2016-17 MD PATHWAYS CURRICULUM COST OF ATTENDANCE BUDGET UPDATED 3/17/2016

	PATHWAYS		NEW PATHWAYS			
	Year 1 Class of '20	Year 2 Class of '19	Year 3 Class of '18	Year 4 Grad Class of	Year 4 Not Grad	Year 5 Class of '17
	(12 Mos. August-July)	(11 Mos. Aug-June)	(12 Mos. July -June)	'17 (11 Mos. July -	Class of '18 (12 Mos.	(11 Mos. July-May)
Activities .				May)	July-June)	
EXPENSES	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17
STUDENT ACCOUNT CHARGES	\$62,361	\$61,836	\$61,836	\$61,836	\$61,836	\$12,186
TUITION	\$58,050	\$58,050	\$58,050	\$58,050	\$58,050	\$8,400
MATRICULATION FEE	\$100	\$0	\$0	\$0	\$0	\$0
UNIV HEALTH SERVICE FEE	\$1,088	\$1,088	\$1,088	\$1,088	\$1,088	\$1,088
BC/BS INSURANCE FEE*	\$2,630	\$2,630	\$2,630	\$2,630	\$2,630	\$2,630
DISABILITY INS. FEE	\$68	\$68	\$68	\$68	\$68	\$68
ED MATERIALS FEE	\$425	\$0	\$0	\$0	\$0	\$0
LIVING EXPENSES	\$24,115	\$25,140	\$27,450	\$25,845	\$26,550	\$25,845
RENT (HOUSING)	\$11,725	\$12,980	\$14,160	\$12,980	\$14,160	\$12,980
FOOD	\$5,760	\$5,280	\$5,760	\$5,280	\$5,760	\$5,280
MISC. EXPENSES (CLOTHING, RECREATION, LAUNDRY, UTILITIES, OTHER) LOCAL AND CLINICAL	\$5,100	\$4,675	\$5,100	\$4,675	\$5,100	\$4,675
TRANSPORTATION	\$900	\$1,575	\$1,800	\$1,650	\$900	\$1,650
LONG DISTANCE TRAVEL	\$630	\$630	\$630	\$1,260	\$630	\$1,260
BOOKS & SUPPLIES	\$2,917	\$1,887	\$1,212	\$1,177	\$1,178	\$1,178
LOAN FEES	\$292	\$292	\$217	\$217	\$201	\$201
NATIONAL BOARD FEE	\$0	\$0	\$1,275	\$600	\$0	\$600
TOTALS (with BC/BS Insurance Fee)	\$89,685	\$89,155	\$91,990	\$89,675	\$89,765	\$40,010
TOTALS (without BC/BS Insurance Fee)	\$87,055	\$86,525	\$89,360	\$87,045	\$87,135	\$37,380

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

^{***}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.

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The housing allowance for first year students (Class of '19) 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.