



SECTION ONE

*The Tai Sophia Community*

Where so ever  
you go,  
go with all  
your heart.

—Confucius

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# An Invitation from the President



Robert Duggan, President

We invite you to join our learning community.

At the ceremony for the conferral of degrees each year, individuals who feel well served by our student practitioners speak of the attention and support they have received. They speak of changes that encompass spirit, mind, and body — changes that embody our work.

Tai Sophia Institute is a learning community dedicated to the service of individuals learning to better care for themselves and each other in the course of life's journey. Specifically, we are dedicated to:

- learning from great wisdom traditions and making them relevant in the world today and for the future;
- becoming ever more skilled in the art of seeing, hearing, asking, and feeling: the gifts of great healers of all traditions;
- the transformational personal work essential to being truly present to other human beings; and
- sharing our knowledge and our ability as teachers with all who enter the Institute, so that they become part of the long strand of individuals transmitting this wisdom from one generation to another and from one culture to another.

Tai Sophia is different and challenging. We ask for your full participation. It is not sufficient to bring your mind to the work we do here — we also ask for your body, spirit, and heart. Different from most graduate degree programs in any field of applied study, Tai Sophia invites students to practice what they learn from day one. We invite you to:

- hone the ways you speak, serve, and act with classmates as practice for how you will be with others, whether patients, clients, associates, friends, or family;
- learn about yourself and how you relate to your family and your classmates as part of your inner work and in preparation for learning about those you will serve; and
- start your own community work during the program, developing the self-confidence for deep service.

As Tai Sophia grows on its new campus, and as we expand our community service, our learning community will remain rooted in ancient wisdom traditions. Healing must take place throughout our culture — in our schools, businesses, hospitals, homes, and communities; this institute is fostering these changes. We invite you to join us in this work, to be a learner with us and create a world that will serve our children's children.

With warm regards,

A handwritten signature in black ink that reads "Robert M. Duggan". The signature is fluid and cursive, with a large initial "R" and "D".

Robert M. Duggan,  
President of Tai Sophia Institute



## **Tai Sophia Institute**

Tai Sophia Institute represents the meeting point of the ancient healing traditions from the East and West; the Chinese word Tai means “great,” and the Greek word Sophia means “wisdom.”

Together, the two words “great wisdom” serve as the foundation for our academic programs, clinical services, and community wellness offerings.

A premier academic institution for the nation’s emerging wellness system, Tai Sophia Institute offers graduate degree programs in Acupuncture, Herbal Medicine, and Transformative Leadership and Social Change.

Our 12-acre campus houses a bookstore/café, library, clinic, herbal dispensary, meditation and herb gardens. We welcome and encourage you to explore the abundant opportunities for growth and renewal.

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# Contents

<b>SECTION ONE: Tai Sophia Community</b>	1
Invitation from the President	2
A Community Dedicated to Wellness	6
Learning and Physical Resources	7
Support Services	9
Financing Your Graduate Education	10

<b>SECTION TWO: General Admissions Process</b>	1
Prospective Students	2
Application and Admissions Procedures	3
Tuition and Fees	4
International Students	5
Commonly Asked Questions and Answers	6

## **SECTION THREE: Graduate Certificate Programs**

<b>TRANSFORMATIVE LEADERSHIP</b>	1
About the Program	2
Admission Requirements	2
Academic Calendar	3
Course of Study	3
Curriculum	3
Faculty Biographies	4

## **SECTION FOUR: Graduate Degree Programs**

<b>MASTER OF ACUPUNCTURE</b>	1
About the Program	2
Admission Requirements	3
Academic Calendar	4
Course of Study	5
Curriculum	7
Course Descriptions	9
Faculty Biographies	15
Additional Information	17

<b>MASTER OF SCIENCE IN HERBAL MEDICINE</b>	21
About the Program	22
Admission Requirements	24
Academic Calendar	24
Course of Study	25
Curriculum	26
Course Descriptions	27
Faculty Biographies	32

<b>MASTER OF ARTS IN TRANSFORMATIVE LEADERSHIP AND SOCIAL CHANGE (formerly Applied Healing Arts)</b>	34
About the Program	35
Admission Requirements	36
Academic Calendar	36
Course of Study	37
Course Descriptions	37
Faculty Biographies	39

**This catalog provides information and materials for prospective students about Tai Sophia Institute. We invite you to review this material.**

**If you have specific questions or wish to arrange a visit to the Institute, please contact the Office of Graduate Admissions at 800-735-2968 ext. 6647, or [admissions@tai.edu](mailto:admissions@tai.edu).**

Visit our web site:  
[www.tai.edu](http://www.tai.edu).

