



National  
University  
Of Health Sciences



A GUIDE TO FINANCING A GRADUATE DEGREE IN  
**COMPLEMENTARY &  
ALTERNATIVE MEDICINE**

The *Standard of Excellence* in Integrative Health Care



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# Introduction to Complementary and Alternative Medicine (CAM)

More and more Americans are seeking integrative medical practices because they employ both mainstream medical techniques as well as CAM techniques. They are interested in pursuing a wellness-based model of care, as opposed to a disease-based model of care. Preventive lifestyle changes, low-tech and low-cost measures are put into place with CAM patients before pharmaceutical or invasive procedures are considered.

What is complementary and alternative medicine? In short, CAM treats pain and disease much differently than traditional Western medicine. Rather than masking the pain with pharmaceuticals, CAM offers a long-term and preventive approach, treating the root cause of the pain and/or by stimulating mechanisms that allow the body to heal on its own. This allows for more patient involvement, minimal side effects and long-term wellness. CAM fields include, but are not limited to, chiropractic medicine, naturopathic medicine, and acupuncture and herbal medicine.

If you are considering a degree in CAM, we understand that it can be intimidating to know where to begin when it comes to navigating the complex world of educational financial aid. We created this guide so that you don't have to spend valuable time sifting through thousands of online resources: we've done that for you! Regardless of whether or not National University of Health Sciences (NUHS) is the school of your choice, we hope that all prospective CAM students can benefit from this guide.





# About National University of Health Sciences

Founded in 1906, National University of Health Sciences (NUHS) is a leader in the growing field of integrative medicine and is respected worldwide for success in balancing healing arts and science, combining broad-scope integrative medicine with patient-centered care. With campuses in Illinois and Florida, the university offers programs in chiropractic medicine, naturopathic medicine, acupuncture and herbal medicine and biomedical sciences.

NUHS is an established champion of high admission standards, accreditation and academic excellence for its professions. That's why students from across the globe choose NUHS to pursue higher education in health care.



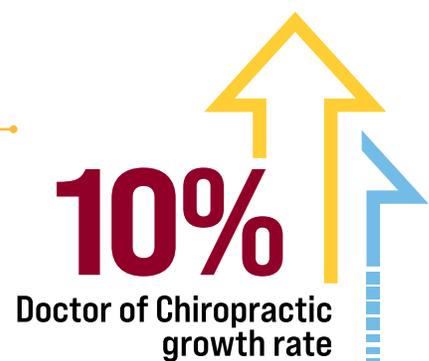
## Why Should You Pursue a Graduate Degree in Complementary and Alternative Medicine (CAM)?

With a degree in complementary and alternative medicine, you'll be on the cutting edge of the medical field, and in a position to choose from a wide variety of work environments: integrative medicine clinics, private practice, medical spas, hospitals and more. Not only that, but the **CAREER OUTLOOK FOR PRACTITIONERS** of CAM is excellent: for example, according to the US Bureau of Labor Statistics, **CHIROPRACTIC JOBS ARE EXPECTED TO INCREASE BY 10% between 2023-2033, which is faster job outlook than most.**

As conventional health care costs continue to rise, more and more people are seeking less expensive alternative treatments that not only relieve current symptoms, but also prevent further illness.

**COMPLEMENTARY AND ALTERNATIVE MEDICINE**, because of its preventive, non-invasive nature, is also a more attractive option to those who have been unsatisfied with traditional medical treatments. For example: the current opioid epidemic has led to a decrease in physicians prescribing powerful pain medication and an increase in both patients and physicians seeking the kinds of nonpharmacologic solutions found in complementary and alternative medicine, such as acupuncture, spinal manipulation and more.

### STRONG JOB GROWTH

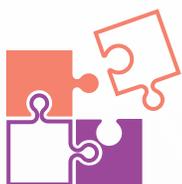


Source: U.S. Bureau of Labor Statistics

# What Makes CAM Unique and Different from Conventional, Allopathic Medicine?



Instead of just treating symptoms, CAM addresses the **ROOT CAUSE OF THE ILLNESS** and treats the whole person, meaning that changes in habits and lifestyle are recommended before medication or invasive treatment.



