

## **Chiropractic and Naturopathic Programs**

### **NEW Student Information**

**Tuition** – see current estimated one-trimester costs for DC- [Cost of Education](#); ND – [Cost of Education](#)

The cost of education includes tuition costs based on an average number of credits in your program of study. If your program offers the option of a reduced program curriculum, thereby reducing the tuition cost, an adjustment to your aid may be necessary. For example, DC students have the option of switching to an extended academic program for Phase I courses (trimesters 1-4) to spread the first 4 trimesters over 5 or 6 trimesters.

#### **Diagnostic Kit**

New, incoming students are charged a one-time cost for the required Diagnostic Kit which is included in the first trimester billing.

### **RETURNING DC and ND Student Information**

**Tuition - review** current one-trimester costs for DC- [Cost of Education](#); ND – [Cost of Education](#)

The award letter is generally sent in advance of the upcoming academic year. Because enrollment credits varies from student-to-student within a program, the tuition component of the cost of education is based on your current (generally summer trimester) enrollment, which is then projected forward assuming the same number of credits for the upcoming Fall, Spring and Summer trimesters. However, the budgeted amount in the award letter will not exceed 24 credits per trimester.

If you enroll for more than 24 hours in a trimester, you may request more funds by completing an Additional Loan Request form after the start of the trimester. Please note that if you enroll in fewer credits than budgeted your aid may be modified/reduced prior to loan disbursement at the start of a trimester.

*Exception:* Tuition cost for DC and ND students in 9<sup>th</sup> and 10<sup>th</sup> trimesters are based on clinic credits for your program.

#### **Books and Supplies allowance**

With the exception of DC and ND enrolled in Internship trimesters, a books/supplies allowance of \$500 per trimester is included in the budget. Students enrolled for 10 or fewer credits are allowed \$250 per trimester.

#### **Federal Perkins Loan**

DC and ND students who are awarded this fund source must be enrolled 20 or more credits to receive awarded amount. Funds from this source come from borrowers in repayment, and the total lending amount varies annually.

#### **Board Exam costs**

Students may request additional funds for board exam costs required for accreditation and/or licensure by completing a Board Request form at least 4 weeks prior to the time payment is required. Additional funds may either be Federal Unsubsidized Direct Loan or Graduate PLUS, depending on individual student eligibility.

#### **Elective Credits (DC students only)**

The DC program requires 3 elective credits to receive a degree, which are approved for financial aid funding. Taking additional elective credits beyond 3 credits is possible, but cannot be approved for payment from federal funds.

#### **Employment On-Campus**

On-campus employment is generally paid from the Federal College Work Study (FWS) program.

- ⇒ If listed on your award letter this assumes that current employment will continue into future trimesters.
- ⇒ If you continue with on-campus employment a new Voucher must be completed each trimester.
- ⇒ You may decline FWS by following the procedure in “What You Need To Do”.
- ⇒ If NOT listed on your award letter and you want to work on-campus, most likely your loan amount will be reduced by an equal amount of employment earnings. Stop by the Financial Aid Office if you are considering on-campus employment.

#### **Your current federal educational debt ....**

Acceptance of the loans in your award offer increases your federal student debt burden. You will want to review your current educational debt level through the National Student Loan Data System ([NSLDS](#)), which monitors students' federal student aid. You may calculate estimated loan repayment [here](#), which first requires you to identify a loan repayment program, which for estimating purposes you can select the Standard Repayment (repay in level monthly payments over 10 years). If you have questions about this, please contact [Financial Aid](#).

**Should additional funds be needed ....**

As indicated above should you be enrolled for more than 24 hours in a trimester you may request more funds by completing an Additional Loan Request form after the start of the trimester. Students will be informed of the outcome via email with instructions to follow to obtain the additional funds. In many cases, the additional funds will be approved through the Graduate PLUS loan program, a credit-based and interest accruing federal loan. Information about this program may be found [here](#).

***DISCLAIMER:*** The Financial Aid Office reserves the right to reduce or cancel awards based on funding levels, change in enrollment, reduction of costs, or other events that may affect funding level and/or student eligibility.

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