<b>SECTION FIVE: Integrative Health Science</b>	<b>1</b>
About the Program	2
Course Descriptions	2
Faculty Biographies	4
Additional Information	4
<b>SECTION SIX: Additional Information</b>	<b>1</b>
Closing Words from the Chancellor	2
Graduate Degree Program Faculty	3
Boards and Staff Listings	6

Application Forms are available online at [www.tai.edu/Educational](http://www.tai.edu/Educational)

**Tai Sophia Institute reserves the right to change without prior notice any programs, policies, requirements, dates, fees, and/or regulations that are published in this catalog.**

**This catalog is not to be regarded as a contract.**

The Academic Catalog is published electronically, supporting Tai Sophia Institute's commitment to bring about a healing relationship among people, the earth, and all life.

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# A Community Dedicated to Wellness

## Mission

In March 2006, Tai Sophia Institute's Board of Trustees adopted a new mission statement:

*Tai Sophia Institute is a graduate school for the healing arts and sciences characterized by our values-driven learning community and our commitment to shape the future of healthcare through personal and public service.*

*Our transformative and relationship-centered programs and services integrate the timeless wisdom of nature and ancient healing traditions with contemporary knowledge to develop practitioners and leaders capable of creating and sustaining individual and community wellness.*

Our work to fulfill this mission is in service to our vision:

*Rooted in nature and timeless wisdom, Tai Sophia Institute will be an anchoring academic institution for a global wellness community that enables all of us to practice the arts of living and dying.*

The Tai Sophia learning community serves those committed to enabling all members of our society to practice the arts of living and dying, and to deepening society's practice of the healing arts through our ability to learn from nature and the ancient wisdom traditions. Tai Sophia provides professional education through its master's degree programs in acupuncture, herbal medicine, and transformative leadership and social change (\*formerly called the Applied Healing Arts program), as well as its graduate certificate programs in Chinese herbs, transformative leadership, herbal studies, medical herbalism, health coaching, and wellness coaching. Additionally, we conduct research and offer wellness programs and clinical services to the wider community. The Institute is committed to education that empowers individuals and communities, furthering their well-being and personal transformation so that all their relationships are healing relationships.

## Accreditation

Tai Sophia Institute is accredited by the Middle States Commission on Higher Education (MSCHE), an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. MSCHE's address is 3624 Market Street, Philadelphia, PA 19104. MSCHE's phone number is 267-284-5000. MSCHE's webpage is [www.msche.org](http://www.msche.org).

The Master of Acupuncture degree program is accredited by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM), which is the recognized accrediting agency for the approval of programs preparing acupuncture and Oriental medicine practitioners. ACAOM is located at 7501 Greenway Center Drive, Suite 820, Greenbelt, MD 20770. ACAOM's phone number is 301-313-0855. ACAOM's website is [www.acaom.org](http://www.acaom.org).

The Maryland Higher Education Commission (MHEC) has approved all three master's degree programs and the post-baccalaureate certificate program at Tai Sophia Institute. MHEC's address is 839 Bestgate Road, Suite 400, Annapolis, MD 21401. MHEC's phone number is 410-260-4500. MHEC's webpage is [www.mhec.state.md.us](http://www.mhec.state.md.us).

