Cost of Attendance & Financial Aid Information
Year One of the Doctor of Physical Therapy

The purpose of this document is to clearly articulate program costs for the Doctor of Physical Therapy Program for year one at High Point University. Your first year at HPU will include the 2017 Summer term; the 2017 Fall term; and the 2018 Spring term. Your Comprehensive Fee (tuition and fees) cost for your first year has been distributed over these 3 academic periods. The following is a breakdown of your direct comprehensive fee costs for the first year as well as other estimated allowances making up your “Cost of Attendance.” Please bear in mind that your comprehensive fee costs are set annually. We hope that you find this publication helpful, however if you have further questions please contact the Student Financial Planning Office via email finplan@highpoint.edu or phone at (336) 841-9160.

COST OF ATTENDANCE – YEAR 1

<table>
<thead>
<tr>
<th>SUMMER 2017</th>
<th>FALL 2017</th>
<th>SPRING 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Fee (Tuition &amp; Fees)</td>
<td>$13,667</td>
<td>$13,667</td>
</tr>
<tr>
<td>Student Health Insurance***</td>
<td>$210</td>
<td>$1,350</td>
</tr>
<tr>
<td><strong>Total Direct Costs (Paid to HPU)</strong></td>
<td><strong>$13,877</strong></td>
<td><strong>$15,017</strong></td>
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<tr>
<td>Housing Allowance</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Board Allowance</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Books &amp; Supplies Allowance</td>
<td>$600</td>
<td>$600</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,667</td>
<td>$1,666</td>
</tr>
<tr>
<td>Computer Allowance</td>
<td>$2,000</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total COA</strong></td>
<td><strong>$24,144</strong></td>
<td><strong>$23,283</strong></td>
</tr>
</tbody>
</table>

* Cost of Attendance amounts were developed to establish maximum financial aid allowances for typical students. Students are highly encouraged to establish a budget, reduce expenditures, and borrow via student loans in incremental amounts to help limit their educational debt.

*** This amount is an estimate based on the previous year's charges. Student Health Insurance charges will be added to the Student’s Account, to have the charge removed the student must provide proof of outside insurance coverage through their MyStuff account. For additional information about the Student Health Insurance please visit the Student Accounts website at [www.highpoint.edu/studentaccounts](http://www.highpoint.edu/studentaccounts)
FINANCING OPTIONS

The primary source of financial assistance for physical therapy students attending High Point University will be the Federal Direct Unsubsidized Student Loan Program. It is necessary for students to complete the Free Application for Federal Student Aid (FAFSA) in order to apply for student loans to support their graduate education, which is available online after October 1st each year at fafsa.ed.gov.

Graduate students may borrow up to $20,500 per academic year through the Federal Direct Unsubsidized Loan program. The student will be charged interest from the time the loan is disbursed until it is paid in full. If the interest is capitalized (allowed to accumulate) it will be added to the principal amount of the loan and will increase the amount the borrower will have to repay. If the choice is made to pay the interest as it accumulates, the total interest charges paid during repayment will be considerably less.

The aggregate amount a graduate or professional student may borrow from all Federal Direct Loans combined is $138,500 (no more than $65,000 of this amount may be in subsidized loans). The graduate borrowing limit includes any Federal Direct Loans received for undergraduate study.

Under current law, the fixed interest rate charged on Federal Direct Loans is set each year by the Department of Education at the beginning of July. There are also small origination and guarantee fees associated with each loan. These fees are deducted up front and thus lower the actual net amount of each disbursement. For current rate information please visit the Federal Student Aid website at studentaid.ed.gov/sa/types/loans/interest-rates. In order to receive funding from the Federal Direct Unsubsidized Loan program, you must go to studentloans.gov to complete Entrance Counseling and a Master Promissory Note. Both of these must be done before funds will be released from the federal loan center.

The Federal Graduate PLUS Loan Program
For students who need financial assistance beyond the $20,500 Direct Loan maximum, there is the Federal Graduate PLUS loan program. This credit-based loan program allows for the deferment of repayment while the student is enrolled in the Physical Therapy program. Under current law, the fixed interest rate charged on Graduate PLUS is set each year by the Department of Education at the beginning of July. There are also small origination and guarantee fees associated with each loan. These fees are deducted up front and thus lower the actual amount of each disbursement. For current rate information please visit the Federal Student Aid website at studentaid.ed.gov/sa/types/loans/interest-rates.

The maximum amount a student may borrow from the PLUS Loan program is the total cost for the loan period minus any Direct Loans and other forms of financial aid a student may be receiving. You may apply for the GRAD PLUS Loan by going to studentloans.gov. As with the Federal Direct Unsubsidized Direct Loan, Entrance Counseling and a Master Promissory Note must be completed on the same website.

