

# Program Expenses and Cost of Attendance for UMKC AA Students

(Updated March 2024)

## What is the Cost of Attendance (COA)?

The Cost of Attendance is the combination of your Direct Costs (your bill) and your Indirect Costs incurred while attending UMKC as an individual student. It is the estimate or "budget" that UMKC gives a student to budget with each semester. The Cost of Attendance budget categories are divided into: Room and Board, Transportation, Equipment, Books, Personal Expenses, Loan Fees, and Tuition.

The Cost of Attendance is also the ceiling at which you'll be offered aid. You cannot go over the Cost of Attendance - meaning take out more aid than the allotted budget. All loans, scholarships, grants, etc., must fit under this Cost of Attendance ceiling amount.

The Cost of Attendance is the same for all students in a particular program, varying only by residency status (in-state or out-of-state) and whether you live on-campus, off-campus (as an individual), or off-campus as a dependent (e.g. at home with parents).

UMKC will offer you loans equal to the full Cost of Attendance. **Just because you are offered these loans, does not mean you should accept the full amount.** Your COA is a broad estimate of expenses for students in the same program. They are not unique to your budget and spending habits. You should create a budget and only accept what you need.

The UMKC Cost of Attendance is updated annually and uses regional cost of living data, student surveys, and academic unit input to create the budget for each program. Annually, the SOM submits a report for required program expenses to be included in the Cost of Attendance budget. Expenses that are included must be uniform and required by the program for all students.

## What program-related costs should I anticipate?

Anticipated program costs are outlined below by semester. The costs are estimates and are subject to change. Additional costs may also occur during a student's program.

Occurrence	<u>Expense</u>	Cost	Included in COA Budget	Notes/How student pays
Prior to matriculation				
	Background Screen	\$115	No	Must be completed before final acceptance.
	Drug screen	\$32.50	No	Must be completed before final acceptance. Additional drug screens may be required through clinical affiliates.

All semesters	Immunizations/Health Physical	Varies	No	Students are required to meet the program's immunization policy prior to matriculation. The initial cost is dependent on the immunization record of each student, as well as the method of payment (out-of-pocket, insurance, etc.)
	Health Insurance	Varies	Not automatically, see notes.	Students are required to always maintain health coverage while active in the program. Estimated \$4,000 annually based on UMKC student plan.
				Can submit a <b>Special Circumstances Appeal Form</b> to get it added into your COA. Student is automatically approved up to the UMKC health insurance cost.
	Follow-up immunizations and screenings	Varies	No	Cost is dependent on each student's situation and insurance coverage.  Paid out of pocket.
	Follow-up healthcare for possible injury and/or exposure in clinical setting	Varies	No No	Cost is dependent on each student's situation and insurance coverage. If a student suffers an accident, exposure, and/or injury while in the clinical setting, it is the responsibility of the student to cover any additional costs not covered by their health insurance coverage. Costs may include follow-up appointments, laboratory testing, and/or treatments depending on the student's situation.  Paid out of pocket.  Unforeseen medical expenses might qualify for additional financial aid/loans. A request should be made via the Special Circumstance Appeal Form.
	Home internet access	Varies	Not directly - "Personal Expenses"	Students should have access to high-speed internet throughout the duration of the program.
	Loan Origination Fees	\$240	Yes – "Loan fees"	If you take out student loans, the Department of Education charges a loan fee upfront when the funds are disbursed. The fee for Direct Unsubsidized loans are 1.057% and Grad Plus loans are 4.228% of the loan amount. These fees are accounted for in your Cost of Attendance budget.  Automatically taken out of loan disbursement.
Semester 1				

Textbooks & Course Supplies	\$1,500	Yes – "Books"	Cost based on all required texts being purchased. Some texts are available as ebook for no cost via Access Medicine.  Paid out of pocket.
Stethoscope: A model comparable to the <u>3M</u> <u>Littmann Classic III</u>	\$100	Yes – "Equipment"	An advanced cardiology stethoscope is not necessary. Additionally, consider making stethoscope identifiable by color/engraving/tagging, etc., as stethoscopes are easily misplaced or lost.  Paid out of pocket.
Scrubs	\$300	Yes – "Equipment"	Approximately \$75/set. Students usually purchase 3-5 pair. Brand & style are student's choice, but color should be similar to the Graphite (dark grey) color of the Grey's Anatomy brand.)  Paid out of pocket.
BLS Certification	\$35	Yes – "Equipment"	Charged to student account or paid out of pocket.
Professional organization membership fees  • American Academy of Anesthesiologist Assistants (\$200 for duration of program)  • Missouri Academy of Anesthesiologist Assistants (\$50 for duration of program)  • American Society of Anesthesiologists (\$25 annually)  • Missouri Society of Anesthesiologists (\$0 w/ ASA membership)	\$276	Yes – "Supplies"	Paid out of pocket.  There may be additional national and state professional organizations that the student considers joining based on their interests. In conjunction with professional memberships and participation, students often choose to make donations to legislative funds and Political Action Committees (PACs).  Donations such as these are not required by the program and are not covered in the COA, though might be a financial consideration when students are developing personal budgets.
Conference Registration- AAAA Annual Meeting	\$300	Yes – "Supplies"	Attendance is required for Year 1 students.
Conference Transportation and Lodging- AAAA Annual Meeting	Varies	Not automatically, see notes.	Paid out of pocket.  Attendance is required for Year 1 students.  Cost varies based on conference location.  Estimates:  Lodging- \$100-\$300/night x 4 nights  Travel- \$400

