

HIGH POINT UNIVERSITY
THE PREMIER LIFE SKILLS UNIVERSITY

Master of Physician Assistant Studies

Policy – Cost of Attendance

Origin Date: December 11, 2013

Last Evaluated: April 2026

Responsible Party: Program Director

Minimum Review Frequency: Annually

Approving Body: Departmental approval of books, supplies, and equipment by the Principal Faculty. University-level approval of other elements includes the Senior Vice President for Business Affairs, the Office of Student Financial Planning, the Office of Student Accounts, Vice President of Research and Planning.

DPAS Associated Forms: None

ARC-PA Associated Standards:

- **A3.11** - The program publishes and makes *readily available* to enrolled and *prospective students* current program information including:
 - f) estimates of the total cost of enrollment
- **A3.14** - The program *publishes*, consistently applies, and makes *readily available* to enrolled and *prospective students*:
 - j) policy for student travel to required *rotation* sites

Background and Purpose

For prospective students to make a fully informed decision about applying to and matriculating into the High Point University Physician Assistant Program, they should be made aware of estimated program costs (tuition, fees, etc.) and policies and procedures for refunds of tuition and fees. The purpose of this policy is to clearly articulate these matters to prospective students.

Policy Statement

This document clearly articulates program costs for the Master of Physician Assistance Studies Program for year one at High Point University. Your first year at High Point University will include the 2026 Summer term, the 2026 Fall term, and the 2027 Spring term. Your *Comprehensive Fee* (tuition and fees) cost for your first year has been distributed over these three academic periods. The following is a breakdown of your direct comprehensive fee costs for the first year and other costs making up your "Cost of Attendance"*. Please know that your comprehensive fee costs are set annually and will increase each year. If you have further questions, please contact the Office of Student Financial Planning or the Office of Student Accounts; our contact information is on the last page.

MPAS 2026-2027 COST OF ATTENDANCE

	SUMMER 2026	FALL 2026	SPRING 2027
Comprehensive Fee (Tuition & Fees)	\$19,840	\$19,840	\$19,840
Direct Cost Paid to HPU			
Housing Budget**	\$5000	\$7400	\$7400
Food Budget**	\$3600	\$5200	\$5200
Books, Course Materials, Supplies, Equipment, & Program Specific Fees	\$1000	\$2000	\$600
Transportation Budget	\$1600	\$1680	\$1680
Personal Budget	\$600	\$1680	\$1680
Unsub Loan Fees***	\$216	\$72	\$72
Exam Fee	\$0	\$0	\$0
NC License Fee	\$0	\$0	\$0
Cost of Attendance (COA)*	\$31,856	\$37,872	\$36,472

Please note that these tuition rates are preliminary and are subject to change by the Board of Trustees. Final rates are approved by the Board at the Board Meeting preceding the semester for which the new rates apply.

* Cost of Attendance (COA) is the estimated direct and indirect costs for a typical student in this program of study. Students are encouraged to establish a budget, reduce expenditures, and borrow only what is necessary to minimize their educational debt. Students can only receive aid up to their total cost of attendance per term. If a student incurs other costs associated with their degree, either directly or indirectly, that are above the allotted cost of attendance, they can appeal to have their cost of attendance increase. This could include expenses such as health insurance, short-term housing for clinicals, purchase of a computer or other course-related materials, dependent care, or car repairs. **Contact your Financial Planning Counselor for further information on the appeal for a Cost of Attendance increase.**

** Living Expenses are for students living off-campus. Should on-campus housing be available and if a student signs up to live on-campus, then these budget items will be replaced with actual housing and dining plan charges. **Please notify your Financial Planning Counselor if you are going to reside on campus.**

*** Loan Fees are based on average loan fees incurred by similarly classified borrowers during the previous academic year on unsubsidized loan funds. If a PLUS loan is added to an account, then those fees will be added to your COA accordingly.

This program is billed at the cohort rate; there are exceptions where a student may have to be enrolled in part-time credits and thus would be billed at a per credit hour rate of \$1,298 for tuition plus appropriate fees.

