



Doctor of Medicine Program (MD) | Matriculants Prior to September 2024

The Cost of Attendance (COA) includes direct charges billed by MUA and estimated indirect expenses for the applicable enrollment period. It is used for financial aid purposes and does not reflect the amount a student will owe the University or the amount a student may be eligible to borrow through federal student loans. Federal Direct Loan eligibility is subject to applicable annual, aggregate, lifetime, enrollment-status, and other Title IV eligibility requirements. This COA is based on MUA's flat-rate tuition structure and the standard full-time curriculum for the applicable phase of the MD program. Students enrolled outside the standard full-time curriculum may have their COA adjusted based on actual enrollment, assessed tuition and fees, program phase, and applicable federal student-aid eligibility rules. Actual expenses may vary.

What is included in the COA?

The COA is made up of two types of costs: direct and indirect.

- **Direct costs** are charges billed directly by MUA. These include tuition and administrative fees. During Clinical Medicine, direct costs also include malpractice insurance and the applicable graduation fee.
- **Indirect costs** are estimated expenses a student may incur while enrolled that are not billed directly by MUA. These include books and supplies, food and housing, utilities, phone and internet, transportation, USMLE exam fees, personal expenses, and applicable Federal Direct Loan fees.

4-Year Doctor of Medicine Program (MD) Basic Science: Terms 1 through 5

Cost of Attendance for Matriculants Prior to September 2024

Basic Science	Term 1	Term 2	Term 3	Term 4	Term 5
Tuition	\$ 15,700	\$ 15,700	\$ 15,700	\$ 15,700	\$ 15,700
Administrative Fees	\$ 7,201	\$ 7,201	\$ 7,201	\$ 7,201	\$ 7,201
Books & Supplies	\$ 1,968	\$ 2,270	\$ 1,568	\$ 1,544	\$ 678
Food and Housing	\$ 14,550	\$ 14,550	\$ 14,550	\$ 14,550	\$ 14,550
Utilities	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Phone and Internet	\$ 880	\$ 880	\$ 880	\$ 880	\$ 880
Transportation	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
USMLE Exam Fees					\$ 1,000
Personal Expenses	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Loan Fees*	\$ 1,514	\$ 1,527	\$ 1,497	\$ 1,496	\$ 1,502
Total Cost of Attendance	\$ 45,013	\$ 45,328	\$ 44,596	\$44,571	\$ 44,711

*Federal Direct Loan Fees: Estimated origination fees charged by the U.S. Department of Education for eligible Direct Unsubsidized Loans. The loan-fee allowance is based on the applicable federal loan origination fee and the student's anticipated Direct Unsubsidized Loan eligibility for the applicable loan period. Actual fees may vary based on the student's eligibility, borrowing amount, loan period, annual loan limit, aggregate loan limit, lifetime maximum aggregate loan limit, enrollment status, and other financial assistance. Loan fees and indirect costs are reviewed annually.

Basic Science: Terms 1 through 5:

Estimated Cost of Attendance (COA)

Total Direct Costs	\$114,505
Total Indirect Costs	\$109,714
Total COA	\$224,219



4-Year Doctor of Medicine Program (MD) Clinical Medicine: Terms 6 through 10

Matriculants Prior to September 2024

Basic Science	Term 6	Term 7	Term 8	Term 9	Term 10
Tuition	\$ 23,006	\$ 23,006	\$ 23,006	\$ 23,006	\$ 23,006
Administrative Fees	\$ 5,644	\$ 5,644	\$ 5,644	\$ 5,644	\$ 5,644
Books & Supplies	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
Food and Housing	\$14,550	\$14,550	\$14,550	\$14,550	\$14,550
Utilities	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Phone and Internet	\$ 880	\$ 880	\$ 880	\$ 880	\$ 880
Transportation	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
USMLE Exam Fees			\$ 1,000		
Malpractice Insurance	\$ 295	\$ 295	\$ 295	\$ 295	\$ 295
Personal Expenses	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Graduation Fee					\$ 500
Loan Fees*	\$ 1,775	\$ 1,775	\$ 1,817	\$ 1,775	\$ 1,796
Total Cost of Attendance	\$ 51,450	\$ 51,450	\$ 52,492	\$ 51,450	\$ 51,971

Important Notice: Cost of Attendance amounts are estimates used for financial aid purposes and are based on full-time enrollment for the applicable phase of the MD program. The COA may exceed the amount a student is eligible to borrow through federal student loans. Students enrolled less than full-time may have their COA adjusted based on actual enrollment, assessed charges, program phase, and applicable federal student-aid eligibility rules.

Matriculants on or after September 2026 Clinical Medicine: Terms 6 through 10

Estimated Cost of Attendance (COA)

Total Direct Costs	\$145,225
Total Indirect Costs	\$113,588
Total COA	\$258,813

Notes:

- Food and Housing includes the standard allowance for food and housing for the applicable program phase.
- USMLE exam-fee allowances are estimated indirect costs included in Basic Science Term 5 and in Clinical Medicine Term 8.
- Malpractice insurance is a direct charge included in Clinical Medicine Terms 6-10. The graduation fee is a direct charge in Clinical Medicine Term 10.
- Indirect costs and Federal Direct Loan Fees are estimates used for financial aid purposes and are reviewed annually. Actual indirect expenses may vary based on the student's individual circumstances and clinical location.
- Federal Direct Loan Eligibility Notice: This COA is intended for new borrowers subject to the federal loan limits effective on or after July 1, 2026. Current federal guidance establishes a \$50,000 annual Direct Unsubsidized Loan limit for professional students, a \$200,000 aggregate limit for professional students, and a \$257,500 lifetime maximum aggregate loan limit. Grad PLUS Loans are not available to new graduate/professional borrowers, subject to these new-borrower limits, and are not included in this new-student COA loan-fee estimate. Federal Direct Loan eligibility is subject to applicable annual, aggregate, lifetime, enrollment-status, satisfactory academic progress, and other Title IV eligibility requirements. The COA may exceed a student's federal loan eligibility, and students are responsible for costs not covered by federal student loans, scholarships, private financing, institutional payment arrangements, or other resources.