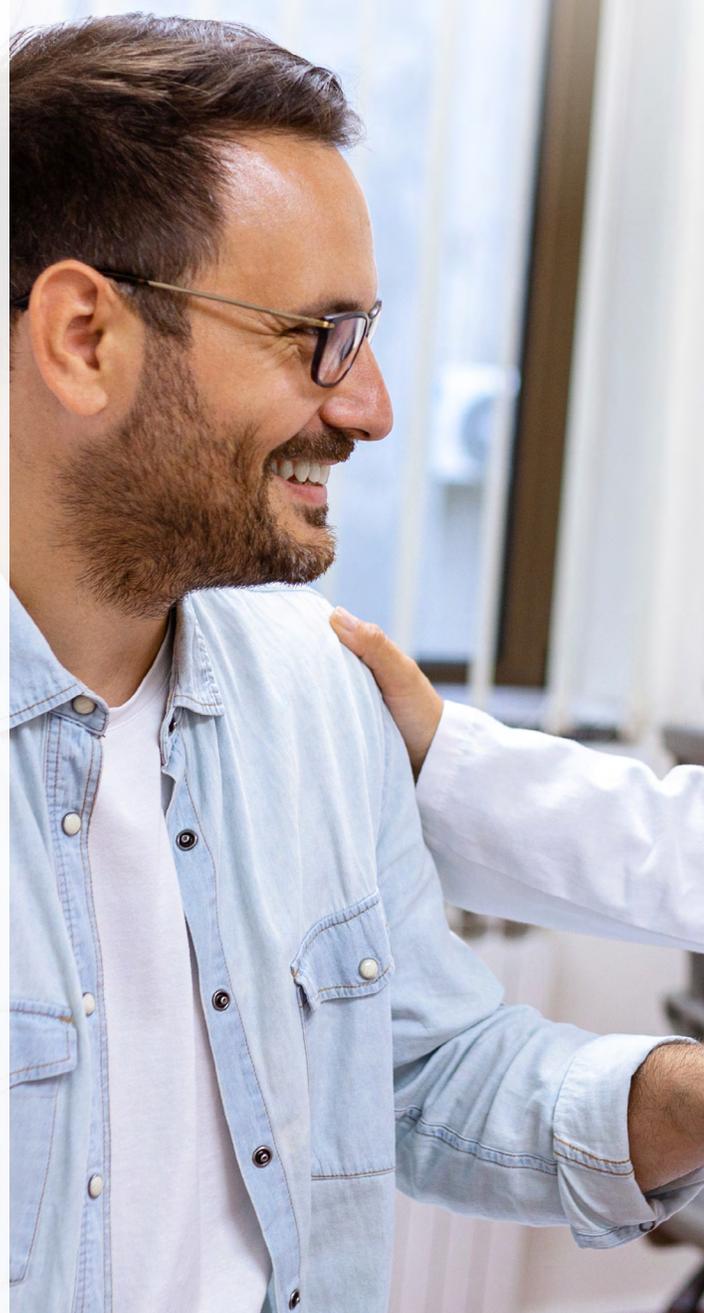
Instead of the physician playing the role of a medical authority figure who prescribes medication and testing, **CAM DOCTORS AND THEIR PATIENTS WORK TOGETHER** to find long-term solutions (instead of quick fixes) to health problems.



Instead of the “managing symptom/pain” approach to chronic illness, CAM physicians try to **BRING BALANCE TO THE WHOLE PERSON**: body, mind and spirit. For many chronic illness sufferers, this means that their symptoms—which have resisted traditional medical treatment—lessen over time.



Instead of a one-size-fits-all approach to healing, patients of CAM physicians are given **INDIVIDUALIZED TREATMENT PLANS** and more one-on-one time with their doctor.





## COMPLEMENTARY AND ALTERNATIVE MEDICINE FIELDS

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- ▶ **CHIROPRACTICE MEDICINE** is a comprehensive health care profession that addresses the wide variety of factors that impact human physiology. Chiropractic physicians specialize in natural, non-invasive health care and are trained to use a full range of medical diagnostic tools and a wide array of effective treatment options in patient care.
- ▶ **NATUROPATHIC MEDICINE** is a system of primary health care focused on the diagnosis, treatment and prevention of illness. It is dedicated to nature's healing powers and is distinguished by principles that underlie and determine its practice.
- ▶ **ACUPUNCTURE** is an ancient healing technique that is over 3,000 years old. It is based on the insertion of thin, sterile needles into strategic points on the body that lie along specific energy meridian pathways.
- ▶ **HERBAL MEDICINE** is the oldest codified system of medicine in the world. It restores health and balance by treating illness and disease through the Five Major Branches of Asian Medicine, which include: acupuncture; herbal medicine; Asian nutrition and dietary therapy; TuiNa or Asian bodywork, as well as Tai Chi and Qi Gong.



