



Estimated Expenses for 2020-21 MD Degree					
Budget Components	Monthly Allowance	M1	M2	M3	M4
Academic year in months		11	12	12	12
Tuition*		\$63,500	\$63,500	\$63,500	\$63,500
Living Allowance	\$ 1,225	\$13,475	\$14,700	\$14,700	\$14,700
Books, Supplies, Equipment**		\$1,298	\$1,724	\$1,283	\$400
Laptop/Software		\$3,000	\$0	\$0	\$0
Personal Expenses	\$ 275	\$3,025	\$3,300	\$3,300	\$3,300
Travel/Transportation M1 & M2 (includes parking)	\$ 330	\$3,630	\$3,960	NA	NA
Travel/Transportation M3 & M4 (includes parking)	\$ 430	NA	NA	\$5,160	\$5,160
USMLE Step 1 Exam Fee***		NA	\$0	\$0	NA
USMLE Step 2 CK and CS Exam Fee		NA	NA	\$1,945	NA
USMLE Step 2 CS Travel/Transportation		NA	NA	NA	\$620
Residency Interviews Travel and ERAS****		NA	NA	NA	\$500
Loan Fees*****		\$1,671	\$1,598	\$1,698	\$1,838
TOTAL		\$89,599	\$88,782	\$91,586	\$90,018
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.

** 2020-21 Total allowance includes \$400 for supplies and equipment, charges for electronic books, and the mandatory purchase of Qbank for M2 and M3.

***Step 1 Exam fees for CL2022 moved from year 3 to year 2 in academic year 2019-20 due to COVID-19.

**** 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 2020-21 fees are 1.059% for Direct Unsubsidized Loans and 4.236% for Direct Graduate PLUS Loans.

***** The cost of health insurance premiums (for the student only) may be added on a case-by-case basis by submitting 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.