



Estimated Expenses for 2018-19 MD Degree					
Budget Components	Monthly Allowance	M1 11 months	M2 12 months	M3 11 months	M4 12 months
Tuition*		\$57,500	\$57,500	\$57,500	\$57,500
Living Allowance	\$1,225/month	\$13,475	\$14,700	\$13,475	\$14,700
Books, Supplies, Equipment**		\$1,297	\$1,622	\$849	\$400
Laptop/Software		\$3,000	\$0	\$0	\$0
Personal Expenses	\$275/month	\$3,025	\$3,300	\$3,025	\$3,300
Travel/Transportation (includes parking)	\$330/month M1 & M2 \$430/month M3 & M4	\$3,630	\$3,960	\$4,730	\$5,160
USMLE Step 1 Exam Fee	M3 only	NA	NA	\$610	NA
USMLE Step 2 CK and CS Exam Fee	M3 only	NA	NA	\$1,895	NA
USMLE Step 2 CS Travel/Transportation	M4 only	NA	NA	NA	\$550
Residency Interviews Travel and ERAS***	M4 only	NA	NA	NA	\$3,800
Loan Fees****		\$2,076	\$1,971	\$2,002	\$2,155
<b>TOTAL</b>		<b>\$84,003</b>	<b>\$83,053</b>	<b>\$84,086</b>	<b>\$87,565</b>
Health Insurance*****	added upon request				

\* Tuition includes student fees. Rates subject to annual review and change by the Western Michigan University Homer Stryker M.D. School of Medicine board of directors.

\*\* 2018-19 Total allowance includes \$400 for supplies and equipment, charges for electronic books, and the mandatory purchase of Qbank for M2 and M3.

\*\*\* Requests for an increase to the allowance for residency interviews, travel and ERAS fees will be considered on a case-by-case basis for students who submit an Appeal for Individual Budget Increase Form with supporting documentation.

\*\*\*\* Loan fees are based on average loan amounts borrowed in previous academic year. The 2018-19 fees are 1.066% for Direct Unsubsidized Loans and 4.264% for Direct Graduate PLUS Loans first disbursed on or after October 1, 2017.

\*\*\*\*\* The cost of health insurance premiums (for the student only) may be added on a case-by-case basis for students who submit an Appeal for Individual Budget Increase Form with proof of payment. Students are required to carry health insurance throughout medical school that provides coverage for preventive, diagnostic, therapeutic, and mental health services. Students may satisfy this requirement using the government healthcare exchange, Medicaid insurance, or private health insurance under a parent plan, spouse/partner plan, or separate individual/family health insurance plan.

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The medical school provides students with disability insurance and professional liability (malpractice) insurance.