# Understanding the Real Cost of a Medical Degree

## AVERAGE COSTS OF MEDICAL SCHOOL

The rising cost of higher education is old news, but most people would be surprised to find out exactly how much a traditional medical degree costs today. According to the Education Data Initiative in a November 2024 report, the **cost of a medical school education has risen by about 2.5% each year since 2024. The average total cost of medical school is \$238,420, with the average yearly cost of medical school being \$59,605.** Total costs vary by institution type and location, ranging from **\$167,476 (in-state, public school) to \$275,068 (out of state, private school).**

**Every year, the average cost of medical school rises by \$1,224;** subsequently, the average cost of the average 4-year degree rises by \$4,632. On average, an **in-state resident pays \$208,428 for medical school,** and **on average, an out-of-state resident pays \$269,292 for medical school.** **SOURCE**

In addition to costs varying by in-state vs. out-of-state, the cost of medical school also varies by institution: **Hackensack Meridian School of Medicine** is the **most expensive school per year at \$83,031 for in-state residents,** and **Northeast Ohio Medical University** is the **most expensive school per year at \$100,245 for out-of-state residents.**

Regardless of the school and program you choose, becoming a CAM practitioner requires dedication and a serious time commitment. Degrees in chiropractic medicine, naturopathic medicine and acupuncture are typically a four year commitment. Not only do CAM students have to take many of the same rigorous science courses that traditional medical students take, they must also learn to work with practitioners from other CAM and health care fields, which means obtaining a broad and diverse knowledge base. Intellectual curiosity, good communication skills, a collaborative spirit and a compassionate approach to care are all necessary qualities for aspiring CAM students.

**Did you know:**  
Most of our students  
**qualify for student loans  
and assistance!**



### AVERAGE TOTAL COST OF TUITION\*

Traditional Medical School –  
In-state, public

**\$167,476**

Traditional Medical School –  
Out-of-state, private

**\$275,068**

NUHS Doctor of Chiropractic  
(DC) Program

**\$156,240**

NUHS Doctor of Naturopathic  
Medicine (ND) Program

**\$158,130**

NUHS Doctor of Acupuncture  
(DAc) Program

**\$84,420**

### AVERAGE YEARLY COST OF TUITION\*

- ▶ The average yearly cost of traditional medical school is \$59,805
- ▶ The average yearly **cost of a DC, ND or DAc degree at NUHS is \$47,250**

\*Books, fees and insurance are additional. NUHS is based on trimesters: each trimester costs an average of \$15,750.



# The ROI of a Complementary and Alternative Medicine (CAM) Degree

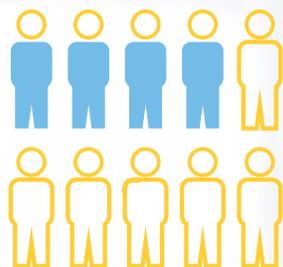
If you're going to spend \$45,000+ a year on an education, you need to be confident that the return on your investment (ROI) will be **worth it** – especially if you take on debt to finance your degree. Fortunately for those interested in a CAM degree, the career outlook for complementary and alternative medicine practitioners is excellent. According to the **BUREAU OF LABOR STATISTICS**, the **median annual wage for health care diagnosing or treating practitioners (50th percentile) is \$107,990, with those in the 75th percentile earning an average of \$154,420 and those in the 90th percentile earning an average of \$194,670.**

**The demand for natural, alternative methods of health care is on the rise due to the increase in the prevalence of chronic disease coupled with an increased desire on the part of health-conscious Americans for alternatives to traditional medicine.**

Consumer demand for alternative health care will continue to grow, according to the U.S. Department of Labor (DOL), because of “research and changing attitudes about alternative, non-invasive health care practices” the DOL also forecasts that employment of physicians and other health care practitioners in general will grow faster than average for all occupations, driven in large part by the rapidly increasing older population.

