

Financial Information and Policies

For Current Tuition Schedules, please contact our Admissions department or visit us on the web at www.acupuncturist.edu

Costs Not Covered in Tuition

The Academy does not have on-campus housing. Students are responsible for making their own living and travel arrangements. They must pay their own personal expenses directly.

A. Housing

For the first two years of the program, during the intensive sessions, students who do not live locally must arrange short-term housing accommodations for themselves. The Academy can suggest options for short-term housing to enrolled students upon request, but it is the students' responsibility to make their own arrangements.

The clinical internship beginning in the third year is residential and requires longer-term housing. Housing expenses can vary widely depending on the size and location of the housing desired and the time of year. Many students choose to share the cost of housing with classmates.

B. Travel and Local Transportation

Travel and transportation costs related to attending classes depend on the distance of the student's home residence in relation to Gainesville, Florida. Those students who must fly to Gainesville will incur greater travelling expenses than those who are within driving distance. The Academy is located very close to Gainesville Regional Airport, and is within easy travelling distance to two major airports: Orlando International Airport and Jacksonville International Airport.

C. Books

Students purchase the majority of their required books for the program during the first intensive session. These books comprise the majority of texts required for the entire program (additional texts may be added as necessary). Students may purchase their books through the Academy bookstore where student book packages are available at discounted rates. Books for the Acupuncture program are considered a separate expense from the books required by the Chinese Herbal Studies program.

D. Corequisite Courses

Some course credits have to be earned at institutions outside of the Academy. Please see the Corequisite Course page for specific details on these courses.

The cost of obtaining these corequisite courses is not included in tuition, and will vary depending on the student's prior training and the tuition costs at the institution(s) chosen for these courses.

A selection of corequisite courses is offered each year at the Academy. These courses are generally less expensive than those found at outside colleges and universities. Students receive advance notice of the corequisite course schedule so that travel and financial payment may be budgeted as early as possible.

E. Observation

Students must complete a number of hours observing licensed Five Element practitioners in practice. Some practitioners charge a fee for this service, but most do not. Fees for clinical observation outside of the Academy are set by the practitioner. There is no charge for clinical observation at the Academy’s clinic.

F. Point Location

Students are required to work with an approved practitioner to complete a number of hours of independent point location practice. As with observation hours, point location hours are independently arranged between students and practitioners. Most practitioners charge an hourly fee but some do not. The fee for a point location session is typically shared by a group of students so that the cost per participant is minimal.

G. Acupuncture Treatment

Students are required to receive a specified number of Five Element acupuncture treatments while in school. Fees for these treatments will vary by independent practitioner and are arranged between the student and the practitioner. The Academy’s clinic offers a student rate for treatment.

Other Costs Additional to Tuition

| | Acupuncture | Herbal Studies |
|---|-------------|----------------|
| Books and Supplies for the entire program. All of your books, particularly Meridians and Points by J.R.Worsley, are treasured texts that you will keep forever. Your list of supplies also includes a white lab coat and entrance fees for the class trips into nature that are intended to help you embody the aliveness of nature and the five elements as they exist in our everyday lives. | \$510 | \$260 |
| Corequisite Courses. The ability to offer our programs in an intensive format depends on your commitment to complete a number of courses at your own pace and at your choice of educational institutions which are considered acceptable to the Academy. You are responsible for the cost of completing these corequisite courses which include: Anatomy & Physiology II, General Nutrition, Biomedical Electives (3 courses), and Botany (if in Herbal Studies). | \$1,775 | \$500 |
| Point Location. The fee for a point location session is typically shared by a group of students so that the cost per participant is minimal. | \$135 | |

Clinical Internship. Five Element acupuncture treatment prior to your clinical year is a requirement. The Academy offers a special student rate and extended clinic hours to accommodate you when you are in Gainesville. This ensures that you can receive treatment that is available and affordable. Prior to entering your clinical year, you will need to complete the Clean Needle Technique (CNT) course, administered by the Council of Colleges of Acupuncture and Oriental Medicine (CCAOM). Successful completion of the CNT course is one of the requirements for National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM) certification, as well as a licensing requirement in many states. (Possible travel costs not included).

\$710

\$175

During your clinical year there is a fee for malpractice insurance coverage.

A commencement fee includes your diploma, cap and gown and end-of-program ceremony.

TOTAL

\$3,130

\$935

Please keep in mind that these are estimated costs. All costs and fees are subject to change. There may be additional expenses incurred depending on individual circumstances.