Year 1: Summer, Fall, Spring Semesters
 Year 2: Summer, Fall, Spring Semesters
 Year 3: Summer Semester

The following table displays estimated costs for the entire program. *Please note that these tuition rates are preliminary and are subject to change by the Board of Trustees. Final rates are approved by the Board at the Board Meeting preceding the semester for which the new rates apply.*

	YEAR 1	YEAR 2	YEAR 3
Comprehensive Fee (Tuition & Fees)	\$59,520	\$59,520	\$19840
Total Direct Costs Paid to HPU			
Housing Budget**	\$19,800	\$19,800	\$5000
Food Budget**	\$14,000	\$14,000	\$3600
Books, Course Materials, Supplies, Equipment, & Program Specific Fees***	\$3600	\$3600	\$1000
Transportation Budget	\$4960	\$4960	\$1600
Personal Budget	\$3960	\$3960	\$600
Unsub Loan Fees****	\$360	\$360	\$216
Clinical Rotation Costs <i>(estimated costs for housing, transportation, food, etc. associated with clinical rotations > 50 miles from HPU)</i>	\$0	\$4667	\$1333
PANCE Fee	\$0	\$550	\$0
NC PA License Fee	\$0	\$0	\$230
Total Cost of Attendance (COA)*	\$106,200	\$111,417	\$33,419

It is estimated that the Comprehensive Fee (tuition and fees) for the entire MPAS program will be \$138,880.

FINANCING OPTIONS

Federal Direct Student Loans

The primary source of financial assistance will be the Federal Direct Unsubsidized (Unsub) Student Loan Program. To be considered for this loan, it is necessary for students to complete the Free Application for Federal Student Aid (FAFSA), which is available annually at <https://studentaid.gov/h/apply-for-aid/fafsa>.

Graduate students may borrow up to \$20,500 per financial aid award year in Unsub Loan funds.

The student will be charged interest from the time the loan is disbursed until it is paid in full. Loans are disbursed the first week of classes for each academic term. 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. Payments would be made directly to your federal loan servicing company. Once the loan has disbursed, you can get the name and contact information of your loan company online at <https://studentaid.gov/manage-loans/repayment/servicers>.

The total amount a graduate student may borrow in their lifetime 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 upfront and thus lower the actual net amount of each disbursement. For current rate information please visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. In order to receive funding from the Federal Direct Unsub Loan program, you must go to <https://studentaid.gov/> to complete Entrance Counseling and sign a Master Promissory Note (MPN). All of these must be received by HPU before funds will be released from the federal loan center.

Federal Direct Grad PLUS Loan Program

For students who need financial assistance beyond the Direct Unsub Loan annual maximum, there is the Federal Grad PLUS loan program. This credit-based loan program allows for the deferment of repayment while the student is enrolled. Under current law, the fixed interest rate charged on a Grad PLUS loan 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 <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

The maximum amount a student may borrow from the PLUS Loan program is the total cost of attendance for the loan period minus any Unsubsidized Loans and other forms of financial aid a student may be receiving. You may apply for the Grad PLUS Loan by going to <https://studentaid.gov/plus-app/grad/landing>. As with the Federal Direct Unsub Loan, a Master Promissory Note (MPN) must be signed on the same website. If the PLUS loan requires an endorser, then they will have to complete an Endorser Addendum, and the student will have to complete PLUS Credit Counseling. Once you apply for the PLUS loan, HPU will be notified electronically within 48 hours (about 4 days).

Approved loans will be reflected in your financial aid offer. If you have already been sent an offer, then a revised financial aid offer will be emailed showing the addition of the Grad PLUS loan. If you request the maximum amount, then you will be offered a loan up to your cost of attendance for each term. You can always lower the loan amount by emailing your counselor. If you ask for a set amount and then discover you need additional funds you will then have to re-apply through <https://studentaid.gov/>.