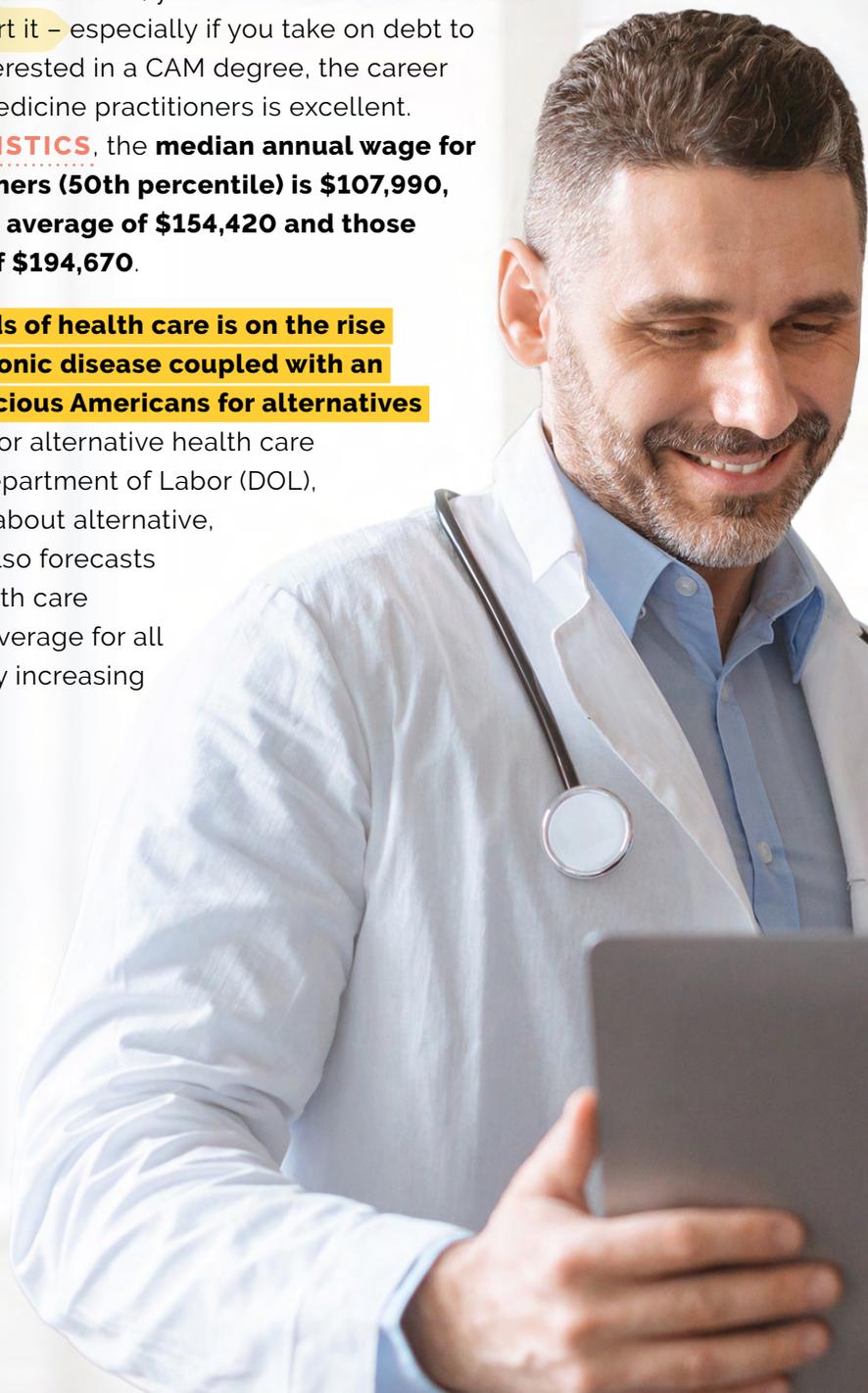
## HIGH USAGE OF NATURAL HEALTH CARE

**4 IN 10  
AMERICANS**



...use some form of complementary and alternative medicine (CAM) treatments, according to the U.S. Department of Health and Human Services.

