



# California Health Sciences University

## COLLEGE OF OSTEOPATHIC MEDICINE

### TUITION, FEES AND COSTS POLICY

#### I. REQUIRED ANNUAL TUITION, FEES & COSTS FOR 2020-2021

The purpose of this policy is to provide information regarding tuition, fees and other costs for students of the College of Osteopathic Medicine. Listed below are the 2020-2021 annual tuition and fees paid directly to CHSU-COM, and additional estimated costs that students are required to pay to others. Tuition for subsequent years of the four-year program are also estimated below. The total annual Cost of Attendance listed below represents average costs for living expenses and may not reflect a student's total financial responsibilities.

The University reserves the right to change tuition, fees and costs at any time without prior notice. The University also reserves the right to modify services or change its programs or curriculum at any time without prior notice.

	<b>OMS-I (2020-2021)</b>	<b>OMS-II <i>Estimated</i> (2021- 2022)</b>	<b>OMS-III <i>Estimated</i> (2022- 2023)</b>	<b>OMS-IV <i>Estimated</i> (2023- 2024)</b>	<b>Total</b>
<b>Tuition and Fees Paid Directly to CHSU COM</b>					
Tuition	\$53,500	\$55,500	\$57,500	\$59,500	\$226,000
Seat Deposit Fee	\$2,000 <i>(Refundable Portion: \$1,750)</i> <sup>1</sup>				
CPR Training	\$90		\$90		\$180
Technology Fee	\$5,100	\$100	\$100	\$100	\$5400
Malpractice Insurance	\$25	\$25	\$25	\$25	\$100
Student Services, Activities and Clubs Fee	\$120	\$120	\$120	\$120	\$480

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<sup>1</sup>Seat Deposit Fee: The Seat Deposit Fee is not reflected in the totals because for students who choose to attend the COM the Seat Deposit Fee will be applied towards the student's first year of tuition. Students choosing not to attend the COM after paying the Seat Deposit Fee will be eligible to receive a \$1,750 refund of the Seat Deposit Fee.



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Student Professional	\$190	\$190	\$190	\$190	\$760
Association Fee					
COMLEX		\$660	\$1955		\$2615
Events Fees	\$100	\$100	\$100	\$100	\$400
<b>Estimated Costs Paid to Others</b>					
Room and Board	\$18,150 <sup>2</sup>	\$18,150	\$18,150	\$18,150	\$72,600
Books & Supplies	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Background Check	\$81		\$81		\$162
Health Insurance	\$2,800 <sup>3</sup>	\$2,800	\$2,800	\$2,800	\$11,200
Personal Expenses (i.e., transportation, personal and other miscellaneous)	\$4,873	\$4,873	\$4,873	\$4,873	\$19,492
COMLEX Travel Fees			\$1,000		\$1,000
Interviewing/Residency Application Fees				\$5,000	\$5,000
<b>Total Estimated Institutional Charges</b>	<b>\$59,125</b>	<b>\$56,695</b>	<b>\$60,080</b>	<b>\$60,035</b>	<b>\$235,935</b>
<b>Total Estimated Non-Institutional Charges</b>	<b>\$28,404</b>	<b>\$28,323</b>	<b>\$29,404</b>	<b>\$33,323</b>	<b>\$119,454</b>
<b>Total Estimated Cost of Attendance</b>	<b>\$87,529</b>	<b>\$85,018</b>	<b>\$89,484</b>	<b>\$93,358</b>	<b>\$355,389</b>

<sup>2</sup>**Housing:** This reflects estimated allowances for housing and food. California Health Sciences University (CHSU) does not provide on-campus housing for students. While CHSU is not responsible for obtaining housing for students, the Office of Student Affairs will provide resources for locating local housing. Housing is available within two miles of the campus. Rental prices range from approximately \$400 to over \$1000 per month. CHSU has no responsibility to find or assist a student in finding housing. All arrangements for housing will be between the student and the landlord.

<sup>3</sup>**Waiver of Health Insurance:** Students may request a waiver of the University Health Insurance fee upon providing proof of other qualifying health insurance coverage. This fee covers health insurance for the student only and does not cover additional family members.



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Total Estimated Institutional Charges: Year 1: \$59,125; Year 2: \$56,695; Year 3: \$60,080; Year 4: \$60,035

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Total Estimated Cost of Attendance: Year 1: \$87,529; Year 2: \$85,018; Year 3: \$89,484; Year 4: \$93,358

### II. ADDITIONAL FEES STUDENTS MAY INCUR

In addition to the required institutional fees, students may incur other fees and costs. For example, students will incur an additional fee if their payment is late, if they withdraw from any University program and then return to the University, if a student's check is returned for any reason when a student makes any payment to the University, if the student's ID card is missing and for printing/copying costs.

A list of additional institutional fees students may incur is provided below. The University reserves the right to change any of these fees, to add additional fees, and to make modifications to services related to such fees at any time without prior notice.

Late Payment Fee	A late fee of fifty dollars (\$50) will be assessed each month on all outstanding tuition and fees balances until payment is received in full, except when the late payment is caused by a delay in either private or public student loan disbursement, through no fault of the student.
Registration Reinstatement Fee	\$50.00 (one-time fee) upon the student's return to the University.
Returned Check Fee	Returned check fee shall be \$25. For each subsequent returned check fee for the same installment an additional \$25 fee will be charged. The outstanding obligation and the returned check fee must be paid in cashier's check or money order. After a student has two returned checks during their program at CHSU, the student will be required to make all university payments for the remainder of their attendance via a cashier's check or money order only.
Missing/Lost/Stolen Student ID Card	There is no charge for issuance of the initial Student ID Card. However, lost, stolen, misplaced or abused cards must be reported immediately and replaced by the Business Office at a cost of twenty dollars (\$20)/time to the student.
Copying/Printing Fees	Copy machines and printers are available for students to use. All printing can be done from any of the seven computers located in the library, as well as, a student's own personal laptop. Students will be charged a nominal fee for printing.