## Institutional Values

Tai Sophia Institute faculty, students and staff have developed the following statement of values, approved by the board of trustees, to guide our work:

- Operate from an acknowledgment and declaration of Oneness.
- Use nature and the rhythms of the earth as a guide in teaching our students and one another.
- Foster and teach the sensory skills that allow us to observe ourselves and others.
- Recognize that healing occurs in relationship and is more than the implementation of a treatment technique.
- Continue our learning in the presence of one another, acting not as truth-tellers but as guides for mutual self-discovery.
- Honor the individual gifts of each member of our community and hold one another in the highest possible regard.
- Honor the diversity of all healing and philosophical traditions and build upon the common foundation that joins them at the deepest level.
- Cultivate the next generation of teachers and leaders within the community to serve the mission and ongoing life of the institution.
- Make all judgments and decisions in the context and light of the seven (past three, future three, and present) generations.
- Ground all of our actions in honesty and integrity.
- Cultivate the ability to observe ourselves and our intentions to enable us to take responsibility for our learning, actions, and well-being.
- Be coachable: able to give, receive, and effectively respond to feedback.
- Take the time to listen deeply to one another, making sure we hear one another and are being heard.
- Consciously and courageously use our words, presence, and touch as instruments of healing — with deep respect, thoughtfulness, and compassion.
- Hold healing in partnership with illness and death. Embrace all aspects of life as part of healing and health.
- Acknowledge and engage in self-reflection and transformative practice as keys to healing and healing presence.
- Recognize that there is no Tai Sophia independent of the individuals who make up the Institute.

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# Learning and Physical Resources

## Main Campus

Tai Sophia Institute is situated on a 12-acre campus in Laurel, MD, located between Baltimore and Washington, DC. We have taken advantage of adjacent untouched woodlands and stream valleys to create closeness with the environment and the changing seasons of nature. The land is adjacent to the Middle Patuxent River Valley, a major conservation area, and has footpaths leading to the Patuxent Wildlife Preserve.

The campus includes a 32,500-square-foot building featuring classrooms, meeting rooms, a clinic, a public library, a student lounge and student kitchen, and a bookstore-café. The campus building is open for business Monday through Friday, 8:00 a.m. to 9:00 p.m., Saturday, 8:30 a.m. to 4:00 p.m., and occasionally on Sunday (depending on program schedules). The campus also offers outdoor learning spaces including a meditation garden and an herb garden. Parking is available adjacent to the building.

For directions and a map to the campus, see the website, [www.tai.edu](http://www.tai.edu).

## Library

Our Library collection includes 12,000+ books, journals, and audiovisual materials. The library supports the curriculum and covers a wide range of topics such as acupuncture, ethnobotany, herbal medicine, pharmacognosy, Eastern and Western medicine, integrative medicine, wellness, healing arts, philosophy, nutrition, veterinary alternative medicine, mind-body medicine, bodywork and movement health, psychology, Eastern art and history, and includes some poetry and inspirational works. The online catalog can be accessed remotely through the Library's page on the Institute's website at <http://www.tai.edu/ResourcesLibrary.aspx>. Community members and alumni are welcome online and in person.

Research is an integral part of graduate studies and our staff has the experience to help patrons develop efficient and effective research skills using print, audiovisual, and online resources. Students may make appointments for individual research consultation at no charge. The Library also schedules group sessions for general training and for customized course needs.

Six workstations in the Library plus Wi-Fi service throughout the building provide access to the Library's Intranet site, campus email, and the Internet. Workstations also contain helpful applications such as Microsoft Word. Subscriptions that are available on site include Planta Medica, Natural Standard, HerbalGram, Classical Chinese Medicine, and the EBSCOHost databases. In addition, there are links to a customized version of PubMed, the AcuBriefs database, search engines and other materials. The Institute subsidizes classroom related printing. A pay-per-use photocopier is available to copy information from resources that do not circulate such as journals or reference books.

## Meeting Point Bookstore

Located off Tai Sophia's main lobby, the Meeting Point Bookstore is dedicated to nourishing your mind and body. In addition to an eclectic assortment of wholesome food selections including fresh wraps and sandwiches, bagels, cookies and muffins, coffee, tea, and assorted refreshing beverages, the Meeting Point Bookstore offers a unique selection of books on acupuncture, complementary medicine, herbal medicine, philosophy, health and natural healing, as well as unique titles related to the healing arts. The Meeting Point is a reliable resource for all required and recommended textbooks. In addition, the Meeting Point carries a wide variety of wellness items including a complete line of natural supplements approved by the Tai Sophia herbal faculty, herbal teas, cards and gift items relating to the healing arts and teachings at Tai Sophia Institute. If patrons can't visit in person they may shop the Meeting Point online at [www.tai.edu/bookstore](http://www.tai.edu/bookstore).