**Source:** PubMed, National Health Statistics Report



## VARIETY OF EMPLOYMENT OPTIONS

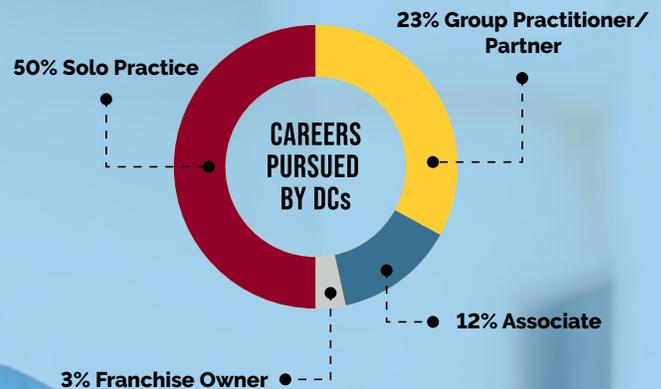
In addition, the fields of acupuncture, chiropractic medicine and naturopathic medicine offer a wide array of employment options.

### ACUPUNCTURE MEDICINE



Source: Natural Healers

### CHIROPRACTIC MEDICINE



Source: AANMC 2020 Graduate Success and Compensation Survey

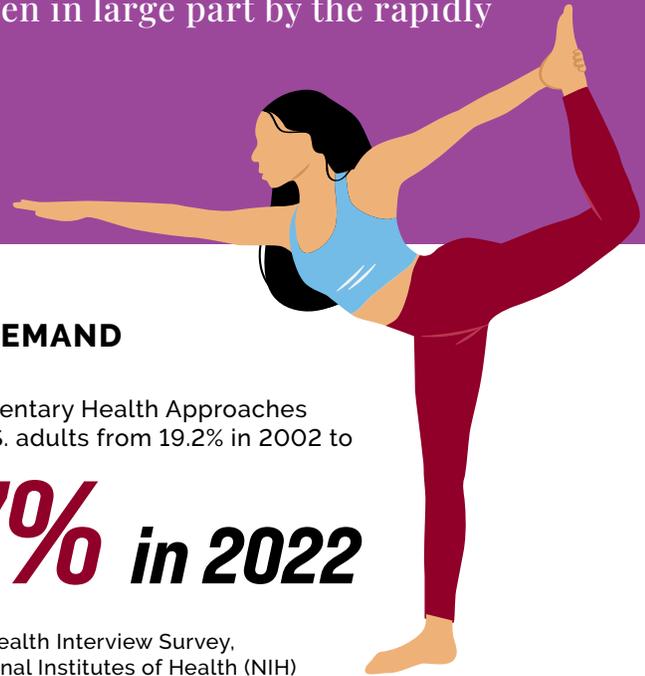
### NATUROPATHIC MEDICINE



Source: AANMC 2020 Graduate Success and Compensation Survey

“Employment of physicians and other health care practitioners in general will grow faster than average for all occupations, driven in large part by the rapidly increasing older population!”

– The U.S. Department of Labor



But career outlook and compensation aren't the only aspects of ROI to consider: no amount of money can make up for lack of work-life balance or unseemly amounts of job-related stress.

**CAM careers often allow you to choose your frequency of patients, offering a more balanced work and personal life.**

### INCREASE IN DEMAND

The use of Complementary Health Approaches increased among U.S. adults from 19.2% in 2002 to

**36.7% in 2022**

Source: The National Health Interview Survey, conducted by the National Institutes of Health (NIH)

CAM practitioners are also able to spend more time developing a collaborative relationship with patients, assisting them in maintaining their health and promoting a healthy lifestyle. This kind of doctor-patient partnership is highly gratifying for both parties and contributes to the high job satisfaction that CAM practitioners experience.



## Solid Projected Job Growth

The Health Care & Social Assistance sector makes up

**45%** of all projected job growth from 2022 to 2032

Source: U.S. Bureau of Labor Statistics



Students from  
across the globe  
**choose NUHS to pursue  
higher education in  
health care.**



# Ways to Fund Your Degree



While the cost of a medical degree can be daunting, there are many ways to finance your education that won't leave you with a mountain of debt on graduation day. Below, we have compiled a list of scholarships, loans, work study/assistantship opportunities and grants offered to those pursuing a graduate degree specifically in complementary and alternative medicine. We will also link to other sites that are helpful tools in finding lesser-known scholarships and grants.

