
ADMISSIONS

General Admissions Statement

In selecting applicants for admission, Maharishi University of Management considers each prospective student's overall potential. Factors considered include not only academic accomplishment, but also maturity, motivation, and dedication to learning. Grades; extracurricular activities and work experience; recommendations from teachers, employers, and others who know the applicant well; scores on standardized tests; and other information, including answers to essay questions and personal interviews, are all considered.

An applicant's degree of commitment to the educational opportunities offered at the University — enthusiasm for learning and dedication to developing full potential — are seriously considered in the admissions process.

- **Admissions Interview** — An interview with a University representative is a required part of the application process for both undergraduate and graduate programs. When a visit to the campus is not possible, this is done over the telephone.
- **Visitors Weekends** — For those who can come, many Visitors Weekend Courses are offered throughout the year, during the fall, spring, and summer. These courses provide a complete introduction to the University and are highly recommended for prospective students and their families.
- **Application Deadline for Admissions and Financial Aid** — The academic year begins in mid-August for U.S. applicants (international students see the section titled "International Student Admissions"). Many new students begin at this time; however, spring admission occurs for most undergraduate and graduate programs. (Check with the Office of Admissions for details of program starting dates.) Special students may register for individual courses offered in one-month blocks throughout the year. (Please refer to "Special Program Admissions" in this section of the Catalog.)

STUDENTS ARE REQUIRED TO APPLY ONLINE AT

<http://www.mum.edu/apply>

Applicants who plan to enter in August should submit their completed applications by June 15. (For students applying to the master's degree cooperative programs, the deadlines may differ.) For all students planning to enter in the spring semester, the date is November 15. Applying by these dates gives applicants the best opportunity for receiving the maximum financial assistance if accepted, and helps assure space being available in

the program for which they are applying. Applications received after these dates will also be considered and, in many cases, programs will be able to accommodate additional students.

To be considered for admission, prospective students should complete all aspects of the application process.

UNDERGRADUATE ADMISSIONS

Criteria for Undergraduate Admissions

Applicants to the undergraduate programs are considered for admission after a comprehensive evaluation of their completed applications including essays, high school records (and previous college records, if applicable), SAT or ACT scores (if required), recommendations, and an interview with an Admissions Representative.

Applicants who did not complete their high school study are required to submit one of the following: 1) General Educational Development (GED) certificate; or 2) a certificate of completion of a home-study program if the program is recognized by the student's home state, or if the program is not recognized by the student's state, the state must not consider the student to be in violation of truancy laws. Home-schooled applicants must also submit a complete home schooling record. All certificates and transcripts from high schools, colleges, and correspondence schools should be sent directly from the school or state agency to the Admissions Office.

Students whose native language is not English are interviewed for proficiency and may be required to submit a Test of English as a Foreign Language (TOEFL) score. A score of 550 or higher is required.

While an applicant's previous academic performance is a primary consideration, commitment to gaining maximum benefit from the educational opportunities offered at Maharishi University of Management is also an important consideration in the admission process.

Undergraduate Application Procedures

For information regarding undergraduate application procedures, please refer to the University's application.

GRADUATE ADMISSIONS

Criteria for Graduate Admissions

Individuals who have earned a bachelor's degree, or are in their senior year of college, may apply for admission to a program of graduate study at the University. Admission decisions are based upon the applicant's academic record in undergraduate programs, other graduate programs (if applicable), graduate entrance examination scores, experience, personal qualifications, recommendations, and proposed program of study.

A grade point average of at least 3.0 (on a 4.0 scale) in the third and fourth years of undergraduate study is required by the Graduate School for regular admission to graduate programs. Exemptions are granted for specific situations.

Acceptance Status

Upon admission to a graduate program, a student is classified in one of two categories — full or provisional acceptance. Specific criteria for distinguishing between these categories are determined within each department for its own programs. In general, these criteria are:

- Full acceptance — Students who are considered to be fully qualified to undertake a program toward the graduate degree for which they are admitted.
- Provisional acceptance — Students of promise who need to fulfill specific provisions (such as strengthening subject matter preparation) or whose available records are incomplete. A student who is admitted under provisional status will be eligible for regular status when the specific written conditions for full acceptance have been met.

Graduate Application Procedures

For more information regarding graduate application procedures, please refer to the University's application.

