



Estimated Expenses for 2021-22 MD Degree					
Budget Components	Monthly Allowance	CL2025	CL2024	CL2023	CL2022
Academic year in months		11	10	10	11
Tuition*		\$67,000	\$67,000	\$67,000	\$67,000
Living Allowance	\$ 1,225	\$13,475	\$12,250	\$12,250	\$13,475
Books, Supplies, Equipment**		\$993	\$1,741	\$1,578	\$595
Laptop/Software		\$3,000	\$0	\$0	\$0
Personal Expenses	\$ 275	\$3,025	\$2,750	\$2,750	\$3,025
Travel/Transportation M1 & M2 (includes parking)	\$ 330	\$3,630	\$3,300	NA	NA
Travel/Transportation M3 & M4 (includes parking)	\$ 430	NA	NA	\$4,300	\$4,730
USMLE Step 1 Exam Fee		NA	\$645	\$645	NA
USMLE Step 2 CK Exam Fee		NA	NA	\$645	NA
Residency Interviews and ERAS***		NA	NA	NA	\$600
Loan Fees****		\$1,853	\$1,670	\$1,828	\$1,785
<b>TOTAL</b>		<b>\$92,976</b>	<b>\$89,356</b>	<b>\$90,996</b>	<b>\$91,210</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.

\*\* 2021-22 Total allowance includes \$400 for supplies and equipment, charges for electronic books, and the mandatory purchase of Qbank for M2 and M3.

\*\*\* The residency interview allowance is based on virtual interviews. Requests for an increase to the allowance for technology items 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 Direct Unsubsidized 2021-22 fees are 1.057% and 4.228% 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.