1-800-735-2968 ext. 6636 or [bookstore@tai.edu](mailto:bookstore@tai.edu)

### Basic Store Hours

Monday – Thursday 8:00 a.m. – 6:00 p.m.

Friday 8:00 a.m. – 5:00 p.m.

Saturday – Sunday Weekend hours vary depending upon building activity.

Hours for the current week are always posted on the home page of the Meeting Point at [www.tai.edu/bookstore](http://www.tai.edu/bookstore).

## Clinical Training Sites

Tai Sophia's clinical training sites include seven individual sites throughout the Baltimore/Washington region. At each of these sites, our faculty and clinical interns deliver personalized health and wellness services to a broad base of clients in a diverse range of settings.

### Faculty-Supervised Student Clinics

In the clinical phase of the Master of Acupuncture, Chinese Herb, and Master of Science in Herbal Medicine programs, students are required to begin their practices under the supervision of Tai Sophia faculty. Faculty-supervised student clinics for the Acupuncture program are located at the Laurel campus as well as in Baltimore and Silver Spring, MD; faculty-supervised student clinics for herbal medicine are held at the Laurel campus and twice each month in Baltimore and Silver Spring; faculty-supervised student clinics for the Chinese Herb program are held exclusively at the Laurel campus.

#### Acupuncture, Herbal Medicine, and Chinese Herbs — Laurel at Tai Sophia Institute Campus

7750 Montpelier Road  
Laurel, MD 20723

For acupuncture visits call 410-888-9048 ext. 6630

For herbal visits call 410-888-9048 ext. 6667

For Chinese Herb visits call 410-888-9048 ext. 6637

#### Acupuncture and Herbal Medicine (Herbal Medicine offered twice monthly)

— Baltimore at Belvedere Square

540 E. Belvedere Avenue, Suite 202

Baltimore, MD 21212

410-433-6846

**Acupuncture and Herbal Medicine**  
**(Herbal Medicine offered twice monthly)**  
— **Summit Building in Silver Spring**  
8555 16th Street, Suite 402  
Silver Spring, MD 20910  
301-588-8279

Acupuncture students are also required to provide a minimum of 60 hours of service at the CHI sites or one of the other community clinic sites presently located in Baltimore City, Howard county and Washington D.C., as part of their clinical training. This comprises a unique and important part of the curriculum for the Master of Acupuncture program, providing acupuncture students with a wide range of experiences in using acupuncture in public health settings.

**Maryland Community Health Initiatives**

In 1993, Tai Sophia Institute developed a program called Community Health Initiatives (CHI). This program has since expanded to become a separate nonprofit organization that continues to be affiliated with the Institute. At Maryland CHI, practitioners and student practitioners bring a wealth of knowledge concerning health and well-being to clients who are challenged by their relationships with addictive substances. Employment opportunities for graduates are often available at the CHI sites.

**Penn North Neighborhood Center**

2410 Pennsylvania Avenue  
Baltimore, MD 21217  
410-728-2080

**Healthcare for the Homeless**

111 Park Avenue  
Baltimore, MD 21201  
410-837-5533

**Howard Community College, Wellness Center**

10901 Little Patuxent Parkway  
Columbia, Maryland 21044  
410-772-4640

**The Serenity Center**

9650 Basket Ring Road  
Columbia, MD 21045-3421  
410-884-6088

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# Support Services

## Accessibility for the Physically Challenged

The building has convenient parking for physically challenged persons and is wheelchair-accessible. An elevator provides access to offices and treatment rooms on the second floor.