## LOANS

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### FEDERAL LOANS

The primary source of financial aid obtained by National University students is **FEDERAL STUDENT LOANS**. NUHS participates in the Federal Direct Loan Program whereby students borrow these federal loans through the U.S. Department of Education.

### DIRECT LOANS

#### **Amount You Can Borrow:**

Graduate level loans begin at \$20,500. Additional loan eligibility is available to DC and ND students. These are fixed rate Direct unsubsidized loans. Each year, Congress sets the interest rate on federal student loans with an effective date of July 1.

#### **Fees:**

The Federal Government charges a fee of 1.057% of the disbursed loan amount. The fee amount is deducted from the amount that you borrow. This means that the amount of money you receive for your loan will be lower than what you actually borrowed, but you are still responsible for repaying the full amount back.

**Repayment:**

**STUDENT LOAN REPAYMENT** begins six months after you graduate, or become enrolled less than half time.

**GRADUATE PLUS LOANS**

To qualify for a Graduate PLUS Loan, you must not have an adverse credit history. You have to complete a Free Application for Federal Student Aid (**FAFSA**®).

**Amount You Can Borrow:**

You can borrow up to the cost of attendance as determined by your school; you can still receive the loan if you receive financial aid. Unlike Direct Loans, there is no limit.

**Fees:**

You will pay a fee of 4.228% of the disbursed loan amount, which is deducted from your loan principal before your student loan is disbursed and sent to your school.

**Repayment:**

You'll receive an automatic deferment while you're enrolled in school at least half time, and can request an additional six months after you graduate, leave school, or drop below half-time enrollment.

**CREDIT-BASED PRIVATE LOANS**

Private loans are exactly what they sound like: **NON-GOVERNMENT LOANS** that are issued by banks, credit unions or other financial companies. Unlike federal loans, private lenders offer both **FIXED AND VARIABLE INTEREST RATE LOANS**. The catch is that you typically have to begin paying these loans back while you're still in school, although the payments are lower than those you pay after graduation. These loans are best for those who have a strong credit history.





## WORK-STUDY

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**FEDERAL WORK STUDY (FWS)** is a need-based federal financial aid program that helps to subsidize student wages in on-campus jobs.

## SCHOLARSHIPS

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### SCHOLARSHIPS

Aspiring CAM students may be surprised to find out that many scholarships are geared **SPECIFICALLY TOWARD HOLISTIC MEDICINE**. You can find a comprehensive list of websites that enable you to **SEARCH FOR SCHOLARSHIPS ONLINE HERE**.

### UNIVERSITY SCHOLARSHIPS FOR INCOMING NEW STUDENTS

National University offers several types of scholarships to students of all programs. Contact the Office of Financial Aid for specific information.

### INSTITUTIONAL SCHOLARSHIPS FOR CURRENT NUHS STUDENTS

National University is proud to offer over 34 institutional scholarships, many of which are awarded each trimester. These special scholarships are made possible by the many friends, alumni and supporters of the University. Each scholarship has different criteria and may be awarded based on an evaluation of a student's financial need, academic achievement, character, extracurricular participation or special area of interest.

### STATE ASSOCIATION SCHOLARSHIPS

A number of scholarships are available to students who reside in certain states.

# Tips on Filing the FAFSA

To qualify for federal, state and college financial aid for grad school, you have to submit the **FAFSA**<sup>®</sup> (Free Application for Federal Student Aid).

While you (or your parents) may have filled out the FAFSA when you were applying as an undergraduate, **your experience will be different as a graduate student**. As an undergraduate student, you had the opportunity to receive federal loans and grants (which do not need to be repaid). Graduate students do not qualify for federal grants, but may borrow larger amounts in federal loans (which must be repaid). Also, the Department of Education (DOE) considers graduate students as "independent students," meaning that only your income information (not your parents') is needed to file.

**Once you file your FAFSA, you'll be eligible for various types of federal aid, including:**

- ▶ **DIRECT LOANS:** Most students qualify for these loans.
- ▶ **GRAD PLUS LOANS:** You must pass a credit check to take out a PLUS loan.

Unfortunately, interest rates are higher for **grad students** than for **undergraduates**, and those interest rates start accruing as soon as you begin your degree. Keep in mind that if you have undergraduate loans that still need to be paid off, you can defer payments on the principal, but still have to pay interest while you are in grad school.

