

Financial Aid, Tuition and Fees

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.

The Financial Aid office can assist you to identify the sources of financial aid to best suit your educational needs. We understand that furthering your education requires a significant investment of your time, energy and resources and deciding how to fund your education involves solid information and careful planning. We recommend you determine your financial plan as early as possible so you can focus on your academic responsibilities once school begins.

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.

Federal Student Financial Aid Program

Federal financial aid programs are intended to 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. Eligibility for financial aid is determined using a federal formula as outlined by the U.S. Department of Education. 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. Students who attend Five Branches University on an F-1 visa (international students) are not eligible to participate in the federal financial aid program.

Applying for Financial Aid

Completing the Free Application for Federal Student Aid (FAFSA) form 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 you will use the Five Branches school code: 031313. Once you have completed the FAFSA form, it will be necessary to complete the Supplemental Financial Aid Form, also available online. For more detailed information on applying for financial aid refer to the Five Branches website, www.fivebranches.edu, under Financial Aid/FAQ.

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.



**Mecca
Matilda,
Financial Aid
Director**

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.

Tuition and Fees

Tuition for the Master's program academic units is \$280 per unit for the 2012 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 \$56,000, approximately \$14,000 per year. Elective courses and certificate programs are additional and not included in the total tuition cost.

Miscellaneous expenses including: malpractice insurance, herb samples, student council, and other costs are approximately \$1680. Other fees incurred, including add/drop course fees and late registration are additional. The cost of required books is variable and is estimated at \$3800 for a four year period. If you choose to build a library, the total cost of books will be greater.

Tuition for each semester is due in full, two weeks prior to the beginning of the semester. For entering students, tuition is due at registration. The assignment of credit for all courses and clinical training occurs only after all financial obligations have been met.

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.

Installment Tuition Payment

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 before the start of the semester with the balance due six weeks into the semester. The installment 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.

Scholarships

The majority of our scholarship funds come from private donors and TCM affiliated organizations who have 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.

