



<b>Estimated Expenses for 2018-19 Master's Degree Biomedical Sciences</b>		
Budget Components	Monthly Allowance	9 months
Tuition*	\$1000 per cr hr x 30 hrs	\$30,000
Living Allowance	1,170	\$10,530
Books, Supplies, Equipment **	\$969 books + \$300 Supp/Equip	\$1,269
Laptop/Software**		\$3,000
Personal Expenses	\$228/mo	\$2,052
Transportation, including Parking	\$263/mo	\$2,367
Loan Fees ***		Calculated individually
<b>TOTAL</b>		<b>\$49,218</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.

\*\* Master's in Biomedical Sciences Degree students receive \$0 computer allowance and reduced books/supplies allowance upon matriculation into year 1 of the MD program.

\*\*\* Loan fees will be calculated using actual amounts borrowed in the federal Direct Unsubsidized loan and Direct Grad PLUS loan programs according to the allowable annual and aggregate limits for degree-seeking graduate students. Rates for 2018-19 are 1.066% for Direct Unsubsidized loans and 4.264% for Direct Grad PLUS loans.

\*\*\*\* 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 their degree program 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.