



Boston Graduate School
of Psychoanalysis
New Jersey

MAP

Master of Arts in Psychoanalysis



PROGRAM CATALOG

September 2017

301 South Livingston Avenue, Livingston, New Jersey 07039 • 973-629-1001 • NJ.BGSP.edu

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BGSP-NJ's degree programs are offered in partnership with ACAP, which provides facilities, faculty resources, library resources, staffing, and support for BGSP's Livingston, New Jersey instructional location. The programs are regionally accredited through the New England Association of Schools and Colleges (NEASC).

Studying Psychoanalysis

The Mission of BGSP-NJ

BGSP-NJ is committed to providing high quality psychoanalytic education, clinical training, and research skills to a diverse student community. We prepare our graduates to apply their understanding of emotional and mental functioning to endeavors that benefit individuals and society.

BGSP-NJ's programs are designed to provide an understanding of conscious and unconscious influences on human development and psychopathology, motivation, and interpersonal interaction. Advanced clinical programs teach the student how to use this understanding to practice psychoanalysis.

BGSP-NJ follows Freud's philosophy that people from a variety of academic and professional backgrounds are eligible for education as psychoanalysts. Students from backgrounds as varied as art, business, education, engineering, gerontology, law, medicine, neuroscience and the social sciences, to name a few, have found their careers enhanced by an understanding of psychoanalysis.

Courses at BGSP-NJ are structured to facilitate intellectual and emotional learning, using the classroom to learn both content and the process of resolving resistances to learning. Students report an intensity to their training that is unique to BGSP-NJ. Many students find it beneficial to slow their pace of study to a part-time schedule, which allows them to more fully integrate the course material, clinical work, their own personal analysis, and in many cases, outside employment.

Master of Arts in Psychoanalysis

The Master of Arts in Psychoanalysis program grounds students in academic psychoanalysis with application to the clinical setting, and prepares them for advanced clinical and research studies. The curriculum provides a solid foundation in the knowledge of human mental and emotional functioning that constitutes psychoanalysis. The program includes courses in theories of human development, psychoanalytic theory, research, and clinical studies. Students complete a fieldwork externship over the course of three or more semesters as part of their clinical studies, seeing four patients per week in a setting for psychotic or regressed patients. Students culminate their studies with a Master's paper. In addition, students are required to engage in a training analysis throughout the program.

Full-time students may complete the 48-credit program in four semesters if they proceed through the internship and research paper very efficiently. Students admitted in the spring semester sometimes require additional time because of scheduling constraints. Many students find it beneficial to slow their pace of study to a part-time schedule, which allows them to more fully integrate the course material, clinical work, personal analysis, and in many cases, outside employment. On average, students typically take three years to complete the program. Program courses meet once per week, primarily in the evening, and during the day on Thursdays.

Degree Goals

Upon completion of the Master of Arts program in psychoanalysis, students are expected to achieve a number of learning outcomes. Students will demonstrate:

- 1) Basic knowledge of psychoanalytic theory applied to healthy development and psychopathology as well as interpersonal functioning;
- 2) An understanding of diagnosis and clinical intervention with a focus on Psychoanalytic conceptualization;
- 3) An understanding of clinical interventions useful in establishing a relationship with severely regressed and/or narcissistic patients;
- 4) Mastery of basic psychoanalytic theory pertinent to an area of research interest.

Clinical Studies

During the program, Master's students participate in the Fieldwork Externship, a three-semester field placement that offers direct contact with severely regressed patients in a residential or day treatment setting, giving students the opportunity to observe extremes of pathology at the earliest levels of fixation. The Fieldwork Externship consists of a minimum of 400 hours in placement-related activities, including individual contacts with regressed patients, team meetings, and administrative supervision at the facility. The Fieldwork Seminar and Clinical Supervision are taken concurrently with the externship. Students graduate from the Fieldwork Seminar after a successful fieldwork clinical presentation.

Research

The research curriculum at the master's level consists of two required research courses. These include GPSA 552 Introduction to research in human sciences: Quantitative and qualitative studies, in which students learn principles of concept formation and research design, and basic research methodology with an emphasis on analyzing qualitative data and outcome research followed by GPSA 554 Masters research seminar course. Students may utilize these courses in writing the capstone thesis and in preparation for an oral presentation of their research to the faculty.

