and takes an afternoon per rank. It is also the only version that means anything when the person examining is not the person who taught.

THE ATTITUDE CRITERION HAS TO BE OBSERVED, NOT ASSESSED

"Good attitude" judged on testing day rewards students who perform well under observation. Judged across the cycle, from attendance records and instructor notes, it measures something real — and it is the one criterion families most readily accept as legitimate grounds for a delay.

STRUCTURAL PROTECTIONS AGAINST DRIFT

Protection · What it does
The examiner is not the only instructor who taught the candidate · Breaks the strongest single pressure toward passing
A pre-test, well before the test · Moves the failure to a low-stakes setting where it reads as coaching rather than judgement. This one change removes most of the pain from the entire system.
Nobody is invited to test who is not ready · The invitation, not the test, is the decision point. Schools that get this right rarely need to fail anyone.
Testing fees are not tied to the outcome · Whatever your fee structure, ensure nobody in the room has a financial reason to pass a marginal candidate
Video of one candidate per rank per year, retained · The only genuine defence against drift. Compare this year's green belt to the one from four years ago. Nothing else gives you that.
Senior ranks examined by a panel · Distributes the decision and protects the individual examiner from pressure

The video archive is the recommendation owners resist and later value most. It costs nothing, requires appropriate consent and sensible storage, and it converts a question that is otherwise unanswerable — has our standard moved? — into something you can simply watch.

HANDLING A DELAY WELL

Most schools handle this badly not because they lack conviction but because they have not decided the sequence in advance.

Step · Detail
The family knows before testing day · A delay that arrives as a surprise on the day is a failure of the school, not the student
Name what is specifically missing · One or two concrete items, not a general assessment
Give a path and a date · What to work on, how often, and when the next opportunity is
Frame it as the rank meaning something · The argument that lands with families: a belt that is given out regardless is not worth having, and their child's existing rank is only valuable if this is true
The instructor stays with the student · Extra attention in the following weeks, visibly. A delay followed by no additional support reads as abandonment.

Retain video of one candidate per rank per year, with appropriate consent and sensible storage, and compare across years.

Schools that do this well report that delays become a retention event rather than a churn event, because the family has just watched the school choose standards over revenue — which is precisely the thing they hoped they were buying.

THE COMMERCIAL ARGUMENT, STATED PLAINLY

It is worth being direct about the tension, because pretending it does not exist is what makes owners uneasy about the whole subject.

In the short term, passing everybody is better for revenue. Testing fees are collected, no family is disappointed, and nobody leaves in the month after a grading. The cost arrives later, in a form that is hard to attribute: senior students who do not stay because the rank stopped meaning anything, a reputation among instructors in the region, and an inability to answer the one question a discerning parent asks — what does a black belt mean here?

That last question is increasingly asked out loud. A school that can answer it specifically, with criteria and a video archive, has a genuine differentiator in a market where most schools cannot.

FREQUENTLY ASKED QUESTIONS

HOW DO MARTIAL ARTS SCHOOLS KEEP BELT TESTING STANDARDS FROM SLIPPING?

Write criteria rather than requirements — a standard two independent examiners would apply identically — and build in structural protections: an examiner who is not the candidate's only instructor, a pre-test well before the test, an invitation system so only ready students are tested, and a retained video record of one candidate per rank per year so drift can actually be

measured rather than asserted.

WHAT IS THE DIFFERENCE BETWEEN A TESTING REQUIREMENT AND A TESTING CRITERION?

A requirement names the task ("performs the form"). A criterion states what counts as passing it ("completes without prompting, returns to the starting point within a stated tolerance, no stance collapses below a stated depth"). Requirements are what most curricula contain; criteria are what make an outcome reproducible when the examiner is not the person who taught the student.

SHOULD A MARTIAL ARTS SCHOOL FAIL STUDENTS AT TESTING?

Schools that manage this well rarely need to, because the decision point is the invitation rather than the test: students who are not ready are not invited, and a pre-test held well beforehand moves any shortfall into a low-stakes coaching conversation. Where a delay is necessary, the family should know before testing day, be told specifically what is missing, and be given a path and a date.

HOW CAN A SCHOOL PROVE ITS STANDARDS HAVE NOT DROPPED?

Retain video of one candidate per rank per year, with appropriate consent and sensible storage, and compare across years. It is the only method that answers the question with evidence rather than conviction, and the schools most confident that drift has not occurred are generally the ones with no way of knowing.

DOES FAILING STUDENTS HURT RETENTION?