CERTIFICATE PROGRAM ADMISSIONS

A certificate program awards a student a certificate of achievement but not a formal degree.

Applicants must have a high school diploma or the equivalent and are required to

- Complete an application;
- Submit personal recommendations;

- Have certified transcripts sent directly from their high school and any colleges they have attended (for international students, certified English translations of transcripts must accompany original transcripts).

Students whose native language is not English are interviewed for proficiency and may be required to submit a Test of English as a Foreign Language (TOEFL) score. A score of 550 or higher is required.

While an applicant's previous academic performance and recommendations are a primary consideration, commitment to gaining maximum benefit from the educational opportunities offered at Maharishi University of Management is also an important consideration in admission decisions.

A personal or telephone interview with an Admissions Officer is required.

TRANSFER STUDENTS

Maharishi University of Management welcomes qualified transfer students. For the number of credits that may be transferred by undergraduate and graduate students, the method for evaluating those credits, and residency requirements, please refer to "Transfer Students" in the "Graduation" section of this Catalog. All transfer approval must be completed within the student's first semester at the University, except for students receiving Veterans' Educational Benefits (evaluation is done automatically upon enrollment).

Transfer students applying for U.S. financial aid must submit all transcripts from all previous schools to the Office of Admissions. Before financial aid can be awarded, these transcripts must be reviewed to determine class standing and eligibility.

INTERNATIONAL STUDENT ADMISSIONS

• **Application Deadlines**

Maharishi University of Management welcomes international student applicants for all the University's programs. In order to process applications and immigration forms in a timely way, completed applications should be received by the Office of Admissions no less than two months in advance of the start of the school year or program starting date. International students who are interested in applying to Maharishi University of Management should request instructions and admission materials well in advance of this date.

STUDENTS ARE REQUIRED TO APPLY ONLINE AT
<http://mum.edu/apply/online>

- **Academic Records**

An official copy of all records of any previous schooling (mark sheets, transcripts, diplomas, certificates, etc.) must be submitted as official certified documents directly from each institution. Any photocopies must have the signature of a school official and the school seal. These records must show courses taken and grades earned and must be translated into English if the original records are in another language. When a translation is supplied, the original record must also be included. Translations must be officially certified by a translator or interpreter. All records should be mailed to: Admissions Department, Maharishi University of Management, 1000 North Fourth St., Fairfield, IA 52557, U.S.A.

- **Visa Procedures**

Once the application for admission is approved, a University acceptance letter and a U.S. Immigration Service SEVIS I-20 form will be mailed to the applicant. A prospective international student should not make plans to enter the United States before receiving both a letter of acceptance and a SEVIS I-20 form. It will be necessary to present these documents at the U.S. Embassy/Consulate, when applying for an F-1 student visa, and again upon arrival into the United States, and finally, during registration at the University. If further documentation is needed in obtaining a student visa, please contact the Office of International Admissions.

- **Financial Statement**

International students must provide evidence of financial ability to pursue a course of study at Maharishi University of Management before the letter of acceptance and the SEVIS I-20 form can be generated and mailed. Some financial assistance may be available for those who demonstrate academic promise, financial need, and a strong commitment to develop their full potential and the potential of their nations. Students must provide a letter from their bank to the Office of International Admissions verifying the availability of funds to meet their educational expenses for at least one academic year. Using this verification, the University can then issue a SEVIS I-20 form, which is needed to obtain a student visa.

Please note that the U.S. Immigration Service strongly discourages and usually disallows international students from entering the U.S. on a Visitor visa and then attempting to change status after arrival. The only exception to this rule would be to make clear at the Port of Entry that one is coming as a “Prospective Student” and ask that this particular designation be made on the I-94 card. Otherwise, an application for Change of Status from Visitor to Student will most certainly be denied. Furthermore, a Prospective Student is not allowed to register and enroll unless and until any Change of Status application is

approved (a process that can take several months). Because of these strictures, the University has a policy of only registering students who have obtained the proper student visa.

- **Health Insurance**

Due to the high cost of medical care in the U.S., all international students must purchase health insurance through the University at the time of registration. Students are exempt from this requirement if they can show at registration that they have adequate coverage under their own insurance.

This health insurance requirement is based on our concern that our international students are (1) adequately covered in the event of accident or illness, (2) able to receive the most complete and up-to-date medical care available, and (3) not incurring large financial losses as a result of a medical emergency while in the United States.

