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.

Post-Doctoral Certificate in Clinical Health Psychology

Enrollment & Refund Periods

	Year 1	Year 2
Enrollment	9 months, 3 terms	9 months, 3 terms
Approximate Months Enrolled	August – May	August – May
# of Refunds [1]	3	3

Estimated Cost of Attendance

	Year 1	Year 2
TUITION AND FEES [2]		
# of credits	*9*	*9*
Cost per credit	*$1,124/credit*	*$1,124/credit*
Tuition	$10,116	$10,116
School Fee	$543	$543
BOOKS, SUPPLIES, AND EQUIPMENT		
Books & Supplies	$1,088	$1,088
LIVING EXPENSES		
Health Insurance	$2,529	$2,529
Room, Rent, Utilities, Food	$13,236	$13,236
Transportation	$2,844	$2,844
Personal	$2,568	$2,568
Federal Stafford Loan Fees [3]	$348	$348
MAXIMUM COA	**$33,272**	**$33,272**

[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.