Handled badly — as a surprise on testing day, with no explanation and no follow-up support — yes. Handled well, schools report the opposite: the family has just watched the school choose standards over revenue, which is what they hoped they were buying. The determining factors are advance notice, specific feedback, a clear path forward, and visible additional attention from the instructor afterwards.

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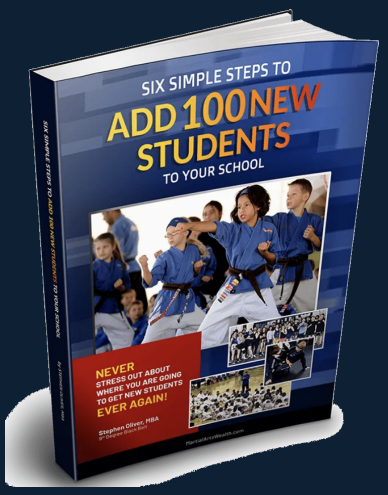

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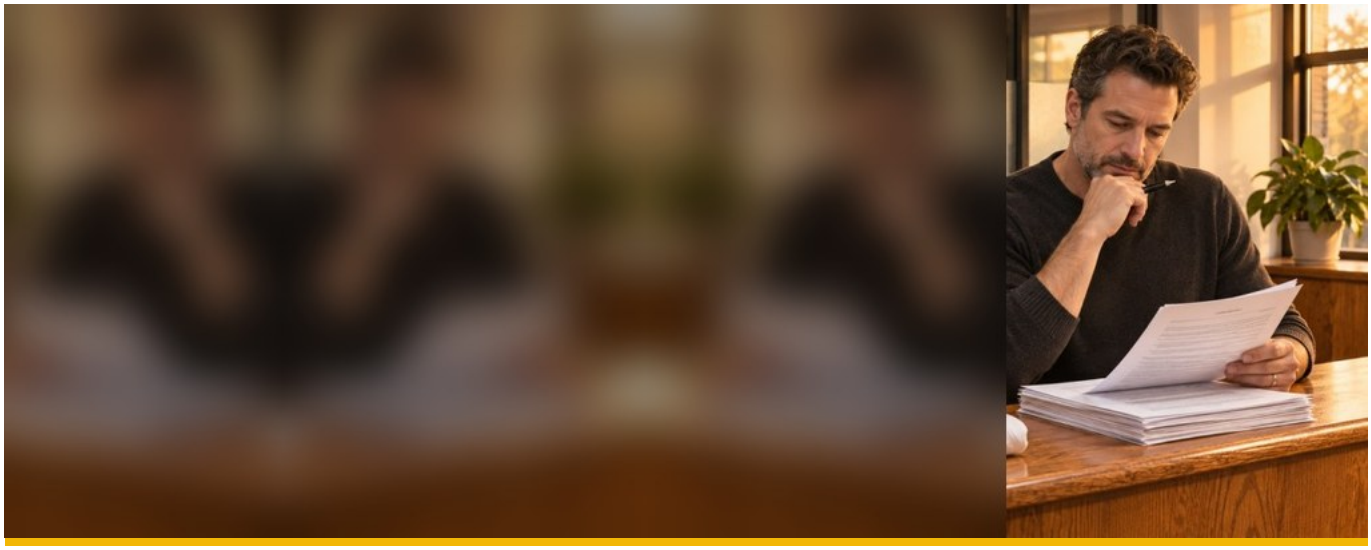
LEGISLATION & REGULATION

What the law now requires



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LEGISLATION & REGULATION

BEYOND THE WAIVER: EVERYTHING ELSE THE MASSACHUSETTS HEALTH CLUB ACT REQUIRES OF A MARTIAL ARTS SCHOOL

The Massachusetts Supreme Judicial Court's November 10 ruling in Cross v. BeFree Enterprises got attention for voiding a liability waiver. The statute behind it does much more than that. A martial arts school in Massachusetts is a "health club" by name, so the same law sets its contract length, its billing frequency, its cancellation notices, a surety bond and a defibrillator on the wall. Here is the full checklist, and the reform bill waiting behind it.

BY MARTIAL ARTS PROFESSIONAL NOVEMBER 28, 2026

How this was reported. Everything below is drawn from the text of Massachusetts General Laws chapter 93, sections 78 to 88, from the Supreme Judicial Court's slip opinion in SJC-13933, and from consumer guidance published by the Commonwealth. This is reporting on what the statute says. It is not legal advice, and the answer for any particular school depends on its own contracts and facts.