PLEASE NOTE: You must re-apply for a Grad PLUS loan for each financial aid year and the application includes a credit check that is only good for 180 days (about 6 months). So please wait to apply for a PLUS loan until a few months before the academic session starts. Also, the PLUS application can cover an entire financial aid year.

NC Forgivable Education Loans for Service (FELS)

Created by the 2011 NC General Assembly, this program is a forgivable loan providing funding for students pursuing degrees in certain critical fields. **Students must be NC residents as determined by the state online at <https://www.ncresidency.org/> within 45 days of the start of the academic term for which the student will be receiving funding.** Students in the Pharmacy School program may be eligible for up to \$14,000 annually (which is awarded half in the Fall term and half in the Spring term) with a maximum aggregate limit of \$56,000. Recipients must sign a promissory note agreeing to repay the loan by working in an approved position in North Carolina in their approved field of study. Applications and all additional information are available online at <https://www.cfnc.org/pay-for-college/apply-for->

[financial-aid/forgivable-education-loans-for-service/](#). Please note that the application opens the first Monday in January and the deadline is March 1st each year. Applications will be entered into a lottery for initial award consideration.

National Health Service Corps

The National Health Service Corps (NHSC) scholarship is a competitive program that pays tuition & fees, provides a monthly living stipend, and pays a lump sum amount for books to students enrolled in accredited medical (MD or DO), dental, nurse practitioner, certified nurse midwife, and physician assistant training programs. Upon graduation, PA scholarship recipients serve as primary care providers for 2 years in a community-based site in a high-need Health Professional Shortage Area (HPSA) that has applied to and been approved by the NHSC as a service site.

Awards are made to applicants most committed to serving under-served people, most likely to build successful careers in HPSAs, and meet future needs for care throughout the nation. Application instructions can be found at the NHSC website <https://nhsc.hrsa.gov/scholarships>.

Note: Candidates must be accepted for enrollment or enrolled in a program on or before September 30th to apply for the scholarship. Because the High Point University PA program enrolls in June, our students are eligible to apply during their first year of enrollment. For example, an HPU PA student could apply as early as March of their first year and if awarded the scholarship begin receiving funding for July of their first year. Students will not receive funding until the first year of November. Please reach out to the Office of Student Financial Planning for more information about how this program will affect your financial aid awarding process.

Students may not participate in both the FELS and NHSC programs since they both have service commitments.

Other Funding Sources

Graduate 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 scholarships and grant funding that does not have to be repaid. In addition, some organizations offer tuition reimbursement and loan forgiveness opportunities for employees or those who contract to work for a period after graduation; students should inquire about this possibility where they work or are interested in working.

Students may also obtain a listing of potential funding sources by reviewing the American Academy of Physician Associates (AAPA) website online at <https://pa-foundation.org/pa-student-scholarships/> and the North Carolina Academy of Physician Associates (NCAPA) website online at <https://ncapa.org/nc-pa-student-scholarships/>.

Scholarship Universe - highpoint.scholarshipuniverse.com

Scholarship Universe is an extensive vetted database with thousands of external scholarships. You can access this database by signing into the [Student Self-Service](#) portal and clicking on the Scholarship Universe link under the Resources section Student Financial Planning page. Once you confirm your email and phone number, click the "I'm Ready" button; and start answering the questions.

The adaptive matching will show you the scholarships that you will qualify for based on the information you provided. These matches are displayed in the top right corner where you can select outside

scholarship opportunities to apply immediately. You can also turn on mobile alerts on the Dashboard page to receive text messages for when new scholarship opportunities are available.

Provide a copy of any outside scholarship award letter you receive from your Financial Planning Counselor so that it can be added to your financial aid award. Scholarship checks should be mailed to the Office of Student Accounts, High Point University, Drawer #47, One University Parkway, High Point, NC 27268. Please have your name and HPU ID number noted in the memo line of the check.

