



# NATIONAL ACADEMY of OSTEOPATHY®

National Academy of Osteopathy Admission Office  
3701 Chesswood Drive, Suite 206, Toronto, Ontario, Canada M3J 2P6

## **STUDENT ENROLMENT CONTRACT & POLICY - MANUAL OSTEOPATHY**

The policy and contract applies to the campus based and interactive manual osteopathy program of National Academy of Osteopathy offered nationally and internationally in English, Spanish, Farsi, Mandarin, Arabic & Korean.

**If there is a National Academy of Osteopathy admissions office in your city please apply directly to that office. Students in cities without an admissions office should directly apply to the central admissions office in Toronto, Canada.**

### **Admission Requirements**

- Have a grade 12 high school diploma or equivalent; and
- Meet the physical requirements of manual osteopathy program as set in NAO calendar; &
- Be at least 18 years of age.

**Password to watch online lectures will be emailed to you directly from the central office in Toronto (Canada) & lecture videos will be mailed to you directly from the head office. Graduates will receive a Canadian diploma in osteopathic manual practice: DO(MP) that will be couriered to them by the head office in Toronto, Canada.**

**Expenses for Campus based manual osteopathy program**

Tuition fees plus tax (paid to NAO)	CAN\$ <u>20136.60</u>
Book fees (purchased directly from bookstores, not NAO)	CAN\$ <u>500.00</u>
Expendable supplies	CAN\$ <u>0</u>
Uniform and equipment	CAN\$ <u>0</u>
Major equipment	CAN\$ <u>0</u>
Professional / Exam fees	CAN\$ <u>0</u>
Other compulsory fees	CAN\$ <u>0</u>
International student fees	CAN\$ <u>0</u>
Optional fees (specify)	CAN\$ <u>0</u>
<b>Total expenses (tax included)</b>	<b>CAN\$ <u>20636.60</u></b>

**Expenses for interactive manual osteopathy program**

Tuition fees plus tax (paid to NAO)	CAN\$ <u>9523.64</u>
Book fees (purchased directly from bookstores, not NAO)	CAN\$ <u>500.00</u>
Expendable supplies	CAN\$ <u>0</u>
Uniform and equipment	CAN\$ <u>0</u>
Major equipment	CAN\$ <u>0</u>
Professional / Exam fees	CAN\$ <u>0</u>
Other compulsory fees	CAN\$ <u>0</u>
International student fees	CAN\$ <u>0</u>
Optional (specify)	CAN\$ <u>0</u>
<b>Total expenses (tax included)</b>	<b>CAN\$ <u>10023.64</u></b>

**Expenses for interactive manual osteopathy program (for students with previous health education)**

Tuition fees plus tax (paid to NAO)	CAN\$ 7828.64
Book fees (purchased directly from bookstores, not NAO)	CAN\$ 400.00
Expendable supplies	CAN\$ 0
Uniform and equipment	CAN\$ 0
Major equipment	CAN\$ 0
Professional / Exam fees	CAN\$ 0
Other compulsory fees	CAN\$ 0
International student fees	CAN\$ 0
Optional (specify)	CAN\$ 0
<b>Total expenses (tax included)</b>	<b>CAN\$ 8228.64</b>

**Fees for interactive manual osteopathy program (for medical doctors, physiotherapists & chiropractors)**

Tuition fees plus tax (paid to NAO)	CAN\$ 5679.38
Book fees (purchased directly from bookstores, not NAO)	CAN\$ 200.00
Expendable supplies	CAN\$ 0
Uniform and equipment	CAN\$ 0
Major equipment	CAN\$ 0
Professional / Exam fees	CAN\$ 0
Other compulsory fees	CAN\$ 0
International student fees	CAN\$ 0
Optional (specify)	CAN\$ 0
<b>Total expenses (tax included)</b>	<b>CAN\$ 5879.38</b>

**Tuition is paid directly to the central admissions office in Toronto, Canada in cash, certified personal or business cheque, or money order. We accept all credit cards (Visa, Master Card & American Express). You may also pay through Pay Pal & Western Union. Alternatively you may directly deposit the tuition to our bank account. Contact us for NAO bank information if planning to direct deposit tuition.**

