

Maharishi University of Management

Financial aid for the Transcendental Meditation program
now available to the general public

December 10, 2005

Dear Directors,

Maharishi University of Management has announced a course for the general public that includes instruction in the Transcendental Meditation program.

Most course participants can receive financial aid from the University in the form of long-term, low-interest CitiAssist educational loans — even if they're not currently enrolled at any college.

An information sheet is provided below, which explains the key aspects of the course. If you wish, this course can be offered at the Peace Palaces and Maharishi Enlightenment Centers in your domain.

Candace and I offer our deep gratitude to you for creating a fertile ground for the rapid expansion of Maharishi's programs in the USA.

Jai Guru Dev

Raja Rogers

Maharishi University of Management

Financial aid for the Transcendental Meditation program
now available to the general public

December 1, 2005

To: Peace Palaces and Maharishi Enlightenment Centers in the USA

Maharishi University of Management is pleased to announce a course for the general public that includes instruction in the Transcendental Meditation program. The course can be taken at any U.S. Peace Palace or Maharishi Enlightenment Center, who will jointly sponsor the course with the University.

Most course participants are eligible for financial aid from the University in the form of long-term, low-interest CitiAssist educational loans — even if they're not currently enrolled at any college.

Here are the key points about this course:

1. Any Peace Palace or Maharishi Enlightenment Center in the USA can offer this course, and participants can start at any time.
2. The 2-credit non-degree course is entitled *The Transcendental Meditation Program: Developing Total Brain Potential*. It consists of the 7 steps, periodic checking, and two advanced lectures. The course description and admission form (including printable PDF versions) are located at <http://mum.edu/tmcourse>
3. The tuition of \$2,500 will be fully credited to the applicable Peace Palace or Maharishi Enlightenment Center. The University will not retain any of the tuition, and will not charge any processing or other fees.
4. For regulatory reasons, this course cannot be promoted as leading to a degree or certificate. However, it's acceptable for students at other colleges to request a transfer of credits toward whatever degree program they're enrolled in.

Joint sponsorship

5. The University will jointly sponsor this course with the Peace Palace or Maharishi Enlightenment Center in each locale.
6. In the joint sponsorship, the University will provide the distance education components (i.e. videotaped lectures), and the local entity will provide the personal instruction and checking.
7. It is important for all advertising and promotional materials to be **reviewed in advance by the University's General Counsel** to ensure compliance with all legal and regulatory requirements.

CitiAssist educational loans from Citibank

8. All course participants — including adults no longer in college — may apply for the CitiAssist educational loan to cover the full tuition. Applicants with a negative credit history may not qualify.
9. Undergraduate students currently enrolled at other colleges will normally need a co-signer — however, they can seek federal aid (without a co-signer) through their own college if they arrange transfer credit.
10. Graduate students do *not* need a co-signer for CitiAssist loans.
11. Features of CitiAssist include:
 - ∞ pay over 12-15 years (or less if desired)
 - ∞ interest rate pegged to the prime rate
 - ∞ monthly payments in the \$25-31 range (based on current rates)
 - ∞ no origination or repayment fees
 - ∞ apply online, with a response within minutes
 - ∞ interest rate reduction for using an automatic withdrawal plan
 - ∞ interest rate reduction for timely payments for 48 consecutive months
12. CitiAssist requires course participants receiving financial aid to be enrolled with the University. The course description and admission form are located online at <http://mum.edu/tmcourse> — this web page also includes instructions on applying for CitiAssist.
13. Course participants may either submit the University's admissions form online, or complete a printed version that can be faxed to the University's Office of the Registrar. They do not need to hear back from the University before applying for CitiAssist.
14. When CitiAssist approves the loan, they will ask the University to certify that the course participant is accepted and about to enroll. The University will normally receive the tuition payment from CitiAssist within 1-2 weeks after the course participant first submits the online loan application.
15. **Course participants should not receive personal instruction in the Transcendental Meditation technique until after the University receives the funds from CitiAssist.** The University's Registrar will immediately notify the applicable Center and MVED when the funds are in hand. Upon notification, the Center should enter the appropriate information in NetSuite. The University will send the funds directly to the bank account designated by MVED.

High school students

16. We can offer the course to high school students as a preparatory course for future college studies, and they are eligible for CitiAssist loans. However, in most cases they will need a parental (or other) co-signer.

Additional points

17. All individuals involved in offering this course to the public are asked to thoroughly read the course description at <http://mum.edu/tmcourse>
18. The term “tuition” (rather than “fee”) should be consistently used to emphasize the program’s status as a credit-bearing university course.
19. Citibank offers CitiAssist loans through Maharishi University of Management as an accredited educational institution. These loans are not available directly through the Peace Palaces or Maharishi Enlightenment Centers.
20. In the future, the University is planning to offer another course, *The Transcendental Meditation-Sidhi Program* (including instruction in Yogic Flying) through a co-sponsorship with the U.S. Peace Palaces and Maharishi Enlightenment Centers. CitiAssist will be available for this course as well.

Please direct any questions about the course as follows:

- ∞ Enrollment procedures: Office of the Registrar
registrar@mum.edu
phone: 641-472-1144.
- ∞ Financial aid: Financial Aid Office
finaid@mum.edu
phone: 641-472-1156

We are grateful to everyone at the Peace Palaces and Maharishi Enlightenment Centers for all their wonderful initiatives to enliven Maharishi’s programs in the USA.

Jai Guru Dev