## Disabilities Services

Tai Sophia Institute is committed to ensuring equal access for qualified individuals with disabilities and fully complies with all relevant federal and state law. At Tai Sophia Institute, no qualified individual with a disability is excluded from participation in, denied the benefits of, or subjected to discrimination in access to services, benefits, and activities at the Institute solely by reason of his or her handicap. A "qualified individual with a disability" is a person with a disability who has been certified by a professional qualified to evaluate the disability in question; meets the essential eligibility requirements for participation in or receipt of a program or activity; and is capable with reasonable accommodation of achieving the education and training.

It is the responsibility of the student who has a disability and needs assistance in gaining equal access to services, benefits, and activities at the Institute to contact his or her academic and student affairs advisor provide documentation of the need for a reasonable accommodation. As appropriate to the disability, documentation should include:

1. This documentation must be issued by an appropriate professional such as a psychologist, psychiatrist, or physician. The credentials of the diagnosing professional should include information describing the certification, licensure, and/or the professional training of the person conducting the evaluation.
2. The documentation should explain how a disability limits an individual's ability to benefit from a particular delivery system, instructional method, or evaluation criteria, or to perform certain duties or functions. It should address the accommodation that is necessary and how the accommodation might mitigate the effect of the disability.
3. A description of treatments, medications, assistive devices, accommodations and/or assistive services in current use and their estimated effectiveness in ameliorating the impact of the disability. Significant side effects that may affect physical, perceptual, behavioral, or cognitive performance should also be noted.
4. A description of the diagnostic criteria and/or diagnostic test used. The description should include the specific results of diagnostic procedures, diagnostic tests utilized, and when administered. When available, both summary and specific test scores should be reported as standard scores and the norming population identified. When standard scores are not available; the mean, standard deviation, and the standard error of measurement are requested as appropriate to the construction of the test. Diagnostic methods used should be congruent with the disability and current professional practices within the field. Informal or non-standardized evaluations should be described in enough detail that a professional colleague could understand their role and significance in the diagnostic process.
5. A diagnostic statement identifying the disability, date of the current diagnostic evaluation, and the date of the original diagnosis. The diagnostic systems used by the Department of Education, The State Department of

Rehabilitative Services, or other State agencies and/or the current editions of either the Diagnostic Statistical Manual of the American Psychiatric Association (DSM) or the International Statistical Classification of Diseases and Related Health Problems of the World Health Organization (ICD) are the recommended diagnostic taxonomies.

6. The academic and student affairs advisor will verify the disability and collaborate with the student in identifying reasonable accommodations and ways to implement these accommodations. The academic and student affairs advisor may require a new evaluation if the documentation submitted is outdated (5 years or more) or not pertinent to the accommodation request.

## Campus Security

When the building is open for business, security staff is present to maintain the security of the campus facilities and all occupants. The director of business services is responsible for campus security and informs the campus community of issues related to campus security. The director of business services ensures there is timely warning to the campus community of any and all crimes, whether reported to campus security personnel or local police authorities. The director of business services, as required by the US Department of Education, prepares an annual security report that is posted online. Students receive email notification of the availability of this report, including a report summary, and may request a hard copy of the report.

## Policies of the Programs

The policies, guidelines, regulations and procedures of the Institute and its programs can be found in detail in the student handbooks, all of which are posted online. All students must familiarize themselves with current policies and conform to these policies at all times. The student handbooks include, for example, policies concerning graduate levels of academic progress, grading, attendance, remaining up-to-date on health requirements, information on a drug-free workplace, FERPA, the student grievance procedure, sexual harassment and sexual assault policies. Revised annually, the handbooks also set forth practical, day-to-day operational information for students.

## Residency and Housing

The Acupuncture and Herbal Medicine programs are full-time day programs, while the Transformative Leadership and Social Change program is a weekend program. Students in full-time day programs must live within reasonable commuting distance of the Institute. Although it takes a bit of effort and determination, several students have commuted without moving to Maryland on a permanent basis. Many of these individuals rented space that accommodated them two to three nights a week while attending classes.

Off-campus housing is readily available. Lists of short and long-term housing possibilities in areas around Howard County, MD, Baltimore, MD, and Washington, DC, are available from the office of graduate admissions. Housing expenses will vary widely depending upon the size and location of the residence.

