Transcendental Meditation Course from MUM

The Transcendental Meditation Program: Developing the Total Potential of the Human Brain

The Transcendental Meditation technique is a simple, natural, effortless procedure to develop full human potential and culture experiences of higher states of human consciousness. Extensive research indicates that the individual practice of the Transcendental Meditation technique provides a unique state of deep physiological rest that dissolves accumulated stress and tension while increasing learning ability, intelligence, creativity, and self-actualization; increasing energy and improving health; and enhancing personal relationships.

This course will cover the nature of the practice of the Transcendental Meditation technique, scientific research, and its applications in individual life and society. Personal instruction in the Transcendental Meditation technique will be included in this course. The laboratory component of this course will include twice-daily practice of the Transcendental Meditation technique and three months of follow-up meetings and lectures.

This 2-credit course is jointly offered by Maharishi University of Management (MUM) and authorized Transcendental Meditation® centers throughout the USA except in the state of California. The Transcendental Meditation centers provide the personal instruction, and the University provides the distance education components, including videotaped lectures. In California, the Transcendental Meditation program is available only as a non-credit program without MUM's participation.

The Transcendental Meditation course is a requirement for graduation from any academic program at Maharishi University of Management, and may be satisfied by taking ED 101, ED 501, MVS 100, or an equivalent course of instruction in the Transcendental Meditation technique.
What is the course’s content?

The seven steps of instruction are:

Introductory Lecture — The scientifically-validated benefits of the Transcendental Meditation program for mind, body, health, relationships, and world peace. (1–2 hours)

Preparatory Lecture — How the Transcendental Meditation technique works to enhance brain functioning and dissolve stress • where the technique comes from (1 hour)

Personal Interview — Interview with a qualified teacher of the Transcendental Meditation program right after the Preparatory Lecture (10–15 minutes)

Personal Instruction in the Transcendental Meditation technique (1–2 hours)

First Day of Checking — Verifying the correctness of the practice and further instruction (1–2 hours)

Second Day of Checking — Understanding the effectiveness of the Transcendental Meditation technique in light of the participant’s personal experiences (1–2 hours)

Third Day of Checking — Understanding the blossoming of full human potential — the development of higher states of consciousness (1–2 hours)

In addition to the steps above, the course includes two lectures on selected topics (1–2 hours each), and a brief personal checking of your meditation once a week for the first month, and once every two weeks for the next two months.

The daily practice of the Transcendental Meditation technique is the “lab” component of the course (20 minutes twice a day).

Who can take this course?

This credit-bearing, non-degree course is open to all adults, college students, and high school students. Course participants will be special MUM students, except in California, where the Transcendental Meditation program is available only as a non-credit program without MUM's participation.
What is the tuition of this course?
The tuition for ED 101 or ED 501 is $1,500. Student rates and group rates, including family rates, are also available; please check with your local Maharishi Invincibility Center. The tuition amount is payable in full before the course begins.

What financial aid is available?
Most course participants are eligible for private educational loans that fully cover the course tuition.

What other options are available for tuition payment?
You can pay the course tuition directly to the Transcendental Meditation center where you take the course. The center will inform you of the methods available for paying the tuition.

What is the withdrawal policy for this course?
Tuition refunds are not available after the course participant has received personal instruction in the Transcendental Meditation technique.

What's the difference between the undergraduate and graduate versions of this course?
The course content is exactly the same for both versions. The undergraduate course (Education 101) is open to everyone who does not have an undergraduate degree. Adults, high school students, and undergraduate students at other colleges are all eligible to take the undergraduate course.

The graduate course (Education 501) is open to everyone who has received an undergraduate degree.

If I'm currently enrolled at another college or university, can I transfer the course credits to my school?
Many colleges and universities will accept the credits for this course. You should contact the Registrar's office at your school to arrange transfer credit. If you need assistance regarding transfer credit, you can also contact Maharishi University’s Office of the Registrar at 641-472-1144.
If I transfer the credits to my college or university, can I receive financial aid for that course from my school's financial aid office?

The Financial Aid office at other colleges may permit you to use your federal loan eligibility to pay the tuition on courses accepted for transfer credit. Please check with a financial aid counselor at your school.

Once you submit the MUM online admission form, how long does it take to be accepted to the course?

MUM will email you a response to your application, usually within 48 hours. You are accepted to the course when we receive a confirmation from your local TM Teacher, whom we contact separately.

Who can you contact about the MUM acceptance to the course?

Please call the MUM Enrollment Center at 641-472-1144 or email tmcourse@mum.edu

What happens after your enrollment has been accepted?

MUM waits to hear from the lender about your loan, or if you are not borrowing, MUM waits to hear from your TM Teacher that you have begun your course.

About the University

Maharishi University of Management offers undergraduate and graduate degree programs in the arts, sciences, business, and humanities. Founded in 1971, the University is nonsectarian, and is accredited by The Higher Learning Commission.