WHY DOES A WAIVER CASE REACH SO FAR?

We covered the ruling itself on November 15, in Your Waiver Is a Blanket, Not a Wall . In short, the court held that The Little Gym of West Boylston was a "health club," that its waiver and enrollment paperwork together formed a "contract for health club services," and that the waiver was void under section 85.

The part school owners skipped past is that the waiver ban is one clause of a much longer law. Section 78 defines a contract for health club services to include instruction in "the teaching of martial arts including judo, karate and self-defense." Once a school sits inside that definition, every other section applies to it too. And section 85 makes any contract that fails to comply with any applicable provision "void and unenforceable as contrary to public policy." So the waiver was never the whole exposure. A

noncompliant enrollment agreement can fall apart on a cancellation notice just as easily as on a waiver.

WHAT DOES THE MASSACHUSETTS HEALTH CLUB ACT REQUIRE?

Section · What it requires · What to check in your school
§ 78 · Defines "health club" broadly. Its non-exclusive examples include martial arts and self-defense schools, and the contract definition names judo, karate and self-defense. · Assume you are covered. The court said the question is whether the business offers instruction in physical fitness, not whether it looks like a gym.
§ 78A · At least one AED on the premises, and at least one employee or authorized volunteer present as a trained AED provider during staffed business hours. · Is there an AED on site? Is someone trained on every staffed shift, including the Saturday kids' class and the early adult class?
§ 79 · A surety bond for each location: $25,000 where contracts run 24 months or less, $100,000 where they run longer than 24 months up to 36. Evidence of the bond is filed with the Secretary of the Commonwealth within 30 days. · Do you hold a bond? Does its amount match your longest contract term?
§ 80 · No contract longer than 36 months. Payments at equal intervals, no more often than monthly. No waiver of the buyer's claims or defenses arising from the contract or from the buyer's activities at the club. · Black-belt programs and multi-year agreements: is anything over 36 months? Any weekly or biweekly billing? Any release language at all?
§ 81 · A right to cancel within three business days, printed in the contract in at least 10-point bold type under a prescribed heading, and posted conspicuously on the premises. Cancelled money is refunded within the statutory window. · Is the exact notice in your agreement, in bold, at the right size? Is it posted at the front desk?
§ 82 · Later cancellation for death, a significant physical or medical disability lasting more than three months, services that are no longer available, or a move of more than 25 miles from any of the seller's locations. Refunds within 15 days of receiving the notice. · Does your agreement contain the required notice? Does your front desk know a doctor's note triggers a refund, not a freeze?
§ 83 · A buyer's cancellation rights survive if the contract or note is assigned to a third party. · If a billing company or financer holds your contracts, it is bound by the same cancellation rights.
§§ 84–88 · Unfair and deceptive practices are prohibited. Noncompliant contracts are void. A private cause of action, penalties and Attorney General enforcement are available. · Exposure runs to individual families and to the Attorney General, not only to injury plaintiffs.

The Commonwealth's own consumer guidance adds three practical points it describes as Massachusetts law: health clubs, which it says include martial arts schools, must clearly display all prices and offers; payments cannot run more than one month beyond the contract term, so a 12-month agreement allows no more than 13 monthly payments; and a club may not require members to pay through automatic billing.

WHAT ABOUT TRIAL CLASSES, GUEST PASSES AND DROP-INS?

This is where most schools are least prepared. The Little Gym argued that its waiver was a separate document, not part of any contract. The court disagreed. It read the waiver, the enrollment forms and the payment as one transaction forming one contract for health club services.

Apply that reasoning to the front desk. A paid trial week, a two-lesson intro offer, a summer camp, a drop-in mat fee or a guest pass usually comes with its own form, and that form usually carries a release. If the payment and the form are one transaction, a court could read them the same way. The opinion did not decide that question for short-term products, so it is open. Have your lawyer review every document a visitor signs, not just your standard membership agreement.

IS THE LAW ABOUT TO CHANGE?

It read the waiver, the enrollment forms and the payment as one transaction forming one contract for health club services.