Interested students may enroll in GPSA 556 Advanced master's thesis seminar if additional semesters of support are needed to complete the thesis or in GPSA 558-561 Directed research if the student is interested in working with a chair for more support or in the development of a more elaborate project.

In the thesis, the student utilizes the fieldwork experience as a springboard to formulate a question, design a research method, and analyze qualitative clinical data specific to a single case from the field placement. Students may propose a substitute paper topic to the research instructor for approval. The paper demonstrates the student's ability to integrate relevant psychoanalytic theory and literature to empirical clinical data, including the ability to view the clinical process from a research perspective and provide an empirical basis for inferences. In addition, the student demonstrates graduate level skill in written exposition. The student submits the paper to the research instructor as well as the fieldwork instructor or identified faculty from the research committee for review and approval in fulfillment of the written clinical and research requirements for the Master degree.

Training Analysis

Students in the Master of Arts program engage in a Training Analysis throughout their studies. The analysis is considered an important part of the educational process. It provides experiential learning and a fuller appreciation for one's own emotional dynamics as they relate to the observation and understanding of others and of the course material. Students choose an approved training analyst (students are encouraged to consult the Society for Modern Psychoanalysis directory) and work out the frequency of sessions with the analyst. Seventy hours (70 hours) of training analysis are required for graduation at a recommended minimal frequency of once a week. At least one semester of weekly training analysis, or its equivalent, is required before beginning the externship. Students planning to pursue further psychoanalytic training plan their frequency of analysis to help meet the analytic hour requirements for graduation from subsequent programs.

Program Requirements

Students in the Master of Arts in Psychoanalysis degree program fulfill the following requirements to graduate:

1. 48 credits of course work
2. Minimum of 400 fieldwork externship hours and approval of the fieldwork case presentation and paper
3. Approved Master' thesis
4. Minimum of 70 hours of training analysis

Curriculum

Theory (12 credits required)

GPSA521 Psychoanalytic Theory I: Basic Concepts (3 credits)

GPSA524 Symbolic Communication and the Unconscious in Theory and Practice (3 credits)

GPSA161 Psychoanalytic Theory II: Fundamentals of Freud (3 credits)

GPSA522 Comparative Psychotherapies: Modern Concepts and Techniques (3 credits)

Human Growth & Development (6 credits required)

Select One

GPSA507 Human Development: Thru the Lifespan from Birth to Death (Life Span/Survey Course) (3 credits)

Select one:

GPSA501 Human Development: The Developing Mind (3 credits)

GPSA502 Human Development: Age Three to Adolescence (3 credits)

GPSA503 Human Development: Adolescence – Adulthood (3 credits)

GPSA504 Human Development: Adulthood—Middle to Later Years (3 credits)

Maladaptive Behavior (3 credits required)

GPSA184/541 Psychopathology: Primitive Mental States (3 credits) **(required)**

Research and Evaluation (6 credits required)

GPSA552 Introduction to Research in Human Sciences: Quantitative and Qualitative studies (3 credits)

GPSA554 Masters Research Seminar (Paper Writing) (3 credits)

Supplemental:

GPSA556 Advanced MA Thesis (Optional) (3 credits)

GPSA559-562 Directed Research (.5-3 credits)

Fieldwork Seminars (meets clinical hour requirements - 12 credits required)

GPSA701 Fieldwork Seminar: Clinical Interviewing: Early Interventions
& Supervised Group Studies – SGS (4 credits)

GPSA702 Fieldwork Seminar: When & How to Intervene: Transference and Countertransference
& Supervised Group Studies - SGS (4 credits)

GPSA703 Fieldwork: Issues of Bias in the Treatment of Mental Illness
& Supervised Group Studies - SGS (4 credits)

Supplemental:

GPSA704 Fieldwork: Continuing Fieldwork Seminar (4 credits)

Electives (9 credits)(additional courses added as needed)

GPSA101 Clinical Assessment & Appraisal (3 credits)

GPSA104 Multicultural Issues in Mental Health Work (3 credits)

GPSA510 The Psychoanalytic View of Women: Implications for Counseling Theory and Practice (3 credits)

GPSA514 History of Psychoanalysis 1940 – 1960

GPSA515 History of Psychoanalysis 1960-1975 (3 credits)

GPSA517 History of the Negative Transference (3 credits)

GPSA520 Evolution of Basic Psychoanalytic, Trauma, and Resilience Concepts (3 credits)

