

Navigating Application Expenses

For Health Professions School

Applying to medical, dental, or other health professions schools requires an upfront investment. This guide will walk you through the expenses you will encounter in the application process.

Sample Medical School Application Expenses

| | Range of costs | Sample cost |
|--|--|------------------------------------|
| MCAT preparation | Varies widely (minimally ~\$300) | \$500 |
| MCAT registration | \$315 | \$315 |
| School selection resource: MSAR | \$28 | \$28 |
| Primary (common) application to MD schools: AMCAS | \$170 for the first school \$40 for each additional | 20 schools: \$930 |
| Transcript fees | Varies by school | \$2.75 |
| Letter storage fees | Varies by school | |
| Secondary application fees | Approx. \$50-\$150 per school | National median[1]: \$1200 |
| CASPer test | \$10 to take, \$10 per school to distribute scores | \$40 |
| Interviews: Travel to and from the school's city/town | ~\$0-500 per interview | 3 interviews @ \$400 each: \$1,200 |
| Transportation within school's city/town | ~\$0-100 per interview | |
| Lodging and food | ~\$0-200 per interview | |
| Interview suit and shoes | varies | |
| Deposits | May be non-refundable, varies from school to school | |
| Second look visits: travel to/from the school, lodging | Optional, varies | |
| | | Total: \$4,216 |

This is only a sample. Expenses vary significantly with the most variation tied to type of standardized test prep, number of applications, and number of interviews. In the following pages, we share more details about each expense and some tips on maximizing your investment.

General Advice

- Sometimes it makes sense to cut costs but sometimes it's in your best interest to make some financial sacrifices to reach your goals. Work with mentors and reflect carefully on your needs as you navigate this.
- There is often a trade off between time and money. Sometimes it makes sense to slow down to maximize results and sometimes it doesn't. Take time to weigh the pros and cons.
- Throughout this process, be a self advocate. Work with an advisor or mentor who can help you reach out professionally and appropriately to schools regarding your financial situation.

Before you Begin

- Have a frank discussion with family regarding their level of support early in the process, as it may affect your decisions moving forward.
- Have a frank discussion with the Pre-Health Coach about the strength of your candidacy in relation to your goals. Apply only if you feel confident that you can meet your goals. Having to reapply increases the time/financial/emotional cost of applying.
- You may want to consider applying for a credit card that offers points for travel / lodging. Use this credit card for application expenses, then use the points accumulated toward interviews.

Fee Assistance Programs

Participating in fee assistance programs is one of the most significant ways to save money. Read through the websites for these opportunities to see if you might qualify.

Premed students

- The [AAMC Fee Assistance Program](#) (FAP) provides ~\$1500 savings on MCAT prep, MSAR, and AMCAS, and many medical schools will waive secondary application fees if you qualify for the FAP. Apply for the program before you begin MCAT study. Benefits last for up to two calendar years.
- If you apply to osteopathic (DO) medical schools, an [additional fee assistance program](#) is available.

Predental students

- The [Fee Waiver for the Dental Admission Test](#) (DAT) covers 50% of the DAT fee (currently \$475). Apply as close to January 1 as possible as the waivers are given on a first come, first served basis beginning on January 1.
- The primary application (AADSAS) [fee waivers](#) cover up to three total program designations. Apply as soon as the application opens in the summer as the waivers are given on a first come, first served basis beginning when the application opens.

MCAT Preparation for Premed Students

The range of costs

- Least expensive: Borrow library books for test prep and use the free AAMC resources. Use free test offers and free trial opportunities and buy the [AAMC Official Prep Bundle](#) (\$294) for the practice tests and question bank.
- Not too expensive: the above, plus add Next Step practice exams (\$99-\$249, [free practice bundle available](#)) and the [U World question banks](#) (7 day free trial, \$199-\$299 depending on length of subscription)—these have been highly recommended by recent students.
- Middle-range: Next Step, Kaplan, Princeton Review, and Examcrackers are popular test prep companies. They offer in-person or online courses that range from \$1,500-\$2,000+.
- More expensive: Private tutoring, offered through the above companies or other sources from \$2,500-\$4,000+.
- Most expensive: Summer Full-Immersion “Boot Camp” programs, which include individualized tutoring, coaching, and other tailored amenities: \$10,000-\$15,000+

Tips on maximizing your investment

- The [Association of American Medical Colleges \(AAMC\)](#) administers the MCAT: their official advice is more likely to be accurate than prep companies, reddit, etc.
- Talk with St. Olaf students/alums, read through [AAMC profiles](#) for examples of others’ experiences.

