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# UNIVERSITY OF SANTA MONICA

*Worldwide Center for the Study & Practice of Spiritual Psychology®*



## FINANCIAL POLICIES

Including Tuition, Fees, & Student Loans

REVISED 09/2011

*The University of Santa Monica reserves the right to make additions, deletions, and modifications to the tuition, fees, and refund policies as listed. While every effort is made to ensure the accuracy of the information published, the University reserves the right to effect changes without notice or obligation. Notices of such changes are widely distributed on campus. You can also view the most recent version of this document at the University's Web site at [www.UniversityofSantaMonica.edu](http://www.UniversityofSantaMonica.edu).*

*T*he University of Santa Monica provides its students with opportunities for Spiritual Evolution through the application of the Principles and Practices of Spiritual Psychology to everyday life experience. This educational process results in students experiencing greater connection with who they are, their life's purpose, and enhanced levels of success and fulfillment. This empowers them to make a meaningful contribution in their world."

DRS. RON & MARY HULNICK  
*President & Chief Academic Officer*

# M.A. IN SPIRITUAL PSYCHOLOGY PROGRAM

## FIRST YEAR

The First Year of the Master's Program in Spiritual Psychology includes four courses which cover ten months:

### FALL, WINTER, AND SPRING QUARTERS

PSY 501	Foundations of Spiritual Psychology	6 Quarter Units
PSY 515	Theories and Techniques Influencing Spiritual Psychology	6 Quarter Units
PSY 520	Advanced Spiritual Psychology	6 Quarter Units

### SUMMER QUARTER

PSY 528	Five-Day Spiritual Psychology Laboratory	5 Quarter Units
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This course is scheduled during the summer quarter. It is a prerequisite to the Second Year of the M.A. Program.

**TOTAL = 23 QUARTER UNITS**

### TUITION

23 units x \$330 per unit = \$7,590

Monthly Payment = \$660 for nine months plus \$1,650 for Summer Quarter

### FEES

Application Fee = \$100

Materials Fee = \$175

### SUMMARY OF FIRST YEAR COSTS:

TUITION	\$7,590
FEES	275

**TOTAL FIRST YEAR TUITION AND FEES:** \$7,865

TEXTBOOKS, estimated 295

## SECOND YEAR

### FALL, WINTER, AND SPRING QUARTERS

The Second Year of the Spiritual Psychology Master's Program includes the following courses which are offered concurrently:

PSY 504	Human Growth and Development	6 Quarter Units
PSY 512	Marriage and Family Relationship	5 Quarter Units
PSY 516	Soul-Centered Co-Creation	5 Quarter Units
PSY 517	Practicum in Soul-Centered Co-Creation	5 Quarter Units
PSY 523	Research and Evaluation for Action	6 Quarter Units

### SUMMER QUARTER

PSY 530	Six-Day Spiritual Psychology Practicum	5 Quarter Units
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This course is scheduled during the summer quarter following the Second Year. Because this course is held in retreat, costs for room and board are additional and may vary depending on location. Additional information, including retreat costs, will be provided well in advance of the practicum.

**TOTAL = 32 QUARTER UNITS**

### TUITION

32 units x \$330 per unit = \$10,560

Monthly Payment = \$990 for nine months plus \$1,650 for Summer Quarter

### FEES

Materials Fee = \$175

Master's Comprehensive Exam Fee = \$400 (M.A. and COC students)

Graduation Fee = \$330

### SUMMARY OF SECOND YEAR COSTS:

TUITION	\$10,560
FEES	905
PRACTICUM Room and Board, estimated	1,100

**TOTAL SECOND YEAR TUITION AND FEES:** \$12,565

TEXTBOOKS, estimated 295

# M.A. IN SPIRITUAL PSYCHOLOGY WITH AN EMPHASIS IN CONSCIOUSNESS, HEALTH, & HEALING PROGRAM

## FIRST YEAR

The four courses, which are part of the First Year of the Spiritual Psychology Program, are also core courses in the Spiritual Psychology with an Emphasis in Consciousness, Health, & Healing Program. **TOTAL = 23 QUARTER UNITS**