GPSA526 Resistance & Defense

GPSA527 Drive Theory & The Repetition Compulsion: How Do We Understand Motivation? (3 credits)

GPSA530 Theory – Attachment: Drives and Object Relations Theory (3 credits)

GPSA531 The Ego and the Mechanisms of the Family (3 credits)

GPSA532 Group Dynamics: Centered Group Leadership (3 credits)

GPSA 534 Trauma and the Resilient Mind: Contemporary Theories (3 credits)

GPSA 535 The Modern Psychoanalytic Approach to Marital & Couples Therapy (3 credits)

GPSA536 Comparative Psychotherapies: Theories of Counseling & Psychoanalysis (3 credits)

GPSA 539 Psychoanalytic Technique: Theory and Clinical Practice (3 credits)

GPSA699 Special Treatment Issues (3 credits)

GPSA542 Diagnostic Assessment: Character Psychopathology and (3 credits)

GPSA543 Psychopathology of Primitive Mental States: Issues & Conflicts (3 credits)

GPSA544 Psychopathology and Trauma (3 credits)

GPSA 510 The Psychoanalytic View of Women (3 credits)

GPSA 780 Clinical Supervision (3 credits)

Sample Program

Fall Semester I - 12 credits

GPSA501 Human Development: The Developing Mind (3 credits)

GPSA521 Psychoanalytic Theory I: Basic Concepts (3 credits)

GPSA184 Psychopathology: Primitive Mental States (3 credits)

GPSA161 Psychoanalytic Theory II: Fundamentals of Freud (3 credits)

Spring Semester II - 11 credits

GPSA552 Research: Introduction to Research in Human Sciences (3 credits)

GPSA701 Fieldwork Seminar I: Clinical Interviewing & Supervised Group Studies (4 credits)

GPSA522 Theory & Practice: Modern Psychoanalytic Concepts & Techniques (3 credits)

Summer Semester - 6 credits

GPSA507 Human Development: Birth to Death (Life Span/Survey course) or any Human Development Course (3 credits)

GPSA531 The Ego and the Mechanisms of the Family (3 credits)

Fall Semester III – 11 credits

GPSA702 Fieldwork Seminar II: When & How to Intervene: Transference and Countertransference & SGS (4 credits)

GPSA524 Symbolic Communication: Understanding the unconscious (3 credits)

GPSA534 Elective: Trauma & the Resilient Mind: Contemporary Theories (3 credits)

Spring Semester IV – 11 credits

GPSA703 Fieldwork Seminar 3: Issues of Bias in the Treatment of Mental Illness & SGS (4 credits)

GPSA554 Research: Masters Research Seminar (3 credits)

GPSA527 Elective: Drive Theory & the Repetition Compulsion (3 credits)

Course Descriptions

GPSA 161 Psychoanalytic Theory II: Fundamentals of Freud

This course follows Freud's conception of libido theory from its inception through later developments. It then examines Freud's later papers on drive theory and the repetition compulsion; the division of the psyche into ego, id and superego; the sources of anxiety; the effects of innate destructiveness on the prospects for civilization; and Freud's final summary of the state of analysis. Students also consider the continuing influence of these papers on contemporary thought, examining current uses of Freud's drive theories.

GPSA 184/541 Psychopathology: Primitive Mental States

This course examines psychopathology of severely regressed states from the perspective of both the DSM and psychoanalytic theory and case study. This comparative approach to diagnosis includes a consideration of symptoms and behaviors listed in the DSM with psychiatric understanding of etiology and function contrasted with and augmented by a psychodynamic understanding. The two different approaches to the diagnostic process will be explored in the course, including the diagnostic and statistical system (DSM), use of the mental status exam, use of clinical interviewing and induced countertransference feelings. The class also discusses implications for treatment. Students will have the opportunity to begin clinical studies by observing their emotional reactions to the class material and visiting two mental health settings.

GPSA 501 Human Development: The Developing Mind

This course is designed to introduce students to basic concepts of human development in the earliest years. We will study psychic development from conception to age three through readings, observations and classroom discussion. We will explore the ways in which infantile functions manifest throughout life and inform our theory for psychoanalytic interventions in the counseling relationship.

GPSA 502 Human Development: Age Three to Adolescence

This course offers students an opportunity, through readings, class discussion and observations in and out of class, to understand the developmental processes that are evident in the years between age three and age twelve. Oedipal, latency and pre-teen dynamics are presented and explored, and students learn how an understanding of these stages of childhood development can be applied in the therapeutic relationship.