- **English Proficiency**

Applicants whose native language is not English are interviewed for proficiency and may be required to submit a Test of English as a Foreign Language (TOEFL) score. A score of 550 or higher is required. Some graduate programs require a score of 600 or higher on the TOEFL.

Students may register for the TOEFL and request that their scores be forwarded to the University at the time of the test, or by writing to the Educational Testing Service, Box 592, Princeton, New Jersey 08540, or by e-mailing the contact form at www.toefl.org/contact.html. The University's college code number for this purpose is 4497.

SPECIAL PROGRAM ADMISSIONS

Special admissions procedures and requirements for the special courses and programs offered by Maharishi University of Management are described below.

The Science and Technology of Consciousness

This course is the foundation for all University undergraduate programs. The Science and Technology of Consciousness course (STC 109/109) is the first course for any undergraduate student coming to the University; however, it can be taken by any interested person (even if not enrolled in a degree program) whenever it is offered, by applying through the Office of Admissions.

The Science of Creative Intelligence Course

This course is the foundation for all University graduate programs. The Science of Creative Intelligence course (FOR 500) is the first course for any graduate student coming to the University; however, it can be taken by any interested person (even if not enrolled in a degree program) whenever it is offered, by applying through the Office of Admissions.

Special Students

- **Special Undergraduate Students** — Anyone not seeking a degree may take regular undergraduate courses for up to one year. These individualized programs offer the advantages of a Maharishi University of Management education to those who do not wish to enroll as degree-seeking students. Credit is generally transferable to other universities. (Applicants should determine beforehand whether credit is transferable to their school.) Special undergraduate students generally begin their program of study with the Self-Exploration and Transcending course (FOR 108/109) Science and Technology of Consciousness course (STC 108/109).
- **Special Graduate Students** — Students desiring to take additional study beyond the bachelor's degree, without intending to earn a graduate degree, may apply for admission for non-degree status. Students may transfer up to 8 credits earned in this non-degree status to a regular degree program with the approval of the Academic Standards Committee, the academic department, and the Dean of the Graduate School. For the master's degree, the final 40 credits generally must be earned at the University in a degree-seeking status. For the doctoral degree, credits earned while in this non-degree status will be reviewed by the student's department faculty and/or advisory committee for possible acceptance as part of the requirements for the degree. Special graduate students generally begin their program of study with the Science of Creative Intelligence course (FOR 500).

Special Maharishi Vedic Science Studies Program

The Special *Maharishi Vedic Science* Studies program is offered by Maharishi University of Management in conjunction with the Maharishi Vedic Education Development Corporation (MVED) through reciprocal credit arrangements. Courses offered include “*Transcendental Meditation-Sidhi* Course” and “*Transcendental Meditation* Program Teacher Training, Parts I and II.” Degree-seeking students enroll in these courses under the guidance of their academic advisor. Non-degree students wishing to enroll in a Special *Maharishi Vedic Science* Studies course must submit a completed “Special *Maharishi Vedic Science* Studies Program Application/Registration” form and a nonrefundable \$50 application and registration fee to the Registrar's Office. Upon

receiving verification of satisfactory completion of course work the University will enter credit on the student's permanent record.

For further details about this program, please refer to "Special *Maharishi Vedic Science* Studies Program" under the "Department of Maharishi Vedic Science."

ADDITIONAL INFORMATION FOR ALL APPLICANTS

Policies for Practice of the *Transcendental Meditation* and *TM-Sidhi* Programs

The Transcendental Meditation program is practiced by all University faculty and staff, as well as by all students as part of their required Development of Consciousness course. Many students, faculty, and staff have learned the advanced Transcendental Meditation-Sidhi program and practice this program as part of their Development of Consciousness program. For the personal benefit of all students, faculty, and staff these technologies are practiced exclusively of other programs or procedures. There are specific policies that support the practice of the Transcendental Meditation and TM-Sidhi programs. Each element of these technologies for the development of consciousness has been carefully structured to produce maximum benefit.

In order to ensure for everyone the integrity and effectiveness of the teaching and practice of the technologies of Maharishi Vedic Science, these technologies are practiced according to the instructions of qualified teachers recognized by Maharishi University of Management, and they are practiced exclusive of other programs and procedures.