- \* The recommended book list can be found in the NEWS section of NAO website. Please check the most recent one as it gets updated. These books are recommended but not mandatory. You may purchase similar books or borrow from libraries if available.
- \* Students will be provided with class notes that would cover all lectures. All exam questions are from the class notes; not the books.
- \* Students; who fail any exam are given a chance to re-write it within a week; free of any charge.
- \* The osteopathy board exams are generally written within a week after the NAO exams. All international students are recommended to write the Canadian board exams. Even though some countries may not currently require passing the board exams; in future they may do so. It is easier for you to pass the board exams right after graduation; as all lectures are fresh in your mind. In any case; International Osteopathic Association does not issue a license number if graduate does not pass the boards. And all graduates must become members of International Osteopathic Association to be receive a license number to practice manual osteopathy. Any international student wishing to immigrate to Canada under the skilled professional category of Immigration Canada; must pass the board exams of Canadian Manual Osteopathy Examining Board ([www.cmoeb.org](http://www.cmoeb.org)) and become a member of International Osteopathy Association (IOA). International students should note that no Canadian clinic would issue a job offer if they do not have a license number from IOA ([www.internationalosteopathicassociation.org](http://www.internationalosteopathicassociation.org)). National Academy of Osteopathy graduates have a 100% passing rate in the Canadian board exams.
- \* Harmonized Sales Tax (HST) is refunded to students by the Canadian government upon filing the appropriate tax forms.
- \* Books can be ordered from [www.amazon.ca](http://www.amazon.ca), [www.amazon.com](http://www.amazon.com), [www.indigo.com](http://www.indigo.com), [www.chapters.com](http://www.chapters.com) or any other major bookstores. NAO does not sell text books.
- \* Class schedule can be found at the NEWS section of NAO website. Please check the most recent ones as they may change.
- \* Please check the NEWS section of NAO website regularly.
- \* Please read the Frequently Asked Questions (FAQ) section of NAO website.

It is understood that fees are payable in accordance with the fees specified in this Enrolment Contract and all payments of fees shall become due forthwith prior to class start date. National Academy of Osteopathy (NAO) reserves the right to cancel this Enrolment Contract if the student does not pay fees prior to beginning of the program.

The student hereby undertakes and agrees to pay, or see to payment of, the fees specified in this Enrolment Contract in accordance with the terms of this Enrolment Contract.

By signing the application form student certifies that he/she have read and understood this Enrolment Contract.

National Academy of Osteopathy (NAO) agrees to supply program to the student upon the terms herein mentioned. National Academy of Osteopathy may cancel this Enrolment Contract if the above named student does not meet the admission requirements of the manual osteopathy - DO(MP) before the program begins.

## National Academy of Osteopathy (NAO) Tuition Payment Schedule

Students may apply to Medical Financial (through National Academy of Osteopathy admissions office) to obtain student loans if they so desire (this is not mandatory). Guaranteed student loans of up to \$12000 for the campus based program and \$2500 for the interactive manual osteopathy program is available to all national and international students.

The loans are for a five year term at a rate of 8% interest per annum. Medical Financial is a Canadian company that offers private loans to students enrolled in medical fields. NAO is the only osteopathy college in Canada approved by Medical Financial as an accredited health education facility.

1. Payments prior to signing contract CAN\$ 169.50 (application fee)
2. Payments after signing contract & being admitted to the manual osteopathy program of NAO

<u>Date</u>	<u>Amount Due</u>
<b>One week after being admitted</b>	<b>\$1000 deposit to reserve admission</b>

Assuming student applies for the maximum loan of \$12000 for the campus based program and \$2500 for the interactive program; the remaining outstanding tuition balance is as follow:

**Campus based manual osteopathy program: \$7136.60**

**Interactive (distance education) manual osteopathy program: \$6023.64**

**Interactive (distance education) manual osteopathy program (for students with prior health education): \$4328.64**

**Interactive (distance education) manual osteopathy program (for medical doctors, chiropractors & physiotherapists): \$2179.38**

The outstanding tuition is due before the start of program. For the interactive distance education (study at home) program; user ID and password to watch the lecture videos will not be issued until full tuition is received. Campus based students may not attend the lectures at the Toronto campus until full tuition is received.

Students who fail to pay full tuition until one week after the start of the program; will be enrolled in the next term.

The \$1000 deposit is refundable if student terminates this contract through a written request before the class start date. Once program starts; there is no tuition refund for the interactive manual osteopathy program. Campus based students may obtain a refund after the program starts if they terminate this contract before the term is over.

All payments are to be made payable in Canadian funds. Payment can be made via cash, cheque, money order, bank draft, Interac, Visa, MasterCard or American Express. NSF cheques are subject to a \$50.00 fee.

## National Academy of Osteopathy Refund Policy

Students who wish to terminate their contract before or after the start of the program must provide the NAO admission office in Toronto a written signed letter in person or through registered mail. The date this letter is received is considered the termination date for refund purposes. The following is the refund policy recommended by the Ontario government and NAO follows sections of this policy that applies to it.

### Full refunds

25. (1) A private career college shall refund all of the fees paid by a student under a contract for the provision of a vocational program in the following circumstances:

1. The contract is rescinded by a person within two days of receiving a copy of the contract in accordance with section 36 of the Act.

2. The private career college discontinues the vocational program before the student completes the program, subject to subsection (2).

4. The private career college expels the student from the college in a manner or for reasons that are contrary to the college's expulsion policy.

(2) A full refund is not payable in the circumstances described in paragraph 2 of subsection (1) if the discontinuance of the vocational program coincides with the private career college ceasing to operate. O. Reg. 415/06, s. 25 (2).

(3) A refund is not payable under paragraphs 1 to 6 of subsection (1) unless the student gives the private career college a written demand for the refund. O. Reg. 415/06, s. 25 (3).

(4) A refund under subsection (1) is payable by the private career college within 30 days of the day the student delivers to the college,

(a) in the case of a rescission under section 36 of the Act, notice of the rescission; or

(b) in the case of a refund under paragraphs 2 to 6 of subsection (1), a written demand for the refund. O. Reg. 415/06, s. 25 (4).

