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

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