Drug, Alcohol and Smoke-Free Environment

Education at Maharishi University of Management is designed to help students become more creative, alert, and awake and to develop optimum health. Therefore the following points clearly outline the University's policies on the use of tobacco, non-prescribed drugs, and alcohol:

- Tobacco products, non-prescribed drugs, and alcohol are not allowed on campus.
- Students are not allowed to be in the presence of others using non-prescribed drugs or alcohol on campus.
- The use of non-prescribed drugs is not allowed on *or* off campus.
- The use of alcohol off campus is illegal for students under the age of 21 and strongly discouraged for all students.

Official Acceptance Required before Arriving on Campus

Maharishi University of Management may defer admission or readmission of a student to any program if such deferral is warranted on the basis of the application or other information. It is very important that students do not come before receiving official acceptance. International students must also have received their U.S. Immigration and Naturalization Service I-20 form from the Office of Admissions before coming to the University.

Childcare Policy for Students with Children

The daily academic program at the University — as at any university — is a full schedule, requiring parents to arrange child care during the day. To ensure the comfort of both parents and children, the University has developed certain childcare policies, as follows:

- It is the responsibility of student parents to provide full-time child care if their children do not attend school. Parents must either provide a nanny or provide other full-time care of the children.
- Student parents must submit a written agreement to the Office of Admissions stating that they will provide adequate child care during their stay at the University, indicating the means by which they plan to do so. This written agreement is a requirement for acceptance.

READMISSION

Former students who have officially withdrawn from the University or who have not been in attendance during the most recent semester should contact the Office of Admissions for an “Application for Readmission.” (Please refer to “Readmission” under “Registration” in the Catalog.)

FINANCIAL AID

The Office of Financial Aid is dedicated to providing all students with as much assistance as possible to help them meet their educational expenses. All students are encouraged to apply for financial aid. In the 2009–2010 academic year, 90% of all full-time students received some form of financial aid. Most financial aid is awarded on the basis of need, but the University provides merit-based scholarships as well. Need is not considered when determining students' qualification for admission. If students qualify for admission, Maharishi University of Management makes every effort to provide them with a financial aid package generous enough to enable them to attend the University.

For need-based financial assistance, the Free Application for Federal Student Aid is used for USA students to determine students' financial need — the difference between what they and their family can reasonably contribute and the actual cost, including personal expenses such as travel and books. For International students, the University uses its own financial aid application to determine financial need.

Maharishi University of Management offers a program of federal, state, and University financial assistance for U.S. citizens, and University aid for international students. For example, U.S. undergraduate students may be eligible for federal and state grants, as well as University scholarships, and Federal student loans. U.S. graduate students and international students may qualify for generous University scholarships covering a substantial part of the tuition.

Many U.S. students also qualify for work-study options to help with the cost of books and supplies. Work-study awards allow students to work at a part-time job at the University, usually after classes or on weekends. The average student with a work-study job works 4 to 6 hours a week.

Information on how to apply for student financial aid and further details about available funds are available at the University's website, www.mum.edu. The application procedure is simple, and the Financial Aid staff is pleased to help in any way.

CURRENT FINANCIAL AID PROGRAMS

Federal and State Grants

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant

- Academic Competitiveness Grant
- National Science and Mathematics Access to Retain Talent Grant
- Iowa Tuition Grant
- Iowa Grant

University Scholarships

- Trustees' Scholarship
- National Merit Finalist Awards
- Shelley Hoffman Scholarship
- Ray Prat Music Scholarship
- DeRoy C. Thomas Scholarship
- Sam McIlhenny Scholarship

Loans

- Federal Perkins Loan
- Federal Stafford Loan
- Federal PLUS Loan
- University Revolving Loan
- Private Educational Loans

Other Forms of Aid

- Veterans' Benefits
- Iowa National Guard Educational Benefits
- Federal Work Study

If you have any questions about financial aid, please write or call the Office of Admissions (641) 472-1110 or the Office of Financial Aid, Telephone: (641) 472-1156, Fax: (641) 472-1133, e-mail: finaid@mum.edu.