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# Financing Your Graduate Education

## Types of Financial Aid Available

### The Federal Family Education Loan Program

Tai Sophia participates in the Federal Family Education Loan Program (FFELP). This program offers loans that are funded by private lenders, guaranteed by guarantors, and reinsured by the federal government. The Federal Stafford Loan and the Graduate Plus Loan are offered through this program to Tai Sophia students attending at least half time and seeking a master's degree in acupuncture, herbal medicine, or transformative leadership and social change (\*formerly called the Applied Healing Arts program).

### Federal Stafford Loan

The Stafford Loan can be subsidized and/or unsubsidized. The subsidized loan is awarded on the basis of financial need. If you qualify for a subsidized loan, you can receive up to \$8,500 and the federal government pays the interest on the loan until you begin repayment and during authorized periods of deferment thereafter. The unsubsidized loan is not awarded on the basis of need. If you qualify for an unsubsidized loan, you can receive up to \$20,500 less subsidized eligibility. You will be charged interest from the time the loan is disbursed until it is paid in full. You can choose to pay the interest while you are in school or choose to have the interest added to the principal of the loan. The interest rate is fixed at 6.8 percent; an origination fee of 0.5 percent and a default aversion fee of 1 percent may be deducted from the loan before it is disbursed. Repayment of the Stafford Loan begins six months after the last date of attendance, or if the student's enrollment status drops less than half-time. Students who have prior loans that are in repayment may be eligible for an in-school deferment. Students should contact their prior lender to verify if they are eligible.

### Federal Graduate PLUS Loan

The Graduate PLUS Loan is a non-need based loan, which, before approval, requires a credit check by the lender to determine that the student does not have an adverse credit history. Students must apply for their annual Stafford Loan maximum eligibility before applying for this loan. The student can receive up to the cost of attendance less other financial aid in the Graduate PLUS loan. The interest rate is fixed at 8.5 percent; however, lenders may offer interest rate reductions. An origination fee of 3 percent and guarantee fee of 1 percent may be deducted from the loan before it is disbursed. Interest begins to accumulate on the date of the first disbursement, and repayment begins once the loan is fully disbursed. Lenders may offer deferment and/or forbearance repayment options; students should contact their lender for details.

## Scholarships

### Tai Sophia Institute-sponsored Minority Scholarship

The Tai Sophia Institute-sponsored Minority Scholarship may provide up to 40 percent remission from the tuition cost of a degree program for one year to a new or continuing eligible minority student who demonstrates financial need. The scholarship will be awarded each September and January based on an evaluation of eligible applicants and availability of funds. Students who are not selected for the scholarship or are nearing the end of their one-year scholarship award period must reapply for future consideration. Candidates for the scholarship must be a member of a racial minority and demonstrate financial need, have a current processed Free Application for Federal Student Aid (FAFSA) on file with the financial aid office at the time of application, meet satisfactory academic progress requirements, be in good standing as defined by the Institute's academic policy, and be enrolled as a degree-seeking student in one of the master's programs (full-time status in the Acupuncture and Herbal Medicine programs, or part-time status in the Transformative Leadership and Social Change program). Eligible students who are interested in applying for a scholarship must submit an application to the chair of the Scholarship Review and Selection Committee by May 31 for the September intake, and September 30 for the January intake. The application must include an essay (no more than two pages) describing why you believe you are deserving of the scholarship, your unique skills and interests that embody the Institute's values and mission, and two letters of recommendation.