### SUMMARY OF FIRST YEAR COSTS:

TUITION	\$7,590
FEES	275

<b>TOTAL FIRST YEAR TUITION AND FEES:</b>	\$7,865
TEXTBOOKS, estimated	295

## SECOND YEAR

The six courses, which are part of the Second Year of the Spiritual Psychology Program, are also core courses in the Spiritual Psychology with an Emphasis in Consciousness, Health, & Healing Program. **TOTAL = 32 QUARTER UNITS**

### SUMMARY OF SECOND YEAR COSTS:

TUITION	\$10,560
FEES	905
PRACTICUM Room & Board, estimated	1,100

<b>TOTAL SECOND YEAR TUITION AND FEES:</b>	\$12,565
TEXTBOOKS, estimated	295

## THIRD YEAR

### FALL, WINTER, AND SPRING QUARTERS

CHH 590 Principles and Practices of Advanced Spiritual Psychology I: Enhancing Ways of Knowing 5 Quarter Units

CHH 591 Principles and Practices of Advanced Spiritual Psychology II: The Healing Consciousness 5 Quarter Units

CHH 593 Integrative Approaches to Radiant Health 5 Quarter Units

CHH 594 Practicum in Integrative Approaches to Radiant Health 5 Quarter Units

CHH 597 Current Topics in Consciousness, Health, and Healing 5 Quarter Units

### SUMMER QUARTER

CHH 598 Advanced Seminar in Consciousness, Health, and Healing 5 Quarter Units

**TOTAL = 30 QUARTER UNITS**

### TUITION

30 units x \$355 per unit = \$10,640\*

Monthly Payment = \$985 for nine months plus \$1,775 for Summer Quarter

### FEES

Application Fee = \$100

Materials Fee = \$175

Graduation Fee = \$330

### SUMMARY OF THIRD YEAR COSTS:

TUITION	\$10,640
FEES	605

<b>TOTAL THIRD YEAR TUITION AND FEES:</b>	\$11,245
TEXTBOOKS, estimated	295

\*adjusted amount due to rounding

# FINANCIAL SUMMARY

## SUMMARY OF PROGRAM COSTS

### Two-Year M.A. in Spiritual Psychology Program:

First Year Tuition	\$ 7,590
Second Year Tuition	<u>10,560</u>
TOTAL TUITION	\$ 18,150
Fees	1,180
Practicum Room & Board, estimated	<u>1,100</u>
<b>TOTAL PROGRAM COSTS</b>	<b>\$ 20,430</b>

### Three-Year M.A. in Spiritual Psychology with an Emphasis in CHH Program:

First Year Tuition	\$ 7,590
Second Year Tuition	10,560
Third Year Tuition	<u>10,640</u>
TOTAL TUITION	\$ 28,790
Fees	1,785
Practicum Room & Board, estimated	<u>1,100</u>
<b>TOTAL PROGRAM COSTS</b>	<b>\$ 31,675</b>

## SUMMARY OF ESTIMATED TEXTBOOK COSTS

### Two-Year M.A. in Spiritual Psychology Program:

First Year	\$ 295
Second Year	<u>295</u>
<b>TOTAL</b>	<b>\$ 590</b>

### Three-Year M.A. in Spiritual Psychology with an Emphasis in CHH Program:

First Year: Spiritual Psychology Books	\$ 295
Second Year: Spiritual Psychology Books	295
Third Year: CHH Books	<u>295</u>
<b>TOTAL</b>	<b>\$ 885</b>

# TUITION PAYMENT

Tuition for the Program may be paid in one of three ways.

## PAYMENT IN FULL

Payment in full for the year can be made via check or credit card. Please note that the University will not accept postdated checks.