Other Fees

- \$500 fee is charged for reinstatement.
- \$300 fee is charged for retaking any end-of-year exam after the first retake and any exam by special arrangement.
- \$100 late fee is charged for each month that tuition is more than five days late. Students may not attend any classes until tuition payment is up to date.
- \$50 fee is charged for each extension requested on homework assignments or assignments late without prior written request and approval for an extension.
- \$40 fee for proctored exams.
- \$25 bookkeeping fee is charged for any returned check.
- \$25 fee is charged for any library books more than 2 weeks overdue.

No additional fees are assessed for student activities. Students may choose to participate in special workshops, courses or advanced training programs organized by the Academy and offered to students in addition to regularly scheduled classes. Fees and expenses for these programs are the responsibility of the student.

Financial Aid

Several educational loan options are available for students in the Master of Acupuncture program. We highly recommend applying for financial aid at the same time as you file your admissions application to ensure prompt arrival of loan funds. For specific information and questions, please contact our Financial Aid Counselor.

Please note that the Chinese Herbal Studies Program is not eligible for financial aid.

Federal Stafford Loans

The Federal Stafford Loan is available to those students in the Master of Acupuncture program who qualify. In order to begin the process, all students must fill out the Free Application for Financial Aid (FAFSA form). This can be done online at www.fafsa.ed.gov. Please remember when you file your form to enter the Academy's school code.

The Academy's school code is: 041335.

Loans of up to \$20,500 per academic year are available from the federal government to cover the cost of tuition and fees. As of July 2012, subsidized Stafford Loans are no longer available to graduate students. All Stafford Loans are now unsubsidized. This means that you are responsible for the interest of the loan from the time it is dispersed until the time it is paid in full. You may choose to pay the interest while in school, or allow it to be added to the principal amount of the loan. Interest rates are variable and subject to change.

Repayment of a Stafford Loan begins after withdrawal or completion of the program. There is a six-month grace period for loan repayment.

Federal Graduate PLUS Loans

The Graduate PLUS Loan is also available to students who qualify. In order to be eligible, you must have already applied for the maximum amount of the Stafford Loan for that academic year (\$20,500) before applying for the Graduate PLUS Loan. Please be advised that approval for a Graduate PLUS Loan requires a credit check in addition to the regular FAFSA process. The amount available to students varies by state and interest on Graduate PLUS Loans begins to accumulate from the day the loan was originally dispersed. For specific information on Graduate PLUS Loans, please contact Financial Aid.

Veterans' Administration Educational Benefits

The Academy's program is approved for Veterans Educational Benefits by the State Approving Agency. Please contact your VA counselor or representative to determine which VA Benefit program you qualify for. It is important to determine this information early as we will need it in order to begin the certification process once you are accepted.



Return of Tuition to Withdrawing Students

If a student receiving federal financial aid withdraws from the Master of Acupuncture program, the school is required to calculate the amount of federal loan money that must be returned to the government in accordance with Title IV federal regulations. The amount returned will depend on the amount dispersed to the student, the number of didactic days in the loan period and the student's official withdrawal date. The official withdrawal date is the date upon which the Academy receives written notice or provides written notice to the student.

Students may accrue balances due to the Academy after federal monies have been returned to the government. Please see the Refund Calculation Table in the catalog for additional information. Students are responsible for any balance owed to the Academy.

Refund Policy

All monies, including the \$350 Confirmation fee, are fully refunded to applicants who are not accepted or cancel the Enrollment Agreement in writing within three business days of signing and making initial payment. The \$150 Registration fee is non-refundable.

If an applicant withdraws on or after three days of signing the Enrollment Agreement but before three weeks prior to commencement of the program, tuition is 100% refunded, the Confirmation fee is retained by the Academy, and the Registration fee is non-refundable. Otherwise, tuition is refunded according to the Refund Calculation Table D.

Refunds are made directly to the student within 30 days after written notification of withdrawal is received by the Academy. Written notification of withdrawal must be sent by certified mail with a return receipt requested. The official date of withdrawal from the program is the last day of attendance unless the Academy received notice from the student indicating his or her early withdrawal.

Please note: The first two years of the Academy's program is presented in intensive sessions. Each intensive session is equivalent to approximately 1/3 of your annual educational hours, or approximately 2/3 of a traditional semester. The refund policy is structured accordingly.

Tuition fees are reviewed annually. Tuition fees may be adjusted upward after the first year of enrollment to reflect increases in cost-of-living or program requirements (maximum 3%).