Possibly. House Bill 4274, "An Act governing your membership in fitness clubs," was reported favourably by the Joint Committee on Consumer Protection and Professional Licensure on July 23, 2025 and referred to House Ways and Means. The legislature's site shows no later action. As reported, it would:

- tier the bond by membership: $25,000 for up to 150 persons, $50,000 up to 300, $75,000 up to 750 and $150,000 above that, filed with the Office of Consumer Affairs and Business Regulation before selling and annually after;
- require each location to register with that office at least 30 days before selling contracts longer than three months, and to report a permanent closure within 14 days;
- extend the cooling-off period to five business days and cut the qualifying move from 25 miles to 10;
- require at least five ways to cancel: toll-free phone, email, website, certified or registered mail and in-person delivery;
- require refunds within ten business days;
- require clear auto-renewal terms before purchase, written consent and a written acknowledgment the buyer can keep;
- require posted membership categories and prices, including discounts and fees.

A bill that has sat in Ways and Means for more than a year is not law, and may never become law in this form. But it shows where Massachusetts consumer policy is heading. "Email us to cancel" and "cancel on the website" are cheap to build now and expensive to retrofit later.

DOES THIS APPLY OUTSIDE MASSACHUSETTS?

Not directly. Massachusetts is unusual in naming martial arts schools in its statute. Other states have health club, health spa or health studio laws with their own definitions, and the court's footnote noted that Hawaii, Maryland and New York restrict liability waivers by statute. Whether your school is a regulated "health club" anywhere else turns on that state's definitions, and the honest answer for most owners is that they have never checked. One hour of a local lawyer's time answers it.

WHAT A MASSACHUSETTS SCHOOL OWNER SHOULD DO THIS MONTH

- Pull every document a student or visitor signs: membership, black-belt program, trial, camp, drop-in, guest. Put them on one desk.
- Check each against the table above: term length, billing interval, the section 81 and 82 notices in 10-point bold, and any release language.
- Confirm your bond exists, matches your longest contract term, and that evidence was filed with the Secretary of the Commonwealth.
- Confirm an AED is on site and a trained provider is present on every staffed shift. Write the roster down.
- Post the cancellation notice and your prices where families can see them.
- Take the stack to a Massachusetts lawyer and ask one question: does every document comply with chapter 93, sections 78 to 88?

FREQUENTLY ASKED QUESTIONS

IS A MARTIAL ARTS SCHOOL A HEALTH CLUB IN MASSACHUSETTS?

Yes, by the statute's own terms. Section 78 lists martial arts and self-defense schools among its examples of a health club, and defines a contract for health club services to include the teaching of martial arts including judo, karate and self-defense.

CAN A MASSACHUSETTS MARTIAL ARTS SCHOOL USE A LIABILITY WAIVER?

Section 80 bars a health club contract from waiving the buyer's claims or defenses arising from the buyer's activities at the club. In Cross v. BeFree Enterprises, decided November 10, 2026, the Supreme Judicial Court held such a waiver void and unenforceable.

HOW LONG CAN A MASSACHUSETTS MARTIAL ARTS MEMBERSHIP CONTRACT RUN?

No longer than 36 months, with payments at equal intervals no more often than monthly.

DOES A MASSACHUSETTS MARTIAL ARTS SCHOOL NEED A BOND?

Section 79 requires a surety bond for each location: $25,000 where contracts run 24 months or less, and $100,000 where they run longer than 24 months up to 36, with evidence filed with the Secretary of the Commonwealth within 30 days.

DOES A MASSACHUSETTS MARTIAL ARTS SCHOOL NEED AN AED?

Section 78A requires at least one AED on the premises and at least one trained AED provider present during staffed business hours.

CAN STUDENTS CANCEL A MASSACHUSETTS MARTIAL ARTS CONTRACT?

Yes, within three business days for any reason, and later for death, a disability lasting more than three months, unavailable services, or a move of more than 25 miles from any of the seller's locations.

SOURCES, AND WHAT WE COULD NOT CONFIRM

- Supreme Judicial Court of Massachusetts, Cross v. BeFree Enterprises, LLC, SJC-13933, argued September 9 and decided November 10, 2026 (slip opinion, subject to formal revision).
- Massachusetts General Laws chapter 93, sections 78, 78A (inserted by Acts 2006, chapter 420), 79, 80, 81, 82, 83 and 85, as published at malegislature.gov.
- Office of Consumer Affairs and Business Regulation, "New Year, New You: What Consumers Should Know About Gym Memberships Before They Sign" (January 2, 2019) and "Making Health Clubs Work for You," mass.gov.
- House Bill 4274, 194th General Court, as reported by the Joint Committee on Consumer Protection and Professional Licensure, July 23, 2025; bill history at malegislature.gov.
- Not established: whether the court's single-transaction reasoning will be applied to short-term trial or drop-in products; whether H.4274 will move before the session ends. The table summarizes the statute and is not a substitute for its text.

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