# Estimated Cost of Attendance

**2015-2016**

Philadelphia College of Osteopathic Medicine

Philadelphia Campus

A student's Cost of Attendance (COA), also known as a financial aid budget, is the estimated full and reasonable cost of completing a full year as a full-time student. These Cost of Attendance figures are estimated and can change at any time. Tuition rates are approved annually each February and estimated COA figures are updated at that time.

## Certificate of Advanced Graduate Studies (CAGS) in Organizational Development and Leadership (ODL)

### Enrollment & Refund Periods

| | Year 1 |
|---|---|
| Enrollment | 9 months, 3 terms |
| Approximate Months Enrolled | August – May |
| # of Refunds [1] | 3 |

### Estimated Cost of Attendance

| | Year 1 |
|---|---|
| **TUITION AND FEES** [2] | |
| *# of credits* | *9* |
| *Cost per credit* | *$782/credit* |
| Tuition | $7,038 |
| School Fee | $543 |
| **BOOKS, SUPPLIES, AND EQUIPMENT** | |
| Books & Supplies | $750 |
| **LIVING EXPENSES** | |
| Health Insurance | $2,529 |
| Room, Rent, Utilities, Food | $13,236 |
| Transportation | $2,844 |
| Personal | $2,568 |
| Federal Stafford Loan Fees [3] | $216 |
| **MAXIMUM COA** | **$29,724** |

[1] When loan and scholarship payments disburse, they first go toward paying a student's PCOM tuition and fee charges. Students receive remaining funds as “refunds” to help them meet their personal living expenses. The estimated Living Expense Refund dates are as follows:

| Summer term | Fall term | Winter term | Spring term |
|---|---|---|---|
| Mid June | Late August | Early December | Mid March |

Living Expense Refund dates are estimated and can vary by programs and years. Financial aid refunds are generally made available by the start of your first class or rotation for the term. Vacation months do not count as a class or rotation for financial aid refund purposes.

Often times living expenses (rent & utilities) are due at the beginning of a month. Therefore, our office recommends budgeting your living expense refund money in the following manner:

| Summer term | Fall term | Winter term | Spring term |
|---|---|---|---|
| Jun, Jul, Aug | Sep, Oct, Nov, Dec | Jan, Feb, Mar | Apr, May, Jun |

[2] Tuition and the school fee are charged by term. If students are paying any portion of their tuition out-of-pocket, they must make payment to the PCOM Bursar Office by each term's specific tuition due dates.

[3] The loan fee figures you see as part of your Cost of Attendance figures are showing you the fee amounts our office has added to your Cost of Attendance to account for the loan fees the government charges. When you borrow a Federal Stafford Loan, the government charges a 1.073% fee from disbursements. When you borrow a Federal Graduate PLUS Loan, the government charges a 4.292% fee. For example, if you borrow a $1,000 Graduate PLUS Loan, only $958 will pay to PCOM over the course of the year.