## QUARTERLY PAYMENT SCHEDULE

If you prefer to pay your tuition via cash or check and not take advantage of the **Pay-As-You-Go Tuition Payment Program**, you may pre-pay by quarter, using the following payment schedule:

Fall quarter (Oct + Nov + Dec class weekends):  
Tuition is due by the 15th of September

Winter quarter (Jan + Feb + Mar class weekends):  
Tuition is due by the 15th of December

Spring quarter (Apr + May + Jun class weekends):  
Tuition is due by the 15th of March

Summer quarter (July Lab/Practicum):  
Tuition is due by the 15th of June

*Please note that a \$50 service fee will be due for any quarterly payments that are returned or are received after the due dates.*

## MONTHLY PAYMENT SCHEDULE

To facilitate the most grace and ease for students in paying their tuition and for staff in processing the payments, the University of Santa Monica utilizes a user-friendly **Pay-As-You-Go Tuition Payment Program**.

The Program allows for tuition to be remitted automatically on a monthly basis; tuition is due on the 15th of the month preceding the class weekend.

Students have the choice of rendering their payments via automatic debits to their checking accounts or automatic charges to their credit cards (MasterCard, VISA, or American Express).

The monthly payment schedule for the Master's Programs is as follows:

CLASS WEEKEND	DATE TUITION IS PROCESSED VIA AUTOMATIC DEBIT OR CREDIT
October	<i>Tuition for October is paid-in-advance via the registration deposit</i>
November	15th of October
December	15th of November
January	15th of December
February	15th of January
March	15th of February
April	15th of March
May	15th of April
June	15th of May
July Lab/Practicum	15th of June

*Please note that a \$50 service fee will be due for any automatic payments that do not process upon submission.*

# TUITION ASSISTANCE

## TUITION ASSISTANCE LOAN PROGRAM

USM's Tuition Assistance Loan Program (TALP) is intended to support students who are accepted to USM and require tuition assistance in order to attend. A limited number of loans are available to assist highly qualified USM students who demonstrate genuine financial need.

### TUITION ASSISTANCE LOAN PROGRAM FEATURES

- Interest free loans
- An amount up to \$3,800
- Favorable repayment terms

In order to be considered for a Tuition Assistance Loan, you must:

1. Be accepted into the M.A. in Spiritual Psychology Program. To learn about the Admissions Process, [click here](#).
  - 1.1 As part of the Admissions Process, complete and [submit your Registration](#) including placing a one-month tuition deposit of \$660.
  - 1.2 Complete and submit your [Application for Admission](#) within 30 days, including official transcripts from all schools attended and three letters of recommendation with the Application fee.
2. Upon receiving notification of acceptance into USM's Graduate Program, call the Admissions Team to request a *Tuition Assistance Loan Program Application Packet*. Complete the application packet in its entirety and submit it to the University as soon as possible.
3. Tuition Assistance Loan applicants receive word regarding loan approval within 30 days of submitting a complete application packet, pending acceptance to the University.

## TUITION ASSISTANCE LOAN PROGRAM POLICIES

- If you receive a Tuition Assistance loan, you are responsible for repaying the loan amount plus any fees (if applicable).
- Loan awards must be used in the same academic year in which they are awarded.
- Loan recipients agree to maintain good academic standing through satisfactory academic progress in the Program.

## EMPLOYER ASSISTANCE WITH TUITION

Many employers underwrite programs to assist employees with their educational expenses. The University of Santa Monica encourages students to seek educational assistance from their employer. The University will gladly prepare any reports or other information necessary to meet the requirements of such programs.

## VETERAN'S BENEFITS

The University of Santa Monica is approved to work with the U.S. Veteran's Administration (V.A.) to participate in the [GI Bill Tuition Assistance Program](#) for eligible active military, veterans, reservists, or dependents of a veteran. Please contact USM'S Registrar's Office for more information.

# TUITION ASSISTANCE FAQ

## FREQUENTLY ASKED QUESTIONS REGARDING THE TUITION ASSISTANCE LOAN PROGRAM

### 1. Who is eligible to apply for the Tuition Assistance loan?

You are eligible to apply for the Tuition Assistance loan if you are accepted into the two-year Spiritual Psychology Program and can demonstrate genuine financial need.

### 2. If I need tuition assistance, how can I know if I am eligible to receive a loan prior to registering as an applicant?

