

Disclosure to Prospective Massachusetts Students

Prospective students who are residents of Massachusetts: Please review the following disclosures.

COST OF PROGRAM

The following chart represents the tuition and fees charged for completing a program, including the typical cost for books and supplies, by degree level. In programs that contain a residency requirement, the cost of transportation is not included. For a complete list of programs and tuition costs, visit <https://www.usa.edu/> and select your program of interest.

Program ¹	Total Estimated Cost of Attendance (2019 – 2020) ²
Master of Occupational Therapy	\$88,693 - \$96,052
Master of Occupational Therapy (Flex)	\$83,917 - \$89,595
Master of Health Science	\$23,812
Master of Health Administration	\$29,014
Doctor of Occupational Therapy	\$109,064
Doctor of Occupational Therapy (Flex)	\$103,501 - \$105,464
Doctor of Physical Therapy	\$111,136 - \$123,646
Doctor of Physical Therapy (Flex)	\$98,705 - \$115,293
T-Doctor of Physical Therapy (Master Track)	\$23,536
T-Doctor of Physical Therapy (Bachelor Track)	\$21,942
Post Professional Occupational Therapy (Master Track 29 credits)	\$23,729
Post Professional Occupational Therapy (Master Track 35 credits)	\$27,741
Post Professional Occupational Therapy (Bachelor Track 60 credits)	\$36,505
Doctor of Education	\$53,531
Doctor of Health Science	\$41,710

GRADUATION

Massachusetts law defines 'Graduation Rate' as the number of students who received certificates or degrees in their program during the last two calendar years, divided by the number of students who enrolled in the same program during the latest two calendar years. Please note that this 'Graduation Rate' calculation also includes students who are enrolled but currently are not able to graduate because they have not yet completed their program requirements. The following chart represents the 2017-18 Graduation Rate for Massachusetts students enrolling in programs at USAHS as defined by Massachusetts law:

¹ Doctoral costs represent the minimum number of credit hours required and do not include extra time (if needed) in the dissertation/doctoral study process.

² The program cost represents tuition, fees, and books only, and does not reflect any scholarship or tuition reductions. It does not include housing or living expenses.

Number of Completions & Enrollments Used to Calculate 'Graduation Rate' as Defined by MA 940 CMR 31.03

Program	2018 Massachusetts Only			2017 Massachusetts Only		
	Completions	Enrollment	Grad Rate	Completions	Enrollment	Grad Rate
Master of Occupational Therapy	0	3	67%	0	3	0%
Flex Master of Occupational Therapy	0	1	0%	0	1	0%
Master of Health Administration	NA	NA	NA	NA	NA	NA
Master of Health Science	NA	NA	NA	NA	NA	NA
Doctor of Physical Therapy	2	6	33%	6	11	55%
Flex Doctor of Physical Therapy	0	1	0%	NA	NA	NA
Doctor of Occupational Therapy	NA	NA	NA	NA	NA	NA
Flex Doctor of Occupational Therapy	NA	NA	NA	NA	NA	NA
Transitional Doctor of Physical Therapy	NA	NA	NA	1	1	100%
Doctor of Occupational Therapy, Post Professional	0	2	0%	0	2	0%
Doctor of Health Science	NA	NA	NA	0	1	0%
Doctor of Education	0	1	0%	1	1	100%

MEDIAN COMPLETION TIME

Massachusetts law defines 'Median Completion Time' as the median duration of attendance in months, rounded to the nearest month, of all students who obtain a certificate or degree from a program during the latest two calendar years. The following chart represents the 2017-18 Median Completion Time for Massachusetts residents enrolling in programs at USAHS as defined by Massachusetts law:

Median Number of Months from Program Start Date to Program Graduation Date as Defined by MA 940 CMR 31.03

Program	2018 Massachusetts Only			2017 Massachusetts Only		
	Completions	Enrollment	Median Completion Time (Months)	Completions	Enrollment	Median Completion Time (Months)
Master of Occupational Therapy	2	3	24	0	3	NA
Flex Master of Occupational Therapy	0	1	NA	0	1	NA
Master of Health Administration	NA	NA	NA	NA	NA	NA
Master of Health Science	NA	NA	NA	NA	NA	NA
Master of Science in Speech-Language Pathology	NA	NA	NA	NA	NA	NA
Doctor of Physical Therapy	2	6	30	6	11	28
Flex Doctor of Physical Therapy	0	1	NA	NA	NA	NA

Doctor of Occupational Therapy	NA	NA	NA	NA	NA	NA
Flex Doctor of Occupational Therapy	NA	NA	NA	NA	NA	NA
Transitional Doctor of Physical Therapy	NA	NA	NA	1	1	88
Doctor of Occupational Therapy, Post Professional	0	2	NA	0	2	NA
Doctor of Health Science	NA	NA	NA	0	1	NA
Doctor of Education	0	1	NA	0	1	49

YOUR LOAN DEBT

You must repay money that you borrow as student loans to pay for this program, including interest. You must repay any portion of the money you borrow to pay for this program, even if you fail to complete or dropout of the program. Failure to repay student loans is likely to have a serious negative effect on your credit, future earnings, and your ability to obtain future student loans. Please note that there may be certain repayment programs available that could result in a reduction or forgiveness of a portion of your loan debt, such as the Income Driven Plans (see www.studentaid.ed.gov for more information). If you have questions, please contact USAHS's Financial Aid Office at 1-800-241-1027.

LOAN NONPAYMENT STATISTICS

USAHS's 3-year federal Cohort Default Rate (number of students who have defaulted on, or failed to repay, their loans) is 0.6% for the 2014-2015 cohort. Massachusetts regulations require USAHS to provide prospective students with a separate 'Loan Nonpayment Statistic,' which is the sum of the Cohort Default Rate and students who are in deferral and forbearance. Therefore, using the Massachusetts calculation, USAHS's "Loan Nonpayment Statistic" for Massachusetts residents for 2014-2015 is 0%. Please note that this 'failed to repay' calculation includes students who may not currently be required to repay their loans, such as those who are in deferral and forbearance. This means they are not in default per federal financial aid guidelines, which is why it is USAHS's position that the 0.6% federal Cohort Default Rate is a more accurate representation of our students' loan repayment rate.

PLACEMENT RATES AND EMPLOYMENT STATISTICS

Massachusetts regulations require that a school who offers any occupational programs must disclose the graduation placement rate and employment statistics of graduates during the last two calendar years who obtained full time, non-temporary jobs in their field of study, and total placement rate of students that enrolled in the program during the last two calendar years who obtained full time, non-temporary jobs in their field of study. USAHS has not tracked and is not required by its accreditor, the WASC Senior College and University Commission, to track such rates.

EXAM COSTS

While USAHS does not require an exam to enter, continue with, or graduate from a program, in order to obtain certification or licensure upon graduation from some programs, graduates will need to pass the

appropriate state professional licensing exam. To the best of our knowledge, the table below reflects the applicable exam costs in the state of Massachusetts as of July 10, 2019.

Program	Applicable MA License	Applicable Exam	Exam Cost
Master of Occupational Therapy	Occupational Therapist	OTR Exam	\$515-\$555
Doctor of Occupational Therapy	Occupational Therapist	OTR Exam	\$515-\$555
Doctor of Physical Therapy	Physical Therapist	NPTE Exam	\$485