## IMPORTANT TIPS FOR FILING THE FAFSA AS A MEDICAL STUDENT FROM NATIONAL UNIVERSITY'S FINANCIAL AID DIRECTOR, MARC YAMBAO.

- ▶ Be sure to complete the FAFSA for the correct award year. Double check to ensure you do not accidentally complete it for the wrong year.
- ▶ Research or contact Financial Aid offices to discuss aid eligibility; do not assume that everything will be covered simply because you've completed the FAFSA.
- ▶ File early! The Department of Education has updated their application process and document requirements so that students can complete their applications much earlier, and have that information be relevant for schools to estimate eligibility.
- ▶ Consider the loans you already have before taking out more. This is an important element to consider and must be done with caution.
- ▶ Every student's situation is different, contact our office to discuss individual circumstances.



# Complementary and Alternative Medicine Programs at NUHS



## CHIROPRACTIC MEDICINE

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NUHS has been educating chiropractic doctors since 1906. Our world-renowned professors use modern medical science, evidence-based treatments, medical diagnostics and laboratory tests, and never hesitate to refer or co-manage a case with an MD when it would help a patient. In this way, National University provides a broad-scope approach to addressing the whole health of each patient. We believe this approach better prepares our graduates for career success in today's health care market.



## NATUROPATHIC MEDICINE

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National University trains its students to focus on treating the individual rather than the disease and to look for underlying imbalances to determine naturopathic treatment modalities best suited for the patient. We encourage students to apply naturopathic principles in action and equip our students with models for case analysis and treatment by taking them further into naturopathic clinical theory. This comprehensive approach prepares our graduates to be exceptional diagnosticians and physicians.



## ACUPUNCTURE & HERBAL MEDICINE

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At National University, students get a full immersion in Eastern medicine. You'll study the complete range of traditional diagnostic techniques such as tongue and pulse analysis. You'll learn point location and correct needle techniques and get rich exposure to Asian healing arts such as Tui Na, Qi Gong, moxibustion and cupping.

Learning from a master is the bedrock of acupuncture and herbal medicine instruction. That is why National University's acupuncture and herbal medicine programs incorporate **APPRENTICE-STYLE** learning with world-class faculty experts and leaders in the field. Our faculty are truly masters in their profession. They hold PhD or MD degrees from China, and several have a background as physicians in Chinese hospitals. You'll get hands-on guidance and close supervision, allowing you to learn via direct transmission of knowledge and skills from our faculty masters.



## **COST OF COMPLEMENTARY AND ALTERNATIVE MEDICINE PROGRAMS DEGREES AT NUHS**

Program cost estimates for the Doctor of Chiropractic Medicine, Doctor of Naturopathic Medicine, Doctor of Acupuncture, Master of Acupuncture and Master of Acupuncture with a specialization in Herbal Medicine may be found [HERE](#).

A note on living expenses: It's slightly less expensive to live on campus, and costs go down considerably if you live with parents or relatives. In addition to budgeted amounts for tuition, fees, books, and supplies, additional funds for Living Allowances are provided in the financial aid award. The Living Allowance is a fixed amount per trimester based on an average cost depending on the living situation of the applicant. This includes allowances for rent, utilities, food, transportation and personal expenses. Financial aid funds are to be used solely for educational expenses.

## **STAY UP-TO-DATE ON THE LATEST TRENDS IN INTEGRATIVE HEALTH CARE BY SUBSCRIBING TO OUR BLOG**

[VIEW THE BLOG](#)

[SUBSCRIBE TO THE BLOG](#)

[VISIT OUR WEBSITE](#)



We hope this guide has been helpful to you in your journey toward a complementary and alternative medicine degree. As the demand for better, holistic health care continues to rise, our world will need more CAM practitioners, and we at NUHS are passionate about encouraging and empowering capable individuals to pursue this type of education.

FOR MORE INFORMATION ABOUT INTEGRATIVE MEDICINE AND THE PROGRAMS OFFERED BY NATIONAL UNIVERSITY, [CONTACT THE OFFICE OF ADMISSIONS](#) AT **1-800-826-6285** OR EMAIL US AT [ADMISSIONS@NUHS.EDU](mailto:ADMISSIONS@NUHS.EDU).

