

Cost of Education/Standard Student Expense Budget MAPP, MCM, MS-IDGH & PhD Programs		
2020-21	MS-Graduate Programs 12 Months**	PhD 12 Months
Tuition	\$ 44,356.00	\$ 28,640.00
Health Insurance*	\$ 5,484.00	\$ 5,484.00
Health Services Administration Fee	\$ 250.00	\$ 250.00
<i>Total Direct Costs</i>	<i>\$ 50,090.00</i>	<i>\$ 34,374.00</i>
Books, Supplies	\$ -	\$ 200.00
Rent, Food, Utilities, Household Supplies, Etc.	\$ 18,570.00	\$ 18,570.00
Miscellaneous (Personal & Transportation)	\$ 5,226.00	\$ 5,226.00
<i>Total Indirect Expenses</i>	<i>\$ 23,796.00</i>	<i>\$ 23,996.00</i>
<b>TOTAL BUDGET</b>	<b>\$ 73,886.00</b>	<b>\$ 58,370.00</b>
	**11 month budget for IDGH program: \$17,022 (Rent, food, etc) \$4,790 (Miscellaneous) \$1,500 (Lab Fee) IDGH Total Budget: \$73,402	PhD tuition reduced to \$5,000 after passing exam.
	<b>Adjusted Budgets</b>	
COMMUTERS	Graduate MS Programs 12 Months	PhD 12 Months
We are required by federal regulations to assign a reduced rent figure to students who live with their parents (Commuter Budget). The reduced rent figures are:	\$ 3,996.00	\$ 3,996.00
<b>TOTAL COMMUTER BUDGET</b>	<b>\$ 59,312.00</b>	<b>\$ 43,796.00</b>
<i>Cummings School reserves the right to update or correct information.</i>	\$3,661 Rent allowance for MIDGH program.	
<p>*The health insurance rate above is based on coverage for an individual; the two-person plan rate is \$10,968; the family plan rate is from \$16,452 to \$21,936 based on family size.</p> <p>Students enrolled in a comparable, qualified health plan may waive the school plan through the Student Advisory &amp; Health Administration Office.</p>		