



University Student Financial Assistance

2022-2023 Estimated Cost of Attendance and Financial Aid

School of Medicine-M.D. Program (Year 1)

Applicants needing federal and institutional financial assistance to help with the cost of attending a school or program at UMB must complete the **Free Application for Federal Aid (FAFSA)**. Please note:

- Each year, the FAFSA is available on October 1st. USFA strongly encourages completing the FAFSA at studentaid.gov no later than March 1st for priority consideration. UMB School Code: **002104**
- The 2022-2023 FAFSA covers the 2022-2023 Academic Year (Summer 2022, Fall 2022 and Spring 2023).
- Students must complete a FAFSA for every academic year they wish to receive assistance.

Estimated Cost of Attendance

The Cost of Attendance (COA) is the maximum amount of financial assistance available to a student in one academic year. The COA is determined using each student's enrollment and residency classification (Resident or Non-Resident). tuition in the COA is based upon full time enrollment in the MD program.

Budget Item	Resident	Non Resident
Tuition	\$ 38,573	\$ 68,249
Mandatory Fees	\$ 1,956	\$ 1,956
Books	\$ 1,380	\$ 1,380
Computer Fee	\$ 2,500	\$ 2,500
Anatomy Fee/Instruments/Other Fees	\$ 1,170	\$ 1,170
Health Insurance	\$ 4,692	\$ 4,692
<i>Living Expenses*</i>	\$ 26,500	\$ 26,500
Uniforms	\$ 60	\$ 60
Commuting Expenses	\$ 0	\$ 1,200
Malpractice Insurance	\$ 260	\$ 260
Loan Fees	\$ 1,994	\$ 3,281
Transportation	\$ 2,000	\$ 2,000
Total	\$ 81,085	\$ 113,248

**Living expenses are based on off-campus housing which includes University Suites at Fayette Square. For students living in Pascault Row, living expenses total \$ 26,004. For students living with parents, living expenses are \$ 9,100. This is based on the standard 9 months.*

Applicants are awarded 100% of the Cost of Attendance with assistance from federal and institutional resources

Sample Financial Aid Award

Award Type	Source	Amount
Federal Direct Stafford Loan Unsubsidized	Federal	\$ 40,500
University Grant*	Institutional	\$ 5,000
Federal Direct Graduate PLUS	Federal	Cost of Attendance minus all other aid

*Limited funds are available. To be considered, applicants MUST complete the FAFSA by March 1st.

For additional questions regarding the financial aid process, please email University Student Financial Assistance – aidtalk@umaryland.edu

