

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 the DAOM program begins.

Students who attend the Doctoral Program and are taking three or more units are eligible for In-School Deferment for their Federal Stafford Loans or Consolidated Federal Loans. There is no limit to the time a student can receive this deferment as long as they are registered for a minimum of three units each trimester.

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. Financial Aid for the DAOM program includes educational costs: tuition, fees, books, and supplies, and a reasonable allowance for room and board while attending the program one weekend (3-4 days) each month. Monthly living expenses such as rent or mortgage payments are not covered by financial aid.

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 three units each trimester. Students who attend Five Branches University on an F-1 Visa (international students) are not eligible to participate in the federal financial aid program.

Apply Online

Please follow the steps below to apply for financial aid at Five Branches University:

1. 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.
2. Once the FAFSA is submitted you are required to complete the DAOM Supplemental Financial Aid Form.

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 please refer to: www.fivebranches.edu/doctorate-daom/daom-financial-aid/4290.

Financial Aid Policies

The following financial aid policies apply to all students receiving federal financial aid from Five Branches University.

Satisfactory Academic Progress

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

Return of Title IV Funds

If you receive federal financial aid and withdraw from Five Branches University after classes have begun, you will be subject to the 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.

Loan Repayment

If a student obtains a loan to pay for an educational program, the student is responsible for repaying the full amount of the loan, plus interest, less the amount of any refund in the case of a student's withdrawal. If a student obtains Federal Financial Aid and chooses to pay tuition and fees using financial aid monies, the student is entitled to a refund of any applicable charges that were previously paid out of pocket. For more detailed information on loan repayment refer to the Frequently Asked Questions (FAQs) section of our website: www.fivebranches.edu/doctorate-daom/daom-financial-aid/4290.

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.

Tuition and Fees

DAOM Program Tuition (2015 Academic Year)

The total tuition for the 1280-hour DAOM program is \$18,000, to be paid over a period of two years.

Additional Costs

Tuition does not include the cost of books or additional fees. The English DAOM program charges an additional translation fee of \$2000 for the two-year program period due to the many foreign instructors that are invited to teach. Required books are estimated to cost approximately \$1000.

DAOM Program Fees (2015 Academic Year)

1. Malpractice insurance: \$180/year
 - a. Students can choose to either purchase malpractice insurance through the Five Branches University DAOM Program or add Five Branches University DAOM Program as an additional insured on their own existing malpractice insurance.

English DAOM Program 2015 Academic Year

Tuition and Fees per Year

	First Year	Second Year
Tuition	\$9,000.00	\$9,000.00
Fees	1,000.00	1,000.00
Total	\$10,000.00	\$10,000.00

Tuition and Fees per Trimester

Trimester	1	2	3
Tuition	\$3,000.00	\$3,000.00	\$3,000.00
Fees	333.34	333.33	333.33
Total	\$3,333.34	\$3,333.33	\$3,333.33
Trimester	4	5	6
Tuition	\$3,000.00	\$3,000.00	\$3,000.00
Fees	333.34	333.33	333.33
Total	\$3,333.34	\$3,333.33	\$3,333.33

Please note: Tuition for each year and trimester is based on enrollment in required courses as indicated by the program.

- b. This fee is collected in full at the beginning of trimesters 1 and 4.
- 2. Translation fee for DAOM program (applies to English DAOM program only): \$1,000/year
- 3. Transfer fee: 15% of current tuition up to a maximum of \$200.
- 4. Introductory Western Medicine Module tuition: \$680
- 5. Transcript request: \$5
- 6. Application fee: \$65 (U.S. students); \$365 (international students)
- 7. China externship administration fee: \$350
- 8. Installment payment fee: \$15/month for tuition paid by month
- 9. Credit card payment convenience fee: 3% of payment
- 10. Late fee: \$20/month

Total required fees:

English DAOM Program: \$2,000

Chinese DAOM Program: \$0.00

Doctoral CEU Course Discounts

Early Registration: 10%

FBU Alumni: 20%

Deposit

Upon notification of acceptance to the DAOM program, you will be asked to reserve your space with a \$300 non-refundable deposit, due within two weeks from the date of acceptance. The deposit will be applied towards the first tuition payment.

Tuition Payment

Tuition may be paid on an annual, trimester, or monthly basis. The annual tuition payment is due in full two weeks prior to the beginning of each year. An installment fee of \$15/month is charged for monthly payment plans. Tuition for international students is the same as for U.S. citizens and residents.

The assigning of credit for all courses and clinical training occurs only after all financial obligations have been met. Five Branches University reserves the right to change tuition and fees as necessary.

Chinese DAOM Program 2015 Academic Year

Tuition and Fees per Year

	First Year	Second Year
Tuition	\$9,000.00	\$9,000.00
Fees	0.00	0.00
Total	\$9,000.00	\$9,000.00

Tuition and Fees per Trimester

Trimester	1	2	3
Tuition	\$3,000.00	\$3,000.00	\$3,000.00
Fees	0.00	0.00	0.00
Total	\$3,000.00	\$3,000.00	\$3,000.00
Trimester	4	5	6
Tuition	\$3,000.00	\$3,000.00	\$3,000.00
Fees	0.00	0.00	0.00
Total	\$3,000.00	\$3,000.00	\$3,000.00

Please note: Tuition for each year and trimester is based on enrollment in required courses as indicated by the program.

Refund Policy

Students have the right to cancel their contract for enrollment (withdraw from the program) at Five Branches University and obtain a refund of charges paid through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later. To do so they must submit a Withdrawal form to the Registrar's Office by the stipulated deadline. If they are unable to do so, a letter, e-mail or fax addressed to the Registrar with the Student's signature stating cancellation of enrollment will be accepted.

If you choose to cancel your contract after five business days have lapsed, a prorated tuition will be refunded based on the unused percentage of 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.

Student Tuition Recovery Fund

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you: (1) You are a student in an educational program who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and (2) Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and are not required to pay the STRF assessment, if either of the following applies: (1) You are not a California resident, or are not enrolled in a residency program, or (2) Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education. You may be eligible for STRF if you are a

California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

**Mecca
Matilda,
Director of
Financial Aid**

