

Harvard Medical School 2015-2016 M.D. Student Cost of Attendance Budgets

EXPENSES	Year 1 Class of '19 12 Months (Aug-July)	Year 2 Class of '18 11 Months (Aug-June)	Year 3 Class of '17 12 Months (July -June)	Year 4 - Grad Class of '16 11 Months (July-May)	Year 4 - Not Grad Class of '17 12 months (July - June)	Year 5 Class of '16 11 Months (July-May)
TUITION	55,850	55,850	55,850	55,850	55,850	8,400
MATRICULATION FEE	100					
UNIV HEALTH SERVICE FEE	1,042	1,042	1,042	1,042	1,042	1,042
BC/BS INSURANCE FEE*	2,390	2,390	2,390	2,390	2,390	2,390
DISABILITY INS. FEE	68	68	68	68	68	68
ED MATERIALS FEE	425	425				
BOOKS & SUPPLIES	**2,917	**1,886	1,213	1,178	1,178	1,178
LIVING EXPENSES***	***24,115	***24,450	***27,270	***25,680	***26,370	**25,680
Suggested Breakdown: Housing	11,725	12,815	13,980	12,815	13,980	12,815
Food	5,760	5,280	5,760	5,280	5,760	5,280
Misc. Expenses (clothing, recreation, laundry, utilities, other)	5,100	4,675	5,100	4,675	5,100	4,675
Local & Clinical Transportation	900	1,050	1,800	1,650	900	1,650
Long Distance Travel	630	630	630	1,260	630	1,260
LOAN FEES	268	239	217	202	202	92
NATIONAL BOARD FEE			1,250	590		590
TOTALS (with BC/BS Insurance Fee)	**87,175	**86,350	89,300	87,000	87,100	39,440
TOTALS (without BC/BS Insurance Fee)	**84,785	**83,960	86,910	84,610	84,710	37,050

*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 information 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 '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.

Step 2b 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.

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