GPSA 503 Human Development: Adolescence to Adulthood

The development of the psychic structure during puberty will be examined, concentrating on the expression of the basic drives as the individual emerges and separates from the dependencies of childhood and eventually leaves home to start life on his or her own. Freud's hallmark of maturity, "the ability to work and love," will be used to study the conflicts and resistances of these crucial stages. Students examine these processes through readings, case presentations, and personal experience.

GPSA 504 Human Development: Adulthood – Middle to Later Years

This course will focus on the intra-psychic developmental processes that occur during middle to later years, and some of the challenges humans face while dealing with them. We will read and study psychoanalytic theory and also case presentations of people and individuals in this phase. The objective of this course is for students to come to further understanding of some of the conflicts and recapitulations of earlier conflicts in the life cycle that occur during this phase and how they cope. Also to be studied are unconscious motivations in particular individuals, how people grapple with these aspects of their personalities, and manage this phase of development.

GPSA 507 Human Development: Thru the Lifespan from Birth to Death

This course focuses on the vicissitudes of human development through the life span and within family, environmental and cultural context. How the individual masters or is deterred from mastering the challenges of inner and outer reality, from conception through old age, is reflected in his/her sense of self and is manifested in behavior and life choices. Each person has the maturational task of creating defenses that enable him/her to survive environmental challenges, both inner and outer, defenses that will serve for a lifetime, for better or for worse.

GPSA 521 Psychoanalytic Theory: Basic Concepts

This course will introduce the student to basic concepts of psychoanalytic counseling. It will be an introduction to Freudian and modern interventions within a counseling framework. The student will learn about the application of these concepts.

GPSA 522 Comparative Psychotherapies: Modern Concepts and Techniques

In this course, students will learn the basic intervention strategies applied in Modern Psychoanalytic approaches to counseling and psychoanalysis. We will study how psychoanalytic counseling and psychoanalysis has expanded, in technique and theory, to include more severe emotional disorders. It will be an introduction to theory and interventions; student will learn how to apply these concepts in class via experiential learning.

GPSA 524 Symbolic Communication and the Unconscious in Theory and Practice

Psychoanalysis and counseling professions study what the person says and does not say, what is felt and not felt, what is enacted and not spoken. Symbolic verbal and nonverbal communications come in many forms, and these manifestations help the psychoanalyst and counselor understand the latent meaning underlying the manifest content of what is spoken and presented as well as deriving insights into the dynamics that motivate the person in daily life. Through readings, classroom discussion, case presentation and individual research, this course will explore the many forms of symbolic communication in children and adults and how trauma impacts its expression. Historical theories and events will be compared with recent findings in the fields of psychoanalysis and counseling.

GPSA 542 Diagnostic Assessment: Character Psychopathology

This course assists students in integrating key psychoanalytic concepts with clinical observations. Students will develop a psychodynamic diagnostic understanding of symptoms, core conflicts, and characteristic defenses manifested in psychotic, narcissistic and personality disorders. Practical implications within a psychoanalytic framework are practiced through case conceptualization and practicing of clinical intervention strategies.

GPSA 543 Psychopathology of Primitive Mental States: Issues and Conflicts

Psychopathology: Issues and Conflicts. This psychopathology course will add to the study of psychopathological assessment a deeper look at some of the issues that are central in our society. Distinctions between psychopathology as it presents in culture is given special attention. A range of diagnostic categories will be examined such as: posttraumatic stress disorder, borderline syndromes, psychosis, perversions, eating disorders, psychopathy, somatic disorders, impulse and substance abuse disorders, phobias, the autistic continuum, and attention deficit disorders. Diagnosis will be applied to the use of the current Diagnostic and Statistical Manual.

GPSA 544 Psychopathology and Trauma

This course examines the psychopathological issues around serious psychopathology. We will examine how psychopathology is influenced by unresolved conflicts in normal development or traumatic experiences, as well as

how resilient responses can mitigate the effects of trauma. The more serious diagnoses of the narcissistic neuroses and well as those diagnoses involving neurotic reactions will be explored. Academic readings as well as autobiographical and biographical accounts will be part of the explorations of the development of diagnostic case conceptualization.

