

Harvard Medical School 2014-2015 M.D. Student Cost of Attendance Budgets

EXPENSES	Year 1 Class of '18 10 1/2 Months (Aug-June)	Year 2 Class of '17 10 1/2 Months (Aug-June)	Year 3 Class of '16 12 Months (July -June)	Year 4 – Grad Class of '15 11 Months (July-May)	Year 4 – Not Grad Class of '16 12 months (July – June)	Year 5 Class of '15 11 Months (July-May)
TUITION	54,200	54,200	54,200	54,200	54,200	5,400
MATRICULATION FEE	100					
UNIV HEALTH SERVICE FEE	992	992	992	992	992	992
BC/BS INSURANCE FEE*	2,366	2,366	2,366	2,366	2,366	2,366
DISABILITY INS. FEE	68	68	68	68	68	68
ED MATERIALS FEE	425	425				
BOOKS & SUPPLIES	**2,901	**1,893	1,202	1,189	1,189	1,189
LIVING EXPENSES***	***20,410	***24,210	***27,090	***25,515	***26,190	**25,515
<i>Suggesting Breakdown: Housing</i>	<i>9,000</i>	<i>12,650</i>	<i>13,800</i>	<i>12,650</i>	<i>13,800</i>	<i>12,650</i>
<i>Food</i>	<i>5,280</i>	<i>5,280</i>	<i>5,760</i>	<i>5,280</i>	<i>5,760</i>	<i>5,280</i>
<i>Misc. Expenses (clothing, recreation, laundry, utilities, other)</i>	<i>4,675</i>	<i>4,675</i>	<i>5,100</i>	<i>4,675</i>	<i>5,100</i>	<i>4,675</i>
<i>Local & Clinical Transportation</i>	<i>825</i>	<i>975</i>	<i>1,800</i>	<i>1,650</i>	<i>900</i>	<i>1,650</i>
<i>Long Distance Travel</i>	<i>630</i>	<i>630</i>	<i>630</i>	<i>1,260</i>	<i>630</i>	<i>1,260</i>
LOAN FEES	238	216	202	90	90	90
NATIONAL BOARD FEE		580	1,230	580		580
TOTALS (with BC/BS Insurance Fee)	**81,700	**84,950	87,350	85,000	85,095	36,200
TOTALS (without BC/BS Insurance Fee)	**79,334	**82,584	84,984	82,634	82,729	33,834

*Students who choose to waive the Harvard BC/BS Insurance Fee will have this budget item removed from their cost of attendance budget.

**New Pathway students purchase their black bag and diagnostic equipment during their first year; HST students purchase equipment during their second year, therefore, the first year budget for HST students will be \$750 less than the figure listed above, and the second year budget will be \$750 more.

***A suggested breakdown of various living expenses is indicated. This itemization is only a guideline, and students should plan a budget and economize to ensure that their actual expenses do not exceed the total allowable living expense budget.

The housing allowance for first year students (Class of '18) is based on the average cost of a Vanderbilt Hall residence contract. Students with spouses, partners, or dependents, or students choosing not to live in dormitory housing, may request an off-campus housing allowance from the HMS Financial Aid Office. For returning students the housing allowance assumes that students are sharing rental units in the community.

Step2b Clinical Exam fee is included in the third year student budget. The travel expenses associated with the exam are included in the final year budget (fourth year grad or fifth year).

OPTION: The federal government will permit students to borrow an unsubsidized Direct loan to purchase a computer, printer & software for school. Students interested in this option should speak with a financial aid staff member prior to the purchase. Students are limited to one such purchase during their tenure at HMS. The one-time purchase maximum is \$2,500.