TUITION AND FEES

Tuition charges per semester for normal standard programs

Standard Program Full Time (12 or more credits)	\$12,000
Standard Program 1/2 Time (6 to 11 credits)	\$ 6,000
Standard Program 1/4 Time (2 to 5 credits)	\$ 3,000

Students are encouraged to attend all blocks each semester. Standard Programs have courses at the rate of one academic credit per week, as well as Development of Consciousness (DC) credits. The DC credits are not used to calculate charges or

enrollment status. Ph.D. Candidates pay 50% tuition; Ph.D. Researchers pay 25% of tuition. Ph.D. Researchers are always full time.

Tuition charges per semester for nonstandard programs

Master's in Business Administration	\$3,600
Master's in Maharishi Vedic Science SM	\$2,000
Per credit charge when there are less than 10 Nonstandard credits in a semester	\$ 350

Nonstandard Programs are evening/weekend and one course at a time distance education schedules. Full-time definition is six credits for graduate Nonstandard Programs, not including DC credits.

Charges for professionals programs

Computer Professionals Program	see web posting
Accounting Professionals Program	see web posting

Charges are per program, not per semester. Six credits per semester are required for full time status.

Housing and meal charges per semester

	Full <u>Meals</u>	Single <u>Room</u>	MSV <u>Housing</u>
Twelve or more weeks in a semester	\$1,600	\$1,400	\$750 additional
Six to eleven weeks in a semester	\$ 800	\$ 700	\$300 additional
Two to five weeks in a semester	\$ 400	\$ 350	\$150 additional

Housing charges must be accompanied by full meal charges. Meal charges are not available to students without housing charges. If you wish to stay on campus while not enrolled (including Winter and Summer holidays), there will be an additional housing and meal charge. All students who live on campus are required to pay for full meals, which consists of three meals per day, seven days per week. Single undergraduate students under 22 years of age are required to live in University housing, or may live with their parents when their parents are Fairfield residents.

Other charges

- **Student Fees** — A Student Activities fee of \$60 used by Student Government to support student-sponsored activities, a Student Athletic Facilities fee of \$40, and a technology fee of \$115 are charged per semester. Fees are not prorated for partial enrollment. Fees are not charged when enrollment is less than seven weeks in a semester, or if the entire semester is taken outside of Jefferson County.

- **Application Fees** — A nonrefundable application processing fee is submitted along with the online admissions application form via credit card in the amount of \$30 (or \$45 if paid by bank draft).
- **Tuition Deposit** — A nonrefundable deposit of \$100 is required for prospective students at the time of confirmation of enrollment at Maharishi University of Management. This deposit may be applied to a student’s Security Deposit at registration.
- **Security Deposit** — Each student in attendance pays a security deposit of \$100 at the first registration, which is transferred from one semester to the next and is used to cover any damages or unpaid fines. This deposit is refunded at the end of enrollment less any unpaid charges if, for on-campus students, the Housing Departure Form is submitted within 72 hours of the last day of class.
- **International Students Health Insurance** — International students are charged an estimated \$540 per semester for six months of required health insurance unless otherwise insured (proof of other insurance required within two weeks of initial semester registration). Health insurance is not prorated for partial enrollment, except for three-month increments (approximately \$270) as long as no claims have been incurred. Insurance amounts listed on the Financial Aid Award Letter are estimated until the rates are finalized with the insurance provider.
- **Transcendental Meditation® Program Tuition** — The David Lynch Foundation has announced that degree seeking undergraduate students and US Graduate students will receive a scholarship covering the tuition of the University’s TM course. International graduate students will receive a loan for the \$625 TM tuition.
- **TM-Sidhi® Course Tuition** — The David Lynch Foundation has announced a scholarship to reduce the cost of the course from \$1,250 to \$500 for Maharishi University of Management students, plus students must also pay the accommodation for two weeks in residence, around \$900.

Cost of books, supplies, and equipment

For most programs, the costs for books, supplies, and equipment are estimated to be \$1200 per academic year with certain exceptions. Some of these are:

Art and Communications Majors	\$1,600 per academic year
Nonstandard Programs	\$300–\$400 per academic year

Payment plan

Students may pay their charges for the semester in one of two ways:

1. Full payment on or before registration (Fall: August; Spring: January)
2. Payments may be made in four (4) equal installments per semester with a \$10 service charge per installment. The first installment is due at registration with the three

additional installments due on the first day of each successive month (Fall: Oct. 1, Nov. 1, Dec. 1; Spring: Mar. 1, Apr. 1, May 1). There is a fee of \$50 for late payment of installments. Students are responsible for payment by due date whether or not a reminder notice is received.