USM's Admissions Team can support you in clarifying your potential eligibility to receive one of the Tuition Assistance loans.

### 3. What are the specific steps I need to take to apply for one of the Tuition Assistance loans?

- Complete your USM Application and receive notification that you have been accepted to the Program.
- Upon receiving notification of acceptance into USM's Graduate Program, call the Admissions Team to request a *Tuition Assistance Loan Program Packet*.

### 4. When should I apply for the Tuition Assistance loan?

*Tuition Assistance Loan Program Application Packets* are reviewed on a first-come, first-served basis. Because only a limited number of Tuition Assistance loans are available, you are encouraged to submit your completed application packet as soon as possible.

### 5. What is the loan amount I can request?

Tuition Assistance loans are for a maximum of \$3,800.

### 6. What is the loan period I should have in mind when applying?

The loans are for the academic year from October through August. If you request a loan once the academic year is in progress, the amount of the loan may be prorated for the time remaining in the academic year.

### 7. What specific educational expenses will the Tuition Assistance loan cover?

The purpose of the loan is to assist you with paying your tuition. The loan proceeds will remain on an account with USM and will be applied monthly to your tuition.

### 8. What are the repayment terms for the Tuition Assistance loans?

While you are a student in USM's Master's Degree Program, the loans are repaid via monthly payments of \$75, due on the first day of the month beginning the month after the loan has been disbursed, until you graduate from USM's two-year program. After graduation, your payment will increase to \$150 per month until the loan is paid in full. If you leave USM prior to graduation, your plan payment will immediately increase to \$150 per month until the loan is paid in full. All loan payments must be made via automatic charge to a debit or credit card.

### 9. What if I cannot afford the monthly payments while I am in school?

If the terms of the loan do not provide sufficient financial assistance to enable you to complete the Program, we encourage you to postpone your enrollment and use the time to strengthen your finances.

### 10. Are these loans available for Second Year?

A limited number of loans may be available on a case-by-case basis for highly qualified Second Year students who demonstrate genuine financial need.

# TUITION AND FEES

## TUITION PER QUARTER UNIT

Master's Degree in Spiritual Psychology (SP)	\$330
Consciousness, Health, and Healing (CHH) Third Year	\$355
Universe-City Program (UCX)	\$330
Certificate of Completion (COC)	\$330

## AUDIT TUITION RATE

Graduates of the Program in Spiritual Psychology who are approved to audit all or part of the First or Second Year of the Spiritual Psychology Program will pay an audit rate of two-thirds of the full tuition rate prevailing at the time they audit the courses. Graduates of the M.A. Program in Spiritual Psychology with an Emphasis in Consciousness, Health, and Healing who are approved to audit the Third Year will pay the audit tuition rate for the Third Year, which is determined in the academic year in which it is offered.

In all cases, the audit rate for the Second Year Practicum course in the M.A. Program will be the full tuition rate prevailing at the time. There is no audit tuition rate for the Second Year Practicum.

## REPEATING COURSES FOR ACADEMIC CREDIT— TUITION

Students who have completed the First Year or have graduated from the Spiritual Psychology Program with a Certificate of Completion and are approved to retake the Program for academic credit may be eligible to pay audit-rate tuition.

For further information, please contact the Office of Admissions.

*The following fees are charged for special services.*

## APPLICATION FEE

\$100 All Programs

This fee is charged for the purpose of establishing and maintaining a student file.

Application Fees must accompany the *Application for Admission*. Applications received without the required fee will not be processed. A separate Application and Application Fee are required for each Program.

Students who have completed one Program and are applying to an additional Program will be charged an additional Application Fee.

## LATE APPLICATION FEE

\$200

If the student's application is not complete by the first day of class (including Official Transcripts and Letters of Recommendation), a \$200 late fee is charged to the student.

*Please Note:*

Since the time it takes to receive an Official Transcript is not always under a student's control, it is strongly suggested that students mail their request Registered Mail (Return Receipt Requested) when beginning the application process. It is also suggested that students save their receipts since it may have a bearing on whether the Late Application Fee is charged.