### The Debora A. Mahan & Charles D. Hock Scholarship

The Debora A. Mahan & Charles D. Hock Scholarship provides up to \$1000 for education-related expenses for one year to new or continuing eligible students who demonstrate financial need. The scholarship will be awarded each September and January based on an evaluation of eligible applicants and availability of funds. Students who are not selected for the scholarship or are nearing the end of their one-year scholarship award period must reapply for future consideration. Candidates must demonstrate financial need, have a current processed Free Application for Federal Student Aid (FAFSA) on file with the financial aid office at the time of application, meet satisfactory academic progress requirements, be in good standing as defined by the Institute's academic policy, and be enrolled as a degree-seeking student in one of the master's programs (full-time status in the Acupuncture or Herbal Medicine program, or part-time status in the Transformative Leadership and Social Change program). Eligible students who are interested in applying must submit an application to the chair of the scholarship review and selection committee by May 31 for the September intake, and September 30 for the January intake. The application must include an essay (no more than two pages) describing why you believe you are deserving of the scholarship, your unique skills and interests that embody the Institute's values and mission, and a letter of recommendation.

### Sherman L. & Lucy Diaz Cohn Scholarship

Sherman L. & Lucy Diaz Cohn Scholarship provides up to \$500 for education-related expenses for one year to a new or continuing eligible student who demonstrates financial need. The scholarship will be awarded each September and January based on an evaluation of eligible applicants and availability of funds. Students who are not selected for the scholarship

or are nearing the end of their one-year scholarship award period must reapply for future consideration. Candidates for the scholarship must demonstrate financial need, have a current processed Free Application for Federal Student Aid (FAFSA) on file with the financial aid office at the time of application, meet satisfactory academic progress requirements, be in good standing as defined by the Institute's academic policy, and be enrolled as a degree-seeking student in one of the master's programs (full-time status in the Acupuncture and Herbal Medicine programs, or part-time status in the Transformative Leadership and Social Change program). Eligible students who are interested in applying for the scholarship must submit an application to the chair of the scholarship review and selection committee by May 31 for the September intake, and September 30 for the January intake. The application must include an essay (no more than two pages) describing why you believe you are deserving of the scholarship, your unique skills and interests that embody the Institute's values and mission, and a letter of recommendation.

#### **Helen M. & Annetta E. Himmelfarb Scholarship**

Helen M. & Annetta E. Himmelfarb Scholarship provides up to \$700 for education-related expenses for one year to new or continuing eligible Master of Acupuncture students who demonstrate financial need. The scholarship will be awarded each September and January based on an evaluation of eligible applicants and availability of funds. Students who are not selected for the scholarship or are nearing the end of their one-year scholarship award period must reapply for future consideration. Candidates for the scholarship must demonstrate financial need, be enrolled full-time in the Master of Acupuncture program, have a current processed Free Application for Federal Student Aid (FAFSA) on file with the financial aid office at the time of application, meet satisfactory academic progress requirements, and be in good standing as defined by the Institute's academic policy. Eligible students who are interested in applying for the scholarship must submit an application to the chair of the scholarship review and selection committee by May 31 for the September intake, and September 30 for the January intake. The application must include an essay (no more than two pages) describing why you believe you are deserving of the scholarship, your unique skills and interests that embody the Institute's values and mission, and a letter of recommendation.

#### **The Jo Ann Barlow Fellowship**

The Jo Ann Barlow Fellowship provides partial tuition and/or financial assistance up to one academic year to a new or continuing student enrolled in one of the degree programs who will help the Institute develop a relationship with the international community. Fellowship awards will be decided each September and January based on an evaluation of eligible applicants and availability of funds. Continued funding of the fellowship will be evaluated at the end each trimester or academic year. Candidates for the Jo Ann Barlow Fellowship must be enrolled as a degree seeking student in one of the master's programs, meet satisfactory academic progress requirements, be in good standing defined by the Institute's academic policy and pursue work to help the Institute develop a relationship with the international community. Eligible students must be nominated by a faculty member and be approved by the President. Nominations by faculty to the President should be submitted by July 1st for the September awarding period and November 1st for the January awarding period.

#### **Maryland State Scholarships**

Maryland State Scholarships are available to Maryland residents who qualify. To apply, students should complete the Free Application for Federal Student Aid (FAFSA) by March 1 of each year. Recipients will be notified by the Maryland Higher Education Commission.

#### **Outside Scholarships**

Outside Scholarships are financial aid funds awarded through outside agencies to assist students with their educational expenses. Contact the financial aid office for a list of scholarship websites.