Payment procedure

Please make checks payable to *Maharishi University of Management*. Only checks drawn on U.S. banks using U.S. currency will be accepted. Please do not send cash. Wire transfers to a student's account can also be arranged; the University Student Accounts Office at (641) 472-7000, ext. 4247 can provide details. When making payments, the following information is needed on a separate piece of paper: the name and student I.D. number¹ of the student for whom the payment is made, the amount enclosed, and a return address. Payments should be mailed to: Student Accounts Office, Maharishi University of Management, Fairfield, IA 52557. Visa and MasterCard payments must be made in person, or by FAX to (641) 472-1133 (include the CC#, expiration date, printed name as it appears on the card, amount to be charged, and authorizing signature, along with the name of the student and student I.D.)

Reduction in charges for withdrawal from courses

There is no reduction in tuition for any course after a student begins attending the third day of that course. If a student attends more than one course (a forest or a block) in the semester, and is changing the semester registration by withdrawing from unattended courses (according to itemization below), charges are reduced. When charges are reduced, financial aid is also reduced. Change-in-registration fee is \$35.

- *Standard Program* charges are according to enrollment status: Full Time (12 or more credits); Half Time (6 to 11 credits); ¼ Time (2 to 5 credits)
- *Nonstandard Program* charges may be recalculated at \$350 per Nonstandard credit if there are less than 10 Nonstandard credits remaining in the semester of attended Nonstandard courses.

Reduction of housing and meal charges for students moving off campus or to Utopia Park during a semester

Students wishing to move off campus or to Utopia Park after they have registered may have charges changed according to the time frames on the first page.

¹ New students please ask your Admissions Representative for your Student I.D. number. If you are a continuing student, please look on your student badge.

Examples: reductions in charges for unattended classes

Full-Time Standard Tuition, Housing, Meals, Fees \$15,215 (Attendance began in more than 11 credits of classes)

Half-Time Standard Tuition, Housing, Meals, Fees \$ 7,715 (Attendance began in less than 12 credits of classes)

Reductions in charges due to withdrawal from the University

Students withdrawing from the University during their first course (a forest or a block) in a semester may have their semester charges (tuition, fees*, housing, and meals) reduced or recalculated in proportion to the time attended (see below). Note that when charges are reduced, financial aid is also reduced. After completion of the first course in a semester, a student leaving the University is considered to be changing his/her registration (enrollment status), and not to be withdrawing, according to federal Department of Education policy (see above, “Reduction in Charges for Withdrawal from Courses”).

Official notification of withdrawal from the University requires filling out a “University Departure” form and submitting it to the Enrollment Center. The date the student begins this process is the official withdrawal date, unless the University documents a later date of class attendance. The percentage of time attended is defined as the number of calendar days in the semester (or the period of time for which the student was charged) divided by the number of calendar days from the start of the semester to the official date of withdrawal. The semester charges are reduced or recalculated to be the percentage of time attended multiplied by the original semester charges.

Reduction in financial aid due to University withdrawal

University scholarship, University loan, and state grants are reduced or recalculated by using the same percentage attended that was used above, multiplied by the original aid. In addition, federal law requires that the University and the student return U.S. Government financial aid which has been “unearned” (see below). The University must return the lesser of the following amounts:

- Unattended percent multiplied by the semester federal aid, called “unearned” federal aid
- Unattended percent multiplied by semester tuition, fees*, housing, and meals.

The return of federal funds to the U.S. Government by the University means that the student’s financial aid will be reduced. In many cases this will result in a payment due by the student to the University (see example).

* Student Activities and Athletic Fees only, not other fees and fines such as laboratory fees or library fines.

- *The University is required to return “unearned” federal aid to the U.S. Government in the following order:*
 1. Stafford loans first, unsubsidized, then subsidized
 2. Perkins loans next
 3. Federal grants last: Pell first, then ACG, then NSG, then FSEOG.
- *The student also must return any remaining “unearned” federal aid in the above order, except that the student is not required to return more than 50% of federal grants, and federal loans may be repaid under the terms of the loan.*

Example: University withdrawal for student with U.S. government aid

In this example, a U.S. student was charged \$12,215 for the semester tuition and fees* and had received \$16,415 in financial aid for the semester, keeping \$4,200 from student loans for allowable living costs, books, and supplies. The student officially withdrew, having attended 6.7% in time.

