Five Branches University is an accredited institution of higher education approved to participate in federal financial aid programs. Our financial aid programs assist more than 80% of our students in meeting the financial costs of their education.

Federal financial aid programs provide financial assistance to students who, without such assistance, would be unable to meet educational costs at the University. Educational costs include tuition, fees, books, materials, and a reasonable allowance for living during the academic year. In order to qualify for federal financial aid, you must be a U.S. citizen or permanent resident and enrolled for a minimum of six units each semester. International students who attend Five Branches University on an F-1 visa are not eligible to participate in the federal financial aid program.

The financial aid office can assist you in finding the sources of financial aid that best suit your educational needs. If you have questions or need further information you can contact us by phone, via email or make an appointment to meet with a financial aid advisor. We hope to make your financial aid experience a pleasant one.

Applying for Financial Aid

Completing the Free Application for Federal Student Aid (FAFSA) is the first step in applying for financial aid. The FAFSA needs to be completed each academic year and is available online at: www.fafsa.ed.gov. When completing the FAFSA, use the Five Branches Federal School Code: 031313. You will need a PIN (Personal Identification Number) to sign the application electronically. The PIN can be obtained at: www.pin.ed.gov.

Once the FAFSA is completed you are required to complete the Supplemental Financial Aid Form available online at: http://www.fivebranches.edu/masters-in-tcm/financial-aid/59.

Once you are successfully admitted to Five Branches University you will be notified by email and sent a Financial Aid Award Letter in the mail along with supporting documents. For more detailed information on applying for financial aid refer to the Frequently Asked Questions (FAQs) section of our website: www.fivebranches.edu/masters-in-tcm/financial-aid/63.

Financial Aid Policies

Students who receive federal financial aid while attending Five Branches University will be subject to the Financial Aid Satisfactory Academic Progress Policy as well as the College Academic Progress Policy.

If you receive federal financial aid and withdraw from Five Branches University after classes have begun, you will be subject to the Federal Return of Title IV Funds Regulations and must notify the school according to school policy. The Return of Title IV Funds Regulations will be applied first, after which the school’s refund policy will be applied. Both the Federal Aid Satisfactory Academic Progress Policy and the Return of Title IV Funds Policy are described in the student handbook.

During registration, state law requires all students to sign a contract to protect their student rights and specify their enrollment and financial agreement with Five Branches University.

Verification

Verification is a federally mandated process designed to verify the accuracy of information reported on the FAFSA. The Department of Education randomly selects students for verification, requiring the completion of a verification form and submission of supporting documentation. If you are selected for verification it is important to return the requested information as soon as possible so the disbursement of your financial aid will not be delayed. For more information regarding verification, please visit: www.finaid.org/fafsa/verification.phtml

Scholarships

The majority of our scholarship funds come from private donors and TCM-affiliated organizations with a sincere interest in supporting Five Branches students...
and the growth of the TCM profession. Qualifications for scholarships are primarily based on financial necessity, academic merits and strength of essay. For a list of current scholarship resources, refer to the Five Branches website, www.fivebranches.edu, under Financial Aid/Scholarships.

**MTCM Program Tuition and Fees**

**Tuition (2013 Academic Year)**

Tuition for the Master’s program academic units is $280 per unit for the 2013 academic year. Each academic unit is equivalent to 16 hours of classroom instruction. Tuition for the Master’s program clinical units is $560 per unit. Each clinical unit is equivalent to 32 hours of clinical training. The total tuition for the 3208-hour TCM Master's program is $56,140, approximately $14,000 per year.

Tuition does not include the cost of books or additional fees. Elective courses and certificate programs are additional and not included in the total tuition cost. Required books are estimated to cost approximately $1000. For room, board and miscellaneous expenses, students should calculate approximately $2000 per month.

**Fees (2013 Academic Year)**

Audit course: $140  
Malpractice insurance: $90  
Student council: $25  
Professional association membership fee: $25  
Herb sample: $45 (first three semesters only)  
Transfer fee: 15% of current tuition up to a maximum of $200. Transfer fee is not applied to natural science courses.

Make-up exams. Quiz: $25, Mid-term: $50, Final: $75  
Challenge exam: 30% of tuition cost per unit  
Drop course fee after first week: $50  
Installment payment fee: $25  
Transcript request: $5  
Application fee: $45  
Total required fees: $1255

**Tuition Payment**

Registration occurs two times per year: in November for the Spring and Summer terms, and in April for the Fall semester. Students pay for the total number of units they register for each semester, which is due in full two weeks prior to the beginning of the semester. For entering students, tuition is due at registration. Tuition and fees for international students are the same as for U.S. citizens and residents. Five Branches University reserves the right to change tuition and fees as necessary.

If you are unable to pay in full at registration, an extended payment plan can be arranged whereby 50% of tuition costs are due two weeks prior to the start of the semester, with the balance due six weeks into the semester. The installment payment fee is $25.

**Refund Policy**

To cancel your contract for enrollment at Five Branches University and to receive a full refund of tuition, a Withdrawal Form must be submitted to the administrative office no later than the fifth business day following the first day of courses for which you enrolled. If you choose to cancel your contract for enrollment after attending courses, a pro-rated tuition will be refunded based on the percentage of unused class time remaining. You may drop a course after instruction has started and receive a pro-rated refund for the unused portion of tuition, only if you completed 20% or less of the course.

Please refer to the student handbook or the Enrollment Agreement for detailed information on the Five Branches refund policy.