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### III. METHOD OF TIMING OF PAYMENT; DELINQUENT ACCOUNTS

California Health Sciences University requires only one semester of charges to be paid at a time. All tuition and fees for each semester must be paid in full no later than thirty (30) calendar days prior to the first day of class for each semester.

Payments may be made online through ACH by logging into the Student Portal, or in person at the CHSU Business Office via check, money order or cashier's check payable to "California Health Sciences University College of Osteopathic Medicine." Please include your name and student ID on the check/money order. The Business Office is located at 120 N. Clovis Avenue, Clovis, CA 93612. Cash payments and credit cards are not accepted. All payments made by or on behalf of a student shall be applied to his or her account. Statements of a student's account balance may be accessed by the student using CHSU's online student portal.

Delinquent student accounts may be reported to one of more of the major credit bureaus and may be forwarded to an outside collection agency or attorney. If collections efforts become necessary, the student is responsible for all costs incurred to collect the outstanding debt, including but not limited to principal, accrued interest, late fees, collection fees, and any legal fees.

### IV. AACOM DEBT MANAGEMENT MODULES

CHSU and the American Association of Colleges of Osteopathic Medicine (AACOM) recognize that many students will finance their education costs with student loans. AACOM provides a series of educational debt management modules for osteopathic medical students and recent graduates. Each module contains specific information and resources to help osteopathic medical students borrow strategically and ensure they are prepared to responsibly repay their loans after they graduate and enter residency training. The modules cover a broad scope of important financial aid and budgeting topics. CHSU-COM students are encouraged to review the modules which can be accessed at <https://www.aacom.org/become-a-doctor/financial-aid/aacom-financial-aid-debt-management-modules>.

### V. TUITION REFUNDS

The below describes when students may become eligible for partial or complete tuition and fees reimbursements and how such reimbursements will be calculated.

#### A. Right to Cancel and Refund

A student has the right to cancel their enrollment agreement and obtain a refund of all charges paid



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through attendance at the first class session or the seventh day after enrollment, whichever is later, less the two-hundred and fifty dollar (\$250) non-refundable enrollment confirmation fee.

### B. Withdrawal and Eligibility for Tuition Refund

A student who withdraws from CHSU prior to the completion of sixty percent (60%) of the semester, but after the seventh day of enrollment, is entitled to a pro-rated refund of unearned institutional charges (i.e., tuition and refundable fees) as described in California Education Code 94920.

A student who withdraws after completion of sixty percent (60%) of the semester is not entitled to any refunds.

For the purpose of determining a refund under only this section, a student shall be deemed to have withdrawn from a program of instruction when the student withdraws or is deemed withdrawn in accordance with the Withdrawal and Leave of Absence policies stated in this Catalog.

Partial attendance or withdrawal from some courses will not entitle a student to any refund under this policy.

### C. Calculation and Payment of Refund

For purposes of tuition refund calculations, the withdrawal period will be measured from the date the student actually stops attendance in all courses. Once all calculations are complete, the Business Office will bill or refund the student for any outstanding balance.

The following formula can be used as an example to calculate the refund:

1. Total days in current term – Days in current term completed = Total days not completed
2. Total days not completed/Total days in current term = % of pro-rata refund
3. (Institutional charges\* x % of pro-rata refund) – Non-refundable fees\*\* = Total refund owed

\*Unearned institutional charges in the pro-rata refund include current term tuition

\*\*Non-refundable fees and charges are: (1) all non-refundable fees as described in the Catalog; (2) Student Tuition Recovery Fund fee; and (3) student health insurance premium, if applicable;

Students are not entitled to reimbursement of any outstanding charges that the student has not yet paid to the University.

If the amount of the current term payments is more than the amount that is owed for the time attended, then a refund of the difference will be made within forty-five (45) calendar days after the



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notice of withdrawal is received by the Office of the Registrar.

If any portion of the tuition was paid from the proceeds of a loan or third party (i.e., scholarship provider etc.), the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that issued the loan.

This refund policy is subject to change if there are future changes to institutional policies with which it may conflict. A calculation for the return of funds will be completed within thirty (30) days of the last day of attendance at the school, or a calculation for the return of funds will be completed within thirty (30) days of the school's determination that a student has ceased attendance without proper notification.

If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received, on any remaining amount shall be paid to the student.

### **VI. CHSU FINANCIAL DISCLOSURE**

California Health Sciences University DOES NOT have a pending petition in bankruptcy, nor is the institution operation as a debtor in possession, nor has the institution filed a petition within the last five years, nor has it had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

### **VII. (STRF) STUDENT RIGHTS UNDER THE STUDENT TUITION RECOVERY FUND (STRF)**

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if 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.

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:



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1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all of 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 you 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.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program. To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120-day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a



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significant decline in the quality or value of the program more than 120 days before closure.

4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

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

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  - Effective Date: 7/24/2019
  - Approval by Provost Date: 7/24/2019
  - Approval by the President: 7/24/2019