				Paid out of pocket. Can submit a <b>Travel</b>
				Expense Form for required travel.
	Laptop	\$1,500	Not	The UMKC ExamSoft license does not
			automatically,	support iPads, thus a laptop that meets the
			see notes.	below standards is required for testing. iPads
				may be used for other activities. Laptops
				should meet the following:
				ExamSoft System Requirements
				UMKC New Computer
				Recommendations
				• UMKC Options for Software:
				Microsoft Office
				Paid out of pocket. Can submit a <b>Special</b>
				Circumstances Appeal Form for a one-time
				laptop purchase up to \$1,500.
	Parking on-campus	Varies	Yes -	Student parking pass (\$338 annually):
	(Semesters 1-3)		"Transportation"	www.umkc.edu/parking
	(Semesters 1 3)		Transportation	Can pay out of pocket or charge to UMKC
				bill.
				City-metered street parking available near
				the School of Medicine. Meters cost
				\$1.25/hour.
Semester 2				71.25/110di.
<u>SCINCSCCI 2</u>	Textbooks	\$200	Yes – "Books"	Cost based on all required texts being
	T CALL SO III	Ψ200	Tes Books	purchased. Some texts are available as e-
				book for no cost via Access Medicine.
				BOOK for the cost via Access Weatering.
				Paid out of pocket.
	ACLS Certification	\$260	Yes –	Charged to student account or paid out of
	• Course fee: \$220	1	"Equipment"	pocket.
	Provider Manual:			p contain
	\$40			
Semester 3	<b>V</b> 10			
	PALS Certification	\$200	Yes –	Charged to student account or paid out of
			"Equipment"	pocket.
	Drug Screen	\$33	Yes –	Paid out of pocket. Additional drug screens
			"Equipment"	may be required by clinical affiliates.
	Annual Immunization	\$105	Yes –	Paid out of pocket. Additional immunizations
	Requirements: TB		"Equipment"	may be required by clinical affiliates.
	Screen & Flu Shot			
	TB Blood Test: \$85			
	• Flu Shot: \$20			
	Health Physical	\$0	N/A	Available through UMKC Roo Wellness at no
			.,,,,	charge to student.
	Background Screen	\$115	Yes – "Supplies"	Paid out of pocket. Additional background
	Buckground Screen	7113	Tes Supplies	screens may be required by clinical affiliates.
Clinical Phase:				serveris may be required by cliffical attitudies.
Semesters 4-7				
<u>Jennesiens 4-7</u>				

	Housing & Transportation: Clinical Rotations  Clinical Rotation	Varies  Varies	Not automatically, see notes	Housing and transportation for all clinical rotations while enrolled in the program is the responsibility of the student. Students should expect that 70% of rotations (12 of 16) in the clinical phase will be outside of the Greater Kansas City area. Costs are dependent on the location of rotation sites.  Paid out of pocket. Can submit a <b>Travel Expense Form</b> for required travel.  Some rotations require an application fee,
	Application Fees and Clinical Onboarding Requirements	Varies		which is the responsibility of the student. Application fees are approximately \$50 and are required for very few rotations. Additionally, some clinical sites require the use of a third-party vendor (such as myClinicalExchange) to manage student onboarding requirements. These onboarding systems require a membership fee from students (approximately \$90 for one year).
Semester 4	Professional organization membership fees • American Society of Anesthesiologists (\$25 annually) • Missouri Society of Anesthesiologists (\$0 w/ ASA membership)	\$25	Yes – "Supplies"	Paid out of pocket.  There may be additional national and state professional organizations that the student considers joining based on their interests. In conjunction with professional memberships and participation, students often choose to make donations to legislative funds and Political Action Committees (PACs).  Donations such as these are not required by the program and are not covered in the COA, though might be a financial consideration when students are developing personal budgets.
Semester 5				
Semester 6	NCCAA Certification Exam Registration Fee	\$1,400	Yes – "Board Exam Fees"	Paid out of pocket.  Cohorts matriculating in 2024 and after: exam registration will occur in Semester 7 and exam will occur after graduation.
	Background Screen  Drug screen	\$115 \$32.50	Yes – "Supplies"  Yes –	Paid out of pocket. Additional background screens may be required by clinical affiliates.  Paid out of pocket. Additional drug screens
	Annual Immunization Requirements: TB Screen & Flu Shot	\$105	"Equipment" Yes – "Equipment"	may be required by clinical affiliates.  Paid out of pocket. Additional immunizations may be required by clinical affiliates.

