



Doctor of Medicine Program (MD) | Continuing Students Eligible for the Interim Exception⁶

The Cost of Attendance (COA) includes direct charges billed by SUSOM 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 SUSOM's tuition and fee 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 SUSOM. These include tuition, administrative fees, and applicable visa 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 SUSOM. 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 Continuing Students Eligible for the Interim Exception

Basic Science	Term 1	Term 2	Term 3	Term 4	Term 5
Tuition	\$ 20,480	\$ 20,480	\$ 20,480	\$ 20,480	\$ 20,480
Administrative Fees	\$ 8,270	\$8,270	\$8,270	\$8,270	\$8,270
Visa Fee	\$ 210				
Books & Supplies	\$ 1,968	\$ 2,270	\$ 1,568	\$ 1,544	\$ 678
Food and Housing	\$ 10,600	\$ 10,950	\$ 10,950	\$ 10,950	\$ 10,950
Utilities	\$ 950	\$ 950	\$ 950	\$ 950	\$ 950
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*	\$ 1,601	\$1,620	\$1,590	\$1,589	\$1,595
Total Cost of Attendance	\$47,159	\$47,620	\$46,888	\$46,863	\$47,003

*Federal Direct Loan Fees: Estimated origination fees charged by the U.S. Department of Education for eligible federal student loans. For continuing students eligible for the interim exception, the allowance may include estimated Direct Unsubsidized Loan and Direct PLUS Loan fees, if the student remains eligible. Actual fees may vary based on eligibility, loan type, borrowing amount, loan period, enrollment status, annual/aggregate limits, 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	\$143,960
Total Indirect Costs	\$91,573
Total COA	\$235,533



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

Estimated Cost of Attendance (COA)

Basic Science	Term 6	Term 7	Term 8	Term 9	Term 10
Tuition	\$ 24,950	\$ 24,950	\$ 24,950	\$ 24,950	\$ 24,950
Administrative Fees	\$ 6,050	\$ 6,050	\$ 6,050	\$ 6,050	\$ 6,050
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	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Graduation Fee					\$ 500
Loan Fees*	\$1,853	\$1,853	\$1,896	\$1,853	\$1,875
Total Cost of Attendance	\$53,378	\$53,378	\$54,421	\$53,378	\$53,900

Clinical Medicine: Terms 6 through 10:

Estimated Cost of Attendance (COA)

Total Direct Costs	\$156,975
Total Indirect Costs	\$111,480
Total COA	\$268,455

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.
- Visa fees are direct charges included in Basic Science Term 1.
- 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.
- Federal Direct Loan Eligibility Notice: This COA is intended for continuing students who are eligible for the federal interim exception, also referred to as legacy borrowers. Eligibility for the interim exception is determined under applicable federal requirements. It may depend on the student's enrollment in the program as of June 30, 2026; prior Direct Loan receipt for the program before July 1, 2026; remaining expected time to credential; enrollment status; satisfactory academic progress; annual and aggregate loan limits; 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.