



Doctor of Medicine Program (MD) | Continuing Students Eligible for the Interim Exception

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. 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. \$13,750

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

Matriculants on or after September 2024 and before September 2026

Basic Science	Term 1	Term 2	Term 3	Term 4	Term 5
Tuition	\$ 13,700	\$ 13,700	\$ 13,700	\$ 13,700	\$ 13,700
Administrative Fees	\$ 4,900	\$ 4,900	\$ 4,900	\$ 4,900	\$ 4,900
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*	\$ 1,334	\$ 1,347	\$ 1,377	\$ 1,316	\$ 1,322
Total Cost of Attendance	\$ 40,582	\$ 40,897	\$ 40,165	\$ 40,140	\$ 40,280

*Federal Direct Loan Fees: Estimated origination fees charged by the U.S. Department of Education for eligible federal student loans. For students eligible for the interim exception, the loan-fee allowance is based on the maximum anticipated federal student-loan eligibility under the applicable legacy loan rules, including eligible Direct Unsubsidized Loan and Grad PLUS Loan amounts. Actual fees may vary based on the student's eligibility, loan type, borrowing amount, and other financial assistance. Loan fees and indirect costs are estimates and are reviewed annually.

Basic Science: Terms 1 through 5:

Estimated Cost of Attendance (COA)

Total Direct Costs	\$93,250
Total Indirect Costs	\$108,814
Total COA	\$202,064



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

Matriculants on or after September 2024 and before September 2026

Estimated Cost of Attendance (COA)

Basic Science	Term 6	Term 7	Term 8	Term 9	Term 10
Tuition	\$ 16,500	\$ 16,500	\$ 16,500	\$ 16,500	\$ 16,500
Administrative Fees	\$ 4,900	\$ 4,900	\$ 4,900	\$ 4,900	\$ 4,900
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*	\$1,468	\$1,468	\$1,511	\$1,468	\$1,489
Total Cost of Attendance	\$43,893	\$43,893	\$44,936	\$43,803	\$44,414

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. Actual expenses may vary. 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
2024 and before September 2026**

Clinical Medicine: Terms 6 through 10

Estimated Cost of Attendance (COA)

Total Direct Costs	\$108,975
Total Indirect Costs	\$112,054
Total COA	\$221,029

Notes:

- Food and Housing includes the standard housing and food allowance for the applicable phase of the program.
- USMLE exam-fee allowances are estimated indirect costs included in Basic Science Term 5 and Clinical Medicine Term 8.
- Malpractice insurance is a direct charge included in Clinical Medicine Terms 6-10. The graduation fee is a direct charge included 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 continuing students who qualify for the federal interim exception, also known as the legacy borrower exception. Eligibility is subject to applicable annual, aggregate, and lifetime limits, 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.
- Federal Direct Loan Fees are estimated origination fees charged by the U.S. Department of Education for eligible federal student loans. For legacy borrowers eligible for the interim exception, the allowance may include estimated origination fees for Direct Unsubsidized Loans and Direct PLUS Loans, if applicable. Actual fees may vary based on eligibility, loan type, borrowing amount, loan period, enrollment status, annual/aggregate/lifetime limits, and other financial assistance.