Semester 7	<ul> <li>TB Blood Test: \$85</li> <li>Flu Shot: \$20</li> <li>Health Physical</li> <li>BLS Re-Certification</li> </ul>	\$0	Yes –	Available through UMKC Roo Wellness at no charge to student.  Charged to student account or paid out of
	DES NE CETAMORITA	733	"Equipment"	pocket.
	ACLS Re-Certification	\$75	Yes – "Equipment"	Charged to student account or paid out of pocket.
	Professional organization membership fees  • American Society of Anesthesiologists (\$25 annually)  • Missouri Society of Anesthesiologists (\$0 w/ ASA membership)	\$25	Yes – "Supplies"	Paid out of pocket.  There may be additional national and state professional organizations that the student considers joining based on their interests. In conjunction with professional memberships and participation, students often choose to make donations to legislative funds and Political Action Committees (PACs).  Donations such as these are not required by the program and are not covered in the COA, though might be a financial consideration when students are developing personal budgets.
	Commencement Regalia	\$65	No	Participation in Hooding & Commencement ceremonies are optional.  Paid out of pocket. Not included in student's budget.

# What resources are available to increase my Cost of Attendance?

### **Special Circumstances Appeal Form**

Sometimes, unforeseen financial emergencies come up and might leave you with less financial aid to live on than originally budgeted. Financial Aid offers a <a href="Special Circumstance Appeal form">Special Circumstance Appeal form</a> that provides a "reimbursement" in the form of additional student loans to pay for approved financial emergencies. You will submit this form if you have already taken out your maximum available loans for this year. A Special Circumstance Appeal increases your financial aid budget by the amount of the financial emergency and offers you a new student loan to cover this cost.

There are specific categories listed, but examples of covered expenses **are the annual cost of health insurance**, major car repairs, and a one-time laptop purchase. Each appeal is reviewed on a case-by-case basis and you will submit the form through your <u>Secure Document Uploader</u> on Pathway. **You must submit this form in the same semester that the cost was incurred.** 

Additionally, UMKC has a variety of resources and services available to help meet students' basic needs. The resources can be found on the Basic Needs website and by contacting their staff.

#### Funding for Clinical, Conference, and Residency Interview Travel:

Students can request an increase in their financial aid budget for approved required travel expenses. The Travel Expense Form provides a "reimbursement" in the form of additional student loans to pay for transportation and living expenses while traveling for educational experiences. You will submit this form if you have already taken out your maximum

available loans for this year. The <u>Travel Expense Form</u> increases your financial aid budget by the amount of the travel expense and offers you a new student loan to cover this cost. Clinical travel is always evolving, and students should contact their specific campus for any updates to funding options prior to submitting a Travel Expense Form.

On the form, you will be asked to provide an estimate of your expenses and provide any receipts and documentation of the purchase. If your actual expenses come in under your estimated expenses, your financial aid budget will be adjusted back down to match your actual expenses. You must submit this form in the same semester that the cost was incurred.

NOTE: Groceries and housing are already built into your regular Cost of Attendance budget for that term. If you need housing for clinical rotations, you can request the amount that is **over** your already allotted housing allowance. This nuance of the form can be tricky, so contact the Financial Wellness Counselor (Kristian Brennon) if you need help completing it!

Each request is reviewed on a case-by-case basis and you will submit the form through your <u>Secure Document Uploader</u> on Pathway. Find the form on the Financial Wellness Canvas site.

The form must be signed by an academic unit prior to submission. Meet with Kristian to review the form and get a signature.

For questions about COA, budgeting, or completing required financial aid forms, please contact: Kristian Brennon, AFC®
Financial Wellness Counselor, UMKC School of Medicine
<a href="mailto:brennonk@umkc.edu">brennonk@umkc.edu</a>
816-235-1807
M4-205A (office)

For additional information and resources, access the <u>UMKC School of Medicine Financial Wellness Canvas Site</u>.