Private Student Loans

An alternative option to completing the FAFSA to be eligible for federal or state student loans is to apply for private student loans. The University utilizes a service called [Fast Choice](#) where you are able to enter your personal information and are able to compare loan products of the top lenders our students presently use. Like the Federal Grad PLUS Loan, private student loans are credit-based loans. However, because they are offered by a variety of different lenders, the terms and conditions of these loans differ. Further information about private student loans can be found under the Private Loans tab on our [Financial Assistance Programs](#) page.

Please Note – All funding sources (including Unsubsidized Loans, Grad PLUS Loans, outside scholarships, etc.) combined may not exceed the Cost of Attendance for your program.

APPLYING FOR FINANCIAL ASSISTANCE

*The University must have your Social Security Number (SSN) on file in order to process any federal, state, or private financial aid. **If you are not sure if HPU has your SSN, your Admissions Counselor or Student Financial Planning Counselor can verify this for you.***

For the Summer 2026 session, you will need to file the **2025-2026 FAFSA** with HPU's school code (002933), which you can do online at <https://studentaid.gov/h/apply-for-aid/fafsa>. In the income section, if prompted, please include your spouse's information if applicable.

If you have already filed the 2025-2026 FAFSA at your current institution as a **graduate student**, then you will simply need to sign back into the FAFSA, login as a Returning User and follow the instructions for correcting your FAFSA. You will need to add High Point University (school code 002933) as one of the schools to receive the FAFSA and resubmit the FAFSA.

If you have already filed the 2025-2026 FAFSA at your current institution as an **undergraduate student**, then **once you graduate from your undergraduate program** you will need to sign back into the FAFSA. Login as a Returning User, follow the instructions for correcting your FAFSA and make the following changes to update your FAFSA to graduate student status and resubmit the FAFSA:

Question - "Will you have your first bachelor's degree before you begin the 2025-2026 school year?" = YES

Question - "What will your college grade level be when you begin the 2025-2026 school year?" = 1st year graduate/professional

Question - "What degree or certificate will you be working on when you begin the 2025-2026 school year?" = Graduate or Professional Degree

Update income section - if prompted please include your spouse's information on the FAFSA as applicable

Question - "At the beginning of the 2025-2026 school year, will you be working on a master's or doctorate program?" = YES

Update household size section – this is often 1 in household and 1 in college if you have no spouse or dependents

Add - High Point University (school code 002933) as one of the schools to receive the FAFSA and remove any other schools

Your eligibility for the Summer 2026 Term will be determined from the results of the 2025-2026 FAFSA. Please note that the annual graduate limit for the unsub loan considers any subsidized or unsubsidized loan funds already received for undergraduate studies completed in the same academic year.

For the Fall 2026, Spring 2027, and Summer 2027 terms you will have to complete the 2026-2027 Free Application for Federal Student Aid (FAFSA) to be considered for federal or state financial assistance with HPU's school code (002933), which you can do starting in December 2025 online at <https://studentaid.gov/h/apply-for-aid/fafsa>. The results of your completed FAFSA with our school code included will be sent to the University upon processing; once received, we will prepare your financial aid offer which you will receive via email.

HOW TO PROCEED WITH FEDERAL STUDENT LOANS

1. Students can accept or decline their federal direct unsub loan online through the Student Financial Services Portal <https://myaccount.highpoint.edu/Student/Account/Login>. Students wishing to modify or accept only part of the federal direct loans offered will need to print and complete the Federal Direct Student Loan Form for the correct year available on the HPU website at <https://www.highpoint.edu/financialplanning/forms/>. If accepting any portion of the loan funds, then you will need to complete these additional steps: 1) Complete Entrance Counseling and 2) Sign a Master Promissory Note (MPN). These steps are listed in your portal and are explained in more detail on the loan form, they can be completed on <https://studentaid.gov/>.
2. Once you have actively accepted your loan, we will certify it and the loan will be electronically matched with your Entrance Counseling and Master Promissory Note (MPN), then the Federal Loan Center can disburse funds to High Point University after the term starts.
3. If you would like additional federal loan funds, then you can apply for the Grad PLUS Loan online at <https://studentaid.gov/plus-app/grad/landing>. As with the Federal Direct Unsub Loan, a Master Promissory Note (MPN) must be signed 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, and you will be emailed a financial aid offer showing the amount.