## MATERIALS FEE

\$175

This nonrefundable fee is charged each year of the Program on September 15 for educational materials provided to each student by the University.

## REPLACEMENT STUDENT I.D. CARD FEE

\$5

This fee is charged for replacing a student's I.D. card.

# TUITION AND FEES

## MASTER'S COMPREHENSIVE EXAM FEE

\$400

This fee is charged for processing the Master's Comprehensive Exam.

## MASTER'S COMPREHENSIVE EXAM LATE FEE

\$100

This fee is charged for Master's Comprehensive Exams that are not received by the due date.

## MASTER'S COMPREHENSIVE EXAM EXTENSION FEE

\$200

This fee is charged for extensions if needed to pass the exam.

## GRADUATION FEE

\$330

This fee is charged to all students completing the Second Year and graduating from the Certificate of Completion and M.A. in Spiritual Psychology Programs. **This fee is charged whether or not the actual graduation ceremony is attended.**

## RETURNED CHECK FEE

\$25 Per Occurrence

This fee is charged for paper and electronic checks returned from a bank regardless of reason, i.e., insufficient funds, closed accounts, etc.

## OFFICIAL TRANSCRIPT FEE

\$5 Each Copy

This fee is charged for each requested copy of a student's transcript. **All financial obligations to the University must be met before any degree, certificate, or transcript can be issued.**

## SPECIAL COURSES AND UNIVERSITY EXTENSION PROGRAMS

Fees for special courses and programs will vary and will be announced when applicable.

The University of Santa Monica reserves the right to make any change in tuition, refund policies, fees, and expenses without notice.

VISA, MasterCard, and American Express are accepted.

# REFUND SCHEDULE

## REFUND SCHEDULE

The University of Santa Monica subscribes to the following policy regarding refunds of tuition and other fees.

### CANCELLATION OF ENROLLMENT

A student may terminate enrollment by mailing a written notice of cancellation to the Registrar. The effective date of cancellation is the date postmarked. Once notification has been received and processed, the Registrar will send a *Leave of Absence* form to the student.

If a student cancels their enrollment prior to attending class they are entitled to a refund of all monies paid.

A student has the right to cancel his or her enrollment through attendance at the first day of class or the seventh calendar day after enrollment, whichever is later. If the student cancels enrollment within this cancellation period, the University will refund monies paid less a non-refundable and non-transferable Registration Fee of \$250.

Notification of withdrawal or cancellation and any requests for a refund must be made by the student in writing. Allow 30 days for processing from the date on which the refund request is received by the University.

### TUITION REFUNDS AFTER CANCELLATION PERIOD

If cancellation of enrollment occurs after the cancellation period described above, the tuition refund can be computed according to the following schedule:

The institutional refund policy for students who have completed 60% or less of the course of instruction shall be on a pro rata basis. The refund shall be in the amount the student has paid for the instruction, multiplied by a fraction, the numerator of which is the number of hours of instruction that the student has not received but for which the student has paid and the denominator of which is the total number of hours of instruction for which the student has paid.

### M.A. PROGRAM IN SPIRITUAL PSYCHOLOGY SECOND YEAR PRACTICUM CANCELLATION POLICY

For cancellations made within 14 days before the start of the Practicum, there is a \$1,000 nonrefundable, nontransferable hotel cancellation fee. This cancellation fee is charged as a result of the financial commitment that USM makes to the hotel.

### INSTRUCTIONAL MATERIALS

Once purchased, books and other instructional materials are the property of the student. The University of Santa Monica makes no refunds on such materials and accepts no returns.

# STUDENT TUITION RECOVERY FUND

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students who are California residents, or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education.

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, 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 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.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, 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.

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# UNIVERSITY OF SANTA MONICA SOUL-CENTERED EDUCATION



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# UNIVERSITY OF SANTA MONICA MISSION STATEMENT

*The University of Santa Monica  
is dedicated to communicating  
the Principles and Practices of  
Spiritual Psychology worldwide  
through the process of  
Soul-Centered education.*



USM

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