- Consider what you need as a learner to maximize your confidence and your readiness for the exam.
 - Prep courses may cost \$1000+ but they provide structure, guidance, accountability, and proven results from past test takers. They may be worth the investment for these reasons. Negotiate with the prep companies, look for deals / discounts, etc.
 - Creating your own study plan can be done on your own budget and with your own timeline. You should be willing to do research on the front end to learn how to maximize time and money (e.g., talking with students who have taken the exam, using official resources, developing a structured “syllabus” for yourself and sticking to it/adjusting it as necessary).
 - Read AAMC advice on [how to create a study plan](#).

DAT Preparation for Predental Students

- See above regarding test prep options.
- Look into prep course offerings and use the [official resources](#) provided by the American Dental Association for preparation.

Standardized Test Registration

The range of costs

In addition to the exam itself ([\\$315 for MCAT](#), [\\$475 for DAT](#)), you will need to travel to/from the test site. If there are no seats at a test center nearby, you may need to travel further / stay overnight in preparation for the exam. There are also fees associated with rescheduling or canceling the test.

Tips on maximizing your investment

- Be realistic about when you’ll be ready to take the test. It’s expensive (in terms of time, money, and emotional wellbeing) to have to take it more than once.
- Once you’re confident that you’ll be ready, register early: you’ll have the best chance at booking your exam at a test center that’s local / convenient, which can minimize travel fees.
- If you may need to reschedule or cancel, keep track of the fees to do so: you pay less / receive a larger refund if you make changes early.

Primary Applications / School Selection

The range of costs

- **US MD programs (not including Texas public schools):** you will complete the [AMCAS application](#). The AMCAS fee in 2019 is \$170 for the first school, \$40 for each additional.
- **US MD/DO/dental programs in Texas:** you will complete the [TMDSAS application](#). The TMDSAS fee in 2019 is \$185 flat, no matter how many schools you apply to.
- **US osteopathic medical (DO) programs:** you will complete the [AACOMAS application](#). The AACOMAS fee in 2019 is \$195 for the first school, \$45 for each additional.
- **US dental schools:** you will complete the [AADSAS application](#). The AADSAS fee is \$251 for the first school, \$108 for each additional.
- **Canadian schools:** additional fees, per school and/or through an application service, will apply.
- **Transcript fees:** St. Olaf charges a fee for all transcripts. See the [Registrar’s page](#) for more information. If you took classes at other colleges/universities, you will pay their fees, if applicable.

- **Letter of recommendation fees:** St. Olaf does not charge to collect and distribute your letters of recommendation, but if you apply through another college's process (e.g., if you did a postbac program) or through a service like [Interfolio](#), there may be a fee.

Tips on maximizing your investment

- Apply in the year that you are confident that you can reach your goals: minimize financial and time costs by only applying once, which may mean adjusting your timeline. Work with Professor Crisp and/or Katie Hughes to gain a realistic understanding of the strength of your candidacy relative to your goals.
- Apply early in the application cycle (for MD/DO programs, submit your primary application in June). More interviews will be available and you may have more flexibility in scheduling interview dates.
- Invest in access to the official guide to schools. These provide official information for each program, including academic metrics, program offerings, and other useful data in a centralized, easy to use resource.
 - [AAMC Medical School Admissions Requirements \(MSAR\)](#) (MD programs, \$28)
 - Choose DO Explorer (DO programs, free)
 - [ADEA Dental School Explorer](#) (dental programs, \$25)
- Choose schools strategically: each school is an investment of more than \$100 in application fees, hours of time spent on secondary applications, and potential travel expenses for interviews. Work with the pre-health coaches to craft your list, taking into account your academic metrics, state residency, interests, and other factors.
- Request transcripts as soon as all of your grades have been reported and you've begun working on the application. There is a fee if you need to rush order transcripts--requesting early and knowing transcripts have arrived at the application service early will give you peace of mind and you won't need to rush order