The Cost of Attendance (COA) is determined using rules established by the U.S. Congress. It is the total amount it will reasonably cost a student to go to school and is usually expressed as a yearly figure. COA includes tuition and fees, housing and food allowance, books and supplies, transportation costs, loan fees, applicable dependent care, costs related to disability, and miscellaneous expenses including a one-time allowance for the purchase of a personal computer. The only costs you are responsible to pay directly to Five Branches are tuition and fees. You are under no obligation to borrow the maximum amount, and we encourage you to budget and borrow only what you need. All other costs not paid to Five Branches are estimates used to establish need.

The following budget reflects reasonable, estimated costs associated with the DAcHM/MAcHM programs eight-month academic year (two semesters). Your final semester will include the costs for the California and National Acupuncture exams.

Cost	Two Terms (8 months)
Tuition & Fees	\$11,400
Direct Loan Fees	\$800
Room & Board	\$ 17,600
Books & Supplies	\$ 1,100
Transportation	\$ 2,640
Personal Expenses	\$ 1,760
TOTAL	\$ 35,300
Cost	Final Term
Tuition & Fees	\$5,700

TOTAL	\$ 20,751
Exams (CA & Nat)	2975
Personal Expenses	\$ 8,80
Transportation	\$ 1,320
Books & Supplies	\$ 550
Room & Board	\$ 8,800
Direct Loan Fees	\$526

The following budget reflects reasonable, estimated costs associated with the Postgraduate DAOM Program eight-month academic year (two semesters).

Cost	Two Terms (8 months)
Tuition & Fees	\$ 8,394
Direct Loan Fees	\$ 740
Room & Board	\$ 14,400
Books & Supplies	\$ 1,200
Transportation	\$ 8,000
Personal Expenses	\$ 1,600
TOTAL	\$ 34,334

These budgets are for estimating purposes only and do not consider additional expenses such as: child care, other transportation costs, medical expenses, etc. Personal budgets may need to be adjusted on a case-by-case basis. Expenses not included in the cost of attendance are addressed in the Additional Expenses Appeal Policy located in the Student Handbook.