

Estimated Expenses for 2025-2026 MD Degree COA				
Budget Components	M1	M2	M3	M4
Academic year in months	10	12	12	10
Tuition Resident*	\$24,268	\$24,268	\$24,268	\$24,268
Living Allowance	\$21,250	\$25,500	\$25,500	\$21,250
Books, Supplies, Equipment**	\$3,500	\$1,800	\$3,500	\$4,000
Misc/Personal Expenses***	\$3,458	\$4,352	\$4,352	\$3,662
Travel/Transportation	\$3,686	\$5,172	\$6,643	\$5,894
Loan Fees	\$452	\$570	\$570	\$452
Total	\$56,614	\$61,662	\$64,833	\$59,526

* Tuition includes student fees. Rates subject to annually.

** Total allowance includes \$1,340 for USMLE Step 1 and Step 2 registration fees for M3's. Total allowance for M4 year, \$4,000, includes the allowance for residency and ERAS fees.

***The cost of health, dental, and vision insurance premiums is included in the Misc/Personal expenses allotment. Additionally, background checks, urine drug screen, and malpractice insurance premiums are budgeted in Misc/Personal. The medical school provides students with disability insurance and professional liability (malpractice) insurance, students pay a small portion of these premiums.

Estimated Expenses for 2025-2026 By Term MD COA

Year 1 Resident	Fall 2025	Spring 2026		Totals
Books and Supplies	\$1,750.00	\$1,750.00		\$3,500.00
Loan Fees	\$226.00	\$226.00		\$452.00
Misc/Personal	\$1,729.00	\$1,729.00		\$3,458.00
Food & Housing	\$10,625.00	\$10,625.00		\$21,250.00
Transportation	\$1,843.00	\$1,843.00		\$3,686.00
Tuition/Fees	\$12,184.00	\$12,084.00		\$24,268.00
Totals	\$28,357.00	\$28,257.00		\$56,614.00

Year 2 Resident	Fall 2025	Spring 2026	Summer 2026	Totals
Books and Supplies	\$750.00	\$750.00	\$300.00	\$1,800.00
Loan Fees	\$250.00	\$250.00	\$70.00	\$570.00
Misc/Personal	\$1,831.00	\$1,831.00	\$690.00	\$4,352.00
Food & Housing	\$10,625.00	\$10,625.00	\$4,250.00	\$25,500.00
Transportation	\$2,211.00	\$2,211.00	\$749.00	\$5,172.00
Tuition/Fees	\$9,869.00	\$9,789.00	\$4,610.00	\$24,268.00
Totals	\$25,536.00	\$25,456.00	\$10,669.00	\$61,662.00

Year 3 Resident	Fall 2025	Spring 2026	Summer 2026	Totals
Books and Supplies	\$1,350.00	\$1,350.00	\$800.00	\$3,500.00
Loan Fees	\$250.00	\$250.00	\$70.00	\$570.00
Misc/Personal	\$1,831.00	\$1,831.00	\$690.00	\$4,352.00
Food & Housing	\$10,625.00	\$10,625.00	\$4,250.00	\$25,500.00
Transportation	\$2,947.00	\$2,947.00	\$749.00	\$6,643.00
Tuition/Fees	\$9,869.00	\$9,789.00	\$4,610.00	\$24,268.00
Totals	\$26,872.00	\$26,792.00	\$11,169.00	\$64,833.00

Year 4 Resident	Fall 2025	Spring 2026		Totals
Books and Supplies	\$2,000.00	\$2,000.00		\$4,000.00
Loan Fees	\$226.00	\$226.00		\$452.00
Misc/Personal	\$1,831.00	\$1,831.00		\$3,662.00
Food & Housing	\$10,625.00	\$10,625.00		\$21,250.00
Transportation	\$2,947.00	\$2,947.00		\$5,894.00
Tuition/Fees	\$12,184.00	\$12,084.00		\$24,268.00
Totals	\$29,813.00	\$29,713.00		\$59,526.00