GPSA 552 Introduction to Research in Human Sciences: Quantitative and Qualitative Studies

This course examines the bases of scientific inquiry. It provides a theoretical and practical knowledge of research and methodology, including principles of concept formation and research design. After a general review of research in the human sciences, students will concentrate on aspects of qualitative research. Students review the important tools, methods and techniques for sound and ethical research, including the tools and data of outcomes research. They also learn to critically evaluate research literature.

GPSA 554 Masters Research Seminar

This intensive course guides students in their design and completion of the Master's paper.

Group work and close guidance of the instructors facilitates the thesis writing process. The course pays special attention to the formation of research question, research methodology, and writing appropriate literature reviews. The course operates as an intellectual workshop in which students share the process as well as the results of their research with the group throughout the semester. Each seminar member chooses a research topic, collects and analyzes data, writes a report, and then presents his/her research proposal in the middle of the semester and his/her research results in the seminar sometime during the last two weeks of the semester. The completed paper, when accepted by the two instructors, counts as the Master's Paper. Papers should be written in the style of the American Psychological Association (APA) Style Manual.

GPSA 556 Advanced MA Thesis

This intensive course is a continuation of GPSA 554 for students who have not completed the research paper requirements. The course guides students in their design and completion of the Master's paper. Group work and close guidance of the instructors facilitates the thesis writing process. The course pays special attention to the formation of research question, research methodology, and writing appropriate literature reviews. The course operates as an intellectual workshop in which students share the process as well as the results of their research with the group throughout the semester. Each seminar member chooses a research topic, collects and analyzes data, writes a report, and then presents his/her research proposal in the middle of the semester and his/her research results in the seminar sometime during the last two weeks of the semester. The completed paper, when accepted by the two instructors, counts as the Master's Paper. Papers should be written in the style of the American Psychological Association (APA) Style Manual.

GPSA 559 – 562 Directed Research

The student enrolls in directed research to seek more support on the research project and works individually with a faculty member until the project is completed.

GPSA 701 Fieldwork Seminar: Clinical Interviewing: Early Interventions & Supervised Group Studies (SGS)

The Fieldwork experience provides an opportunity to study basic psychoanalytic counseling techniques and their application to clinical settings. In this first Fieldwork segment, students are assisted in obtaining a Fieldwork placement, given early interviewing classroom practice in the initial encounters with clients, and encouraged to begin studying the counseling/therapeutic process as they learn to recognize the various forms of psychopathology. They learn interviewing techniques to enable individuals to tolerate more comfortably the stimulation of the counseling/therapeutic experience, and that allow them to more freely talk. The importance of ethical issues will be examined throughout the course.

GPSA 702 Fieldwork Seminar: When and How to Intervene: Transference and Countertransference & Supervised Group Studies (SGS)

In this second segment of the experience students study the helping relationship and techniques to facilitate understanding of transference and countertransference as they influence the student's self-development. Students learn how to recognize severe psychopathology and how to identify, process and understand his or her feelings while exploring possible inductions from cases.

GPSA 703 Fieldwork Seminar: Issues of Bias in the Treatment of Mental Illness & Supervised Group Studies (SGS)

In this course, students will study their countertransference responses and listen to and become aware of clients' dynamics and how each client speaks to present these dynamics through symbolic communication. This clinical course has a focus on how perceptions shape our views of various society groups. Aspects of bias that influence practice experiences are examined while providing client hours at an internship site. Students will identify the phenomena of bias in cases presented in relation to diversity in terms of ethnic, sociological and psychopathological processes. They will learn to observe their own reactions to the clinical work and use with growing understanding as a clinical and technical tool. Students' will achieve this by studying internal unexamined perceptions as well as broader societal prejudices, society trends and subgroups, interaction patterns and the impact of differing lifestyles and maladaptive behaviors, including stress, abuse and discrimination on subjective responses.

GPSA 704 Fieldwork Seminar: Continuing Fieldwork Seminar & Supervised Group Studies (SGS)

The Fieldwork experience provides an opportunity to study basic psychoanalytic counseling techniques and their application to clinical settings. In this first Fieldwork segment, students are assisted in obtaining a Fieldwork placement, given early interviewing classroom practice in the initial encounters with clients, and encouraged to begin studying the counseling/therapeutic process as they learn to recognize the various forms of psychopathology. They learn interviewing techniques to enable individuals to tolerate more comfortably the stimulation of the counseling/therapeutic experience, and that allow them to more freely talk with the counseling professional. The importance of ethical issues will be examined throughout the course.