Federal Student Loan Forgiveness Opportunities
The American Physical Therapy Association provides information regarding several student loan forgiveness opportunities for physical therapists. Visit their website at www.apta.org/DebtManagement/FederalOpportunities/ for details.
Other Possible Funding Sources
PT candidates and students are encouraged to apply to clubs, organizations, corporations, agencies and foundations for funding that may be used at any school the student chooses to attend. These groups may be able to offer students scholarship and grant funding that does not have to be repaid. In addition, many healthcare institutions offer tuition reimbursement for students who contract to work at their facility where they currently work or are interested in working after graduation. Students should inquire about this possibility at the facility where they are interested in working.

Students may search for eligible scholarships and grants while on a campus computer on the HPU campus on the Pivot Database at pivot.cos.com

* Please Note – Any and all funding sources (including Federal Direct Loans, PLUS Loans, outside scholarships, etc.) combined may not exceed the Cost of Attendance set by High Point University for the Physical Therapy Program.

APPLYING FOR FINANCIAL ASSISTANCE

*Please note that first and foremost, we must have your Social Security Number on file in order to process your application for financial assistance. Please insure you have provided HPU with your SSN.

Your first year of applying for financial assistance will be unique as your program begins in the Summer Term of 2017, which for High Point University is the end of our 2016-17 academic year. Therefore you will have to file the 2016-17 Free Application for Federal Student Aid (FAFSA) to be considered for financial assistance for the 2017 Summer Term. If you have already filed the 2016-17 FAFSA at your current institution then you will simply need to go back on-line to fafsa.ed.gov, login as a Returning User and follow the instructions for adding a new school. Our school code is 002933, which must be added in order for our office to receive your FAFSA information. Your eligibility for the 2017 Summer Term will be determined from the results of the 2016-17 FAFSA.

For the 2017 Fall Semester, 2018 Spring Semester and 2018 Summer Term, you will need to file the 2017-18 FAFSA with HPU’s school code (002933), which you can do starting October 1, 2016

The results from the FAFSA will then be transmitted to us electronically and once received, we will provide you with a financial aid award letter detailing your maximum eligibility for the Federal Direct Unsubsidized Loan.

*Please Note – as a professional student, you are now considered an independent student. You will no longer report your parent’s information on the FAFSA. You will only report your information and your spouse’s information if applicable.
1. Once we receive the results of your FAFSA, we will send an Award Letter with program(s) and amount(s) to you. With the Award Letter you will be instructed to go on-line to our website and complete and return the Federal Direct Student Loan Acceptance Form. This form is required to give us authorization to certify your federal student loan. You will need to complete a 16-17 loan form to accept, decline or accept part of your federal direct loan for Summer 2017. Then you will need to complete a 17-18 loan form to accept, decline or accept part of your federal direct loan for Fall 2017, Spring 2018 and Summer 2018. In addition to sending both loan forms back in, you will need to complete two additional steps: 1) Complete Entrance Counseling; and 2) Sign a Master Promissory Note. Both of these steps are explained in detail on the loan form and can be completed by going to studentloans.gov

2. Once we receive your Loan Acceptance Form we will certify your student loan, which will be matched with your Entrance Counseling and Master Promissory Note. All three must be received by the Federal Loan Center before funds will be disbursed to High Point University.

3. If you plan to apply for the GRAD PLUS Loan, you will do so by going to studentloans.gov. As with the Federal Direct Unsubsidized Direct Loan, an Entrance Interview and Master Promissory Note must be completed on the same website. Once we receive notification that you have applied for and been approved for the GRAD PLUS loan we will certify the amount for which you are eligible.

BILLING AND PAYMENT PROCESS

For the 2017 Summer term, invoices will be mailed to students in the first week of April 2017 from the Student Accounts Office and should be paid by May 5, 2017

Payment
Payment of all tuition and fees is due at the beginning of each term of enrollment.

Application Fee
For each application cycle prospective candidates must pay or obtain a waiver for the PTCAS application fee and the program designation fee. These fees and policies regarding payment and refund are set by PTCAS. Additional information is available on their website.
FOR ADDITIONAL INFORMATION CONTACT

High Point University
Office of Student Financial Planning
Roberts Hall Room 100
Drawer #49
One University Parkway
High Point, NC 27268
Phone: (336) 841-9160
Fax: (336) 841-4649
finplan@highpoint.edu

Accreditation Information

Effective August 5, 2016, the High Point University Doctor of Physical Therapy Program has been granted Candidate for Accreditation status by the Commission on Accreditation in Physical Therapy Education (1111 North Fairfax Street, Alexandria, VA 22314; phone: 703-706-3245; email: accreditation@apta.org). Candidate for Accreditation is a pre-accreditation status of affiliation with the Commission on Accreditation in Physical Therapy Education that indicates that the program is progressing toward accreditation and may matriculate students in technical/professional courses. Candidate for Accreditation is not an accreditation status nor does it assure eventual accreditation.