Costs of the MD Program

Medical school tuition covers a normal program of study for the Doctor of Medicine degree. In addition, students must pay the following mandatory fees each semester: Athletic Fee, Activity Fee, Immunization/Disability Fee, Mental Health Fee, Clinical Administrative Fee and Technology Fee. **A one-time Transcript Fee is assessed to students for their first semester of a degree seeking program at Emory.**

A portion of the Student Activities Fee is returned to the individual classes/organizations to cover funding of appropriate class activities. Tuition payments are divided, one-half to be paid at fall registration and one-half to be paid at the beginning of spring semester. In the case that certain federal funds are not appropriated in future years for the support of education in the School of Medicine, subsequent increases in tuition rates may be necessary. Tuition rates are subject to change and will affect all students unless otherwise specified.

The 2019-2020 tuition rate for the Doctor of Medicine program is $25,500 per semester. The Doctor of Medicine program has two semesters of payment (Fall and Spring) per year.

**2019-2020 Fees for the Doctor of Medicine program**

- Athletic Fees Per Semester $146
- Activity Fees Per Semester $92
- Transcript Fee (Entering students only) one-time fee of $70
- Student Mental Health and Counseling Fee Per Semester $83
- Clinical Administrative Fee Per Semester $75
- Student Immunization and Disability Fee Per Semester $125
- Technology Fee Per Semester $50

Each year the Financial Aid Office must estimate all normal expenses incurred by students in each academic program. This estimate is called the **Cost of Attendance.** In addition to tuition and fees, this estimate includes expenses for books, supplies, transportation, health insurance, food, rent, utilities, etc.

The estimated Cost of Attendance for the 2019-2020 academic year (Fall 2019/Spring 2020) is approximately $85,000. This covers a 12-month period.

**How much should I expect to borrow for the entire MD program?**

The average indebtedness for the MD students who graduated from the program in 2019 was approximately $175,000.

**Are there programs that can reduce my indebtedness?**

Yes, there are a number of employment arrangements in which students can reduce their indebtedness after they complete their degree. Some of these include the National Institutes of Health, the U.S. military and state health agencies. Also, some healthcare facilities will offer loan repayment incentives to potential employees. These arrangements often require the employee to commit to employment for a specific
number of years. Also, students who work for a non-profit healthcare facility may qualify to have the balance of their loans forgiven after 10 years of repayment through the Public Service Loan Forgiveness Program.

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