The student’s charges and aid were recalculated, requiring the student to return \$3,918 in cash to the University. The University originally gave the student \$4,200 in cash for expenses from student loans, but as a result of this withdrawal, recalculation of charges and aid, the student is only eligible for \$282 cash:

\$12,215 original charges	\$818 recalculated charges (6.7% of \$12,015)
– \$ 4,800 original scholarship	– \$322 recalculated scholarship (6.7% of 4,800)
– \$11,615 original federal loans	– \$778 remaining federal loans (see below)
<hr/>	<hr/>
= \$4,200 (original cash to student)	= \$282 (recalculated allowable cash for student)

The federal aid was recalculated according to federal regulation: by first determining the lesser amount of:

- \$10,837 “Unearned” federal aid (unattended percent of original federal aid, 93.3% of \$11,615); and
- \$11,397 (unattended percent times semester charges, 93.3% of \$12,215).

Therefore the University must reduce the loans and return \$10,837 of the student’s original \$11,615 federal loans (\$11,615 minus \$10,837 = \$778 remaining federal loans):

\$4,365 original federal unsubsidized Stafford loan	\$ 0 no remaining unsubsidized Stafford loan
+ \$4,250 original federal subsidized Stafford loan	+ \$ 0 remaining subsidized Stafford loan
+ \$3,000 original federal Perkins loan	+ \$778 remaining Perkins loan
<hr/>	<hr/>
= \$11,615 original federal loans	= \$778 remaining federal loans

Other points regarding charges

Students with a remaining balance due to the University should pay it before leaving the University. In case students are requested to withdraw from the University because of poor academic standing or disciplinary reasons, reductions in charges are the same as for other withdrawals from the University. An appeals process for review of specific situations is available by filing a Financial Review Board petition form, available at the Enrollment Center.

Study abroad and courses taken away from Fairfield

U.S. Students in standard programs eligible for federal aid will be assisted in obtaining federal aid to attend eligible study-abroad programs. Only \$500 of University tuition will be charged when the other institution grants academic credit via approved transcript. University tuition (see first page) is charged for any other course taken away from Fairfield, including Internships, Fieldwork, Thesis, Projects, MVS Special Studies, and other studies, even when the source of coursework is not primarily taught by University faculty.

MVS 497 research internship

Students with financial need attending MVS497 will receive \$10,400 per semester in university scholarship toward full time tuition. USA students may be eligible for federal grants and loans. International students with financial need may also receive a loan from the University for \$800. This is based on 12 credits in a semester of MVS497. (maximum 24 credits)

Courses taken during July and August

Special procedures and extra charges apply for courses taken from July 1 to August 20. Approval must be obtained by submitting an Academic Standards Petition. Extra tuition charges of \$350 per credit and extra housing and meal charges of \$200 per week apply (except tuition may be waived for most summer internships). Financial Aid, including scholarship, is not available during this time. Courses during July will be added to spring semester. Courses during August will be added to fall semester.

Continuing education / special students

Special students who are not seeking a degree may take up to eight credits a semester at the rate of \$350 per credit, with housing and meals at the rate of \$200 per week, or \$750 per month (financial aid, including scholarship will not be available). Some courses have a higher tuition rate, MVS100 (TM technique \$625). A student who withdraws after the first day of the course will be charged a minimum 50% of the course fee, and after 25% of the course, there is no refund.

Information for recipients of grants

In the event that available state funds are insufficient to pay the full amount of each approved Iowa Tuition Grant, the Iowa College Student Aid Commission has the authority to administratively reduce the maximum award to an amount less than the statutory maximum. In the event that available federal funds are insufficient to pay the full amount of each awarded Academic Competiveness Grant or SMART Grant, the University has the authority to administratively reduce the maximum award to the amount specified by the federal government.

Important notice

In compliance with Iowa Code Annotated Title VII 3 261B, please see www.mum.edu for course titles, descriptions, academic policies, credit earned and degrees, as well as accreditation information, in combination with the charges and refund policies herein. Maharishi University of Management reserves the right to change, without prior notice, University charges and policies. All information in this document is in accord with federal regulations as of January 31, 2009.

Nondiscrimination

Maharishi University of Management does not discriminate on the basis of gender, race, color, and national or ethnic origin.