#### **Alternative Loans**

Alternative loans are available to students who need additional assistance with their educational expenses, are enrolled in the Chinese Herb or Animal Acupuncture programs, or do not qualify for Stafford Loan funds. In an alternative loan, a student can receive up to the cost of attendance less other financial aid. A list of possible lenders is available in the financial aid office.

### **Eligibility Requirements for Financial Aid**

To qualify for federal financial aid, you must:

- Be a U.S. citizen or eligible non-citizen.
- Be enrolled at least half-time in an eligible program as a regular student seeking a degree or certificate.
- Have a high school diploma, GED, or equivalent.
- Not be in default on any student loans or owe a refund on any grant under the Title IV federal student aid programs.
- Be registered with Selective Service if you are a male between the ages of 18 and 25.
- Not be ineligible due to a drug conviction.
- Not have borrowed in excess of the annual or aggregate Federal Stafford Loan limits.
- Maintain Satisfactory Academic Progress.

Scholarship and Alternative Loan programs may have different requirements.

### **How to Apply for Federal Financial Aid**

To apply for financial aid, you will need to complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you do not have a personal identification number (PIN), go to [www.pin.ed.gov](http://www.pin.ed.gov) to request one.

You will need your federal tax returns, your social security number, bank statements, investment records, and Tai Sophia's school code (G25784) to complete the FAFSA.

Once your FAFSA is processed by the Department of Education, you will receive a Student Aid Report (SAR), which will indicate your expected family contribution (EFC). The EFC is used to determine if you qualify for need-based aid. The way this is determined is by subtracting the EFC from the Cost of Attendance (COA). The COA is an estimate of expenses that includes tuition and fees, books and supplies, transportation, room and board, and personal expenses for your period of enrollment.

Once the financial aid office receives your SAR from the Department of Education, you will receive an award offer in the mail indicating the types and amounts of financial aid for which you qualify. You will need to accept or decline the award offer and submit it, along with additional forms, to the financial aid office.

If you are selected for verification by the Department of Education, or if there is data on the SAR that is incomplete or conflicting, you will be asked to submit documentation required to complete the verification process.

Financial aid funds usually are disbursed at the beginning of each trimester or at the beginning and midpoint of the academic year, depending on the academic program. Financial aid funds in excess of tuition and fees will be mailed by check to the student within 14 days of disbursement if the student is eligible.

### **Return of Federal Funds**

If a student withdraws, drops out, is dismissed, or takes a leave of absence prior to completing more than 60% of a trimester or period of enrollment, Tai Sophia is required to return any federal funds disbursed and not earned by the student to the lender no later than 45 days after the effective date of the student's termination of enrollment.

The amount to be returned will be calculated as follows: Percentage of earned aid = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) Funds to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term. Funds will be returned to the lender in the following order:

- Federal Unsubsidized Stafford Loans
- Federal Subsidized Stafford Loans
- Federal Graduate (PLUS) Loans

Any balance remaining on the student's account once funds are returned to the lender will be due to Tai Sophia. If a student earned more aid than was disbursed, Tai Sophia will owe the student a post-withdrawal disbursement which will be paid within 120 days of the effective date of the student's termination of enrollment.

### **Veterans Benefits**

Students attending Tai Sophia Institute and receiving Veterans Benefits must be aware of the following:

- Students are expected to pursue degree programs or approved post-baccalaureate certificate programs at the Institute.
- Students must achieve satisfactory academic progress toward degree or program completion.
- Students must report changes in enrollment including drops, adds, withdrawals, changes to audit, and changes to educational objectives to the associate vice president of student affairs/registrar as well as the DVA.
- Students who register for courses and do not attend without officially withdrawing are misusing federal funds.
- Students who repeat a course for which a passing grade was awarded are ineligible for DVA benefits for that course.
- Students who audit a course or register for a non-credit course will be ineligible for DVA benefits.
- Students who wish to receive Veterans Benefits must also notify the Registrar's Office in writing one month prior to the intended start date of every trimester of enrollment.

For further information, please visit the Veterans Benefit website at [www.va.gov](http://www.va.gov) or call 1-888-442-4551.