701B-M, 702B-M, 703B-M, 704B-M Supervised Group Studies - SGS

This supervised group study course is taken concomitantly with Externship Seminar – Clinical Interviewing: Early Interventions (GPSA701). The students study individual cases at their Fieldwork Site in depth, presenting and reading about the dynamics of each case as well as their personal reactions to the client. The students process the challenges in working with and learning about serious psychopathology in a treatment relationship. The goal of the course is to help students identify the defenses of narcissistic clients and the countertransference reactions of the treating therapist. Students will present cases with process notes as a way to study the dynamics of the cases. Each week three students meet with the faculty person and present their cases, studying the most therapeutic approach to each case.

Course Descriptions for additional electives are available through the student's academic advisor

Academic Calendar

BGSP's regular academic calendar consists of two semesters, Fall and Spring, as well as a Summer Session. The Fall Semester typically runs from the week of Labor Day through December, the Spring Semester typically runs from late January through May, and the Summer Session allows students to continue clinical supervision and coursework through the rest of May, June and July. BGSP-NJ offers both 2-credit, 3-credit, and 4-credit courses. All courses meet weekly for 16 weeks.

Admissions

The Boston Graduate School of Psychoanalysis in New Jersey welcomes applicants with baccalaureate and graduate degrees from all educational backgrounds. Qualified applicants demonstrate their motivation and capacity to understand self and others as evidenced in their written application and admissions interviews; their readiness to undertake graduate level academic study; and their motivation to engage in emotional and intellectual learning.

BGSP-NJ admits students of any race, color, national origin, and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the School. It does not discriminate on the basis of race, color, national origin, ethnic origin, gender, sexual orientation, disability, age, creed, or employment status in administration of its educational policies, admission policies, scholarship and loan programs, and other School-administered programs.

To apply, prospective students submit to the Dean of Admissions the completed application, the application fee, and supporting materials, which include official copies of all undergraduate transcripts and graduate transcripts (if applicable), three current letters of reference, a statement about interest in the program to which they are seeking admission, and an academic writing sample. Applicants who are non-native speakers of English may be asked to submit scores from the Test of English as a Foreign Language (TOEFL). Those educated outside the United States also submit transcripts to a credential equivalency service.

The application is complete once the above materials are submitted and the file is then reviewed by the Admissions committee. Those applicants selected for further consideration are scheduled for two interviews with faculty members. The interview is an opportunity for the applicants to express their personal interest in psychoanalytic study, and to learn more about the Graduate School and its programs. During the interview process, the applicant is asked to write a brief response to a psychoanalytic text. The Admissions Committee reviews all components of the applicant's file to make an admission decision.

Applicants who have completed graduate level work in psychoanalysis, counseling, or research may request equivalency at the admission interviews. Equivalency requests should be accompanied by documentation including syllabi of courses to be evaluated. Students seeking credit for hours with analysts who are members of the Society of Modern Psychoanalysts or members of comparable psychoanalytic accrediting bodies may submit their analyst's credentials to the Dean of Graduate Studies for review. Prior and current hours with qualified training analysts may be counted toward the graduation requirement.

Prospective students are welcome to visit BGSP-NJ in Livingston, New Jersey for a tour of the school and an opportunity to meet with faculty and students.

Tuition and Fees

2015-2016 Academic Year:

Program Tuition and Fees:

Tuition for all courses per credit.....	\$740
All directed research per credit.....	\$740
Group and Individual Supervision Fee..... (331, 341, 351, 111, 211)	\$740

Administrative Fees:

Registration Fee.....	\$100 (once per semester)
Curriculum Support Fee.....	\$360 (once per semester)
Student Association Fee.....	\$25 (once per semester)
Extended Payment Plan Fee.....	\$100 (as necessary)
Late Payment Fee.....	\$100 (as necessary)
Extra Late Payment Fee.....	\$150 (as necessary)
Returned Check Fee.....	\$25 (as necessary)
Graduation Fee.....	\$100 (one-time fee)

Refund Schedule

Approved drop in writing before September 1st.	100%
Approved drop in writing before September 15th	75%
Approved drop in writing before September 29th.	50%
Approved drop in writing before October 13th.	20%
Drop on or after October 13th.	No refund

BGSP-NJ offers federal Title IV financial aid for all students matriculated at least half-time, as well as an extended payment plan.