BILLING AND PAYMENT INFORMATION

The High Point University Student Account Center is our online portal that provides access to student account statements and activity, monthly payment plans and electronic payments. To access the Student Account Center, go to our [Student Accounts Center](#) page and click on the Student Access box.

Invoices are issued by the Office of Student Accounts after students are registered and can be viewed in the Student Account Center. All students are expected to review their accounts regularly. Invoices for each term should be paid or financial aid finalized to cover the balance 30 days before

each term starts. Students are encouraged to sign up for a direct deposit to receive any eligible refund within the Student Account Center.

All full-time HPU students are required to have health insurance. Students will be automatically billed for Student Health Insurance for the Fall and Spring terms. **ALL STUDENTS NOT REQUIRING HPU'S STUDENT INSURANCE MUST DECLINE THE INSURANCE AND PROVIDE PROOF OF COVERAGE. NO ACTION TAKEN WILL RESULT IN AUTOMATIC ENROLLMENT IN HPU'S INSURANCE COVERAGE AND A CHARGE ON YOUR ACCOUNT** For complete information please visit our [Student Insurance](#) page where you will find directions to waive the insurance (and then the charges will be removed from your bill) or steps to enroll in the insurance coverage.

Deposit

Non-refundable enrollment deposit is paid in the admissions portal, and the link will be provided in your acceptance package. 100% of your enrollment deposit will then be applied to your first term of enrollment.

Payment

Payment of all tuition and fees are due prior to the start of each term of enrollment. Outstanding balances will result in a business office hold on your account that may prevent registration in future terms.

Refunds

Enrollment in direct deposit is mandatory for all health profession students. To receive your refund of excess funds, you must enroll on the "Refund" tab in the Student Account Center.

Tuition Refund Policy

Calculation of Charges for Withdrawal from High Point University

When a student registers, it is for the full term or semester. Therefore, if the student withdraws from the University during the semester, for whatever reason, the comprehensive fees* (includes tuition and fees, plus any housing and dining) will be prorated for the first five (5) days of the semester at 50%. After the first five (5) days of the semester, 100% of the comprehensive fee will be charged and no credit will be issued.

Any refund is contingent on a student officially withdrawing from the university. To officially withdraw from the university, a student must complete a withdrawal form. This form can be obtained from the Office of Graduate Operations. Students wishing to withdraw should also consult with the Office of Student Financial Planning to determine how a withdrawal may affect federal loan eligibility, loan repayment, and potentially result in a return of federal loan funds based on date of withdrawal.

The following table indicates the amount a student will be credited upon official withdrawal. It does not indicate how much a student will be refunded. Refunds are dependent on the total amount of out-of-pocket payments received and the amount of financial aid a student is eligible to keep based on the official withdrawal date.

Amount Student Will Be Credited based on Date of Official Withdrawal

Day	Amount Credited*
Before Semester Begins	100%
Within the first 5 days of the Semester	50%
After the 5th day of the Semester	0%

**Please Note: All non-refundable deposits to hold a student's slot in the class and/or room in housing originally credited to tuition, will not be included in the refund calculation.*

FOR ADDITIONAL INFORMATION CONTACT

For assistance with financial aid, please contact the Office of Student Financial Planning

Phone: (336) 841-9124 or Email: finplan@highpoint.edu

Additional information can be found on the website at <https://www.highpoint.edu/financialplanning/>

For assistance with billing and payment plans please contact the Office of Student Accounts

Phone: (336) 841-9259 or Email: studentaccounts@highpoint.edu

Additional information can be found on the website at <https://www.highpoint.edu/studentaccounts/>

Approved by: Program Director

Modified: February 2015, April 2016, April 2017, April 2018, November 2018, April 2019, April 2020, April 2021, April 2022, April 2025 updated to match Office of Student Financial Planning document

Next Review: Spring 2027