### Partial refunds: withdrawals and expulsions after program commenced

27. (1) A private career college shall give a student who commences a vocational program a refund of part of the fees paid in respect of the program if, at a time during the program determined under subsection (3),

(a) the student withdraws from the program after the program has commenced; or

(b) the student is expelled from the program in circumstances where the expulsion is permitted under the private career college's expulsion policy. O. Reg. 415/06, s. 27 (1).

(2) This section does not apply to vocational programs described in sections 28 and 29. O. Reg. 415/06, s. 27 (2).

(3) A private career college shall pay a partial refund under this section only if the withdrawal or expulsion from the vocational program occurs at a time during the program determined in accordance with the following rules:

1. In the case of a vocational program that is less than 12 months in duration, the withdrawal or expulsion occurs during the first half of the program.

2. In the case of a vocational program that is 12 months or more in duration,

i. for the first 12 months in the duration of the program and for every subsequent full 12 months in the

program, the withdrawal or expulsion occurs during the first six months of that 12-month period, and  
ii. for any period in the duration of the vocational program remaining after the last 12-month period referred to in subparagraph i has elapsed, the withdrawal or expulsion occurs in the first half of the period. O. Reg. 415/06, s. 27 (3).

(4) If the student withdraws or is expelled from a vocational program within the first half of a period referred to in subsection (3), the amount of the refund that the private career college shall pay the student shall be equal to the full amount of the fees paid in respect of the program less,

(a) an amount that is equal to the lesser of 20 per cent of the full amount of the fees in respect of the program and \$500; and

(b) the portion of the fees in respect of the portion of the period that had elapsed at the time of the withdrawal or expulsion. O. Reg. 415/06, s. 27 (4).

(5) If the student withdraws or is expelled from a vocational program during the second half of a period referred to in subsection (3), the private career college is not required to pay the student any refund in respect of that period. O. Reg. 415/06, s. 27 (5).

(6) A private career college shall refund the full amount of fees paid in respect of a period that had not yet commenced at the time of the withdrawal or expulsion. O. Reg. 415/06, s. 27 (6).

#### **No retention of refund**

30. A private career college shall not retain, by way of deduction or set-off, any refund of fees payable to a student under sections 25 to 29 in order to recover an amount owed by the student in respect of any service or program other than a vocational program offered by the private career college. O. Reg. 415/06, s. 30.

#### **Treatment of books and equipment**

31. In calculating a refund under sections 25 to 29, a private career college may retain the retail cost of books or equipment that the private career college supplied to the student if the student,

(a) fails to return the books or equipment to the private career college within 10 days of the student's withdrawal or expulsion from the program; or

(b) returns the books or equipment to the private career college within the 10-day period referred to clause (a), but fails to return it unopened or in the same state it was in when supplied. O. Reg. 415/06, s. 31.

#### **Refund for international students**

32. A notice to a private career college that is provided by or on behalf of an international student or of a prospective international student and that states that the student has not been issued a temporary resident visa as a member of the student class under the Immigration and Refugee Protection Act (Canada) is deemed to be,

(a) notice of a rescission of the contract for the purposes of section 36 of the Act if the notice is given within two days of receiving a copy of the contract; and

(b) notice that the student is withdrawing from the program for the purposes of paragraph 1 of subsection 26 (1) or clause 29 (2) (a) if the notice is received on or before half of the duration of the program has elapsed. O. Reg. 415/06, s. 32.

## Currency

33. Any refund of fees that a private career college is required to pay under the Act shall be paid in Canadian dollars. O. Reg. 415/06, s. 33.

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**Thank you for choosing National Academy of Osteopathy; the largest manual osteopathy college in the world. This is the start a beautiful journey for you, a journey that changes your life in ways you cannot imagine. We are here to guide you every step of the way in your journey to becoming a successful manual osteopath.**

**We have designed an osteopathic program utterly unique. This manual osteopathy program teaches you more scientific osteopathic techniques than any other college. My background as a doctor of chiropractic, ergonomist & manual osteopath gave me the ability to learn much about business and I share this with you.**

**We teach you practical business education not taught elsewhere. I share with you all I know about business, management, finance, tax planning, marketing, public relations & creating a niche market (in fields such as geriatrics osteopathy, osteopathic MVA rehab, sports osteopathy, paediatric osteopathy, independent disability evaluation, TMJ pain management, orthopaedic supports, orthotic footwear, compression support hose, functional abilities evaluation, ergonomic assessment, job site analysis, decompression traction therapy, auxiliary osteopathy, work hardening, work conditioning, etc.) that made me a success story.**

**By graduation time, you are well prepared to be a successful manual osteopath.**

**Here at NAO; we consider our students as family. The first available employment opportunities are always offered first to our graduates. We have now 46 admission offices worldwide and 25 of those are partnered with our graduates.**

**Welcome to National Academy of Osteopathy; where successful osteopaths are made.**

**Dr. Shahin Pourgol, DC, CDTT, CCE, DOMP, DCMOEB**  
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