All students and faculty at the University practice the Transcendental Meditation technique for its wide range of scientifically verified benefits, including increased brain coherence, greater learning ability and creativity, and reduced stress and illness.

Through Consciousness-BasedSM education, the students discover the field of pure consciousness — their own innermost Self — at the source of every academic discipline, and indeed of every aspect of nature.
Private Educational Loans for the TM Course

Most course participants are eligible for private educational loans that fully cover the course tuition. Each participant must apply separately for a loan, including members of a family. Your interest rate will be lower if you use a co-signer.

The minimum age for loans through Maharishi University of Management is 16 years.

As soon as you have submitted your loan application, you should complete the Admission Form. Please give it to the Transcendental Meditation center, which will complete the bottom portion and send it in.

What is the basis for loan approval or disapproval?

Credit rating, employment history, and income to debt ratio. Some people may need a qualified co-signer to be accepted for a loan.

How long does the loan approval process take?

Loan acceptance can happen within a few days, but if information is missing from the application or if the credit search experiences delays, the loan process can take much longer, the lender may contact you to request missing information. Please phone weekly if your loan is in process.

How do I telephone the lender?

Choose one of the links in the table below to get the toll-free telephone number for the lender.
How do I learn whether my loan has been approved?

The lender will let you know when your loan is approved. MUM also if notified and will contact your TM Teacher at that point.

Once approved, what is the timeline before funds are released? How am I notified?

MUM will receive the loan funds about 15 days after final acceptance, and then MUM will inform your TM Teacher that you may begin your course, and your TM Teacher will contact you to schedule a class.

What are the other types of loans I can use for this course?

You can use any educational loan which is available for non-degree, less than half-time continuing education courses. Do not apply for Federal Stafford or Federal PLUS loans which require degree-seeking half-time enrollment.

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Credit</th>
<th>Interest Rate</th>
<th>Fee</th>
<th>Loan</th>
<th>Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitiAssist Loan</td>
<td>Excellent</td>
<td>Libor+4.75%</td>
<td>no fee</td>
<td>$2,000</td>
<td>$2,187</td>
</tr>
<tr>
<td>CitiAssist Loan</td>
<td>Fair</td>
<td>Libor+11.50%</td>
<td>6%</td>
<td>$2,000</td>
<td>$2,756</td>
</tr>
<tr>
<td>Sallie Mae</td>
<td>Excellent</td>
<td>Libor+4%</td>
<td>no fee</td>
<td>$2,000</td>
<td>$2,150</td>
</tr>
<tr>
<td>Sallie Mae</td>
<td>Fair</td>
<td>Libor+12.5%</td>
<td>3%</td>
<td>$2,000</td>
<td>$2,708</td>
</tr>
</tbody>
</table>

We do not recommend, suggest, endorse or promote any lender on the list. The lenders listed in the above table were selected because they send representatives to visit our campus, which suggests good customer service. CitiBank and SallieMae are not affiliated with each other.

Samples assume the borrower will take advantage of any loan reduction benefits offered by the lender, such as auto-debit. Repayment amounts listed are subject to the variable interest rates listed. This chart is a sample only for loan type comparison.

This table was updated May 2009 when the 3-month Libor rate was 0.75%.

Maharishi University of Management maintains a code of conduct for educational loans.
Admission Form

The Transcendental Meditation® Program: Developing Total Brain Potential
Education 101 (undergraduate – 2 credits) or Education 501 (graduate – 2 credits)

Your name: ____________________________________________________________
  first  middle  last

Street address: __________________________________________________________

City: __________________________ State: _________ Zip code: __________

Email address: __________________________________________________________

Daytime phone (with area code): _________________________________________

Evening phone (with area code): __________________________________________

Gender:  □ male  □ female  Birthdate: ________/______/_______
  month  day  year

We are required by law to collect information about your ethnicity for government reports. Your name or other personal information will not appear in these reports. This data is not used for any other purpose. Please indicate your ethnicity:

□ Hispanic / Latino  □ American Indian or Alaska Native
□ Asian  □ Native Hawaiian or other Pacific Islander
□ Black or African American, non-Hispanic  □ White, non-Hispanic
□ Two or more races
Please select your course:

- Transcendental Meditation course
- TM-Sidhi course (CIC)

Do you intend to apply for a loan to take this course?  
☐ yes  ☐ no

If yes, which loan?

- CitiAssist from CitiBank
- Continuing Education Loan from Sallie Mae
- Other ______________________

Do you have an undergraduate degree from a college or university?  
☐ yes  ☐ no

I acknowledge that I have fully read the description and policies for this course.

Signature: ___________________________ Date: ___________________________

________________________________________________________________________

*Items below this line are to be completed by the Maharishi Invincibility Center*

City and State of Maharishi Invincibility Center: ____________________________

Center Contact’s name: _________________________________________________

Center Contact’s phone (with area code): _________________________________

Center Contact’s email address: __________________________________________

Please fax this form to the Office of the Registrar at 641-472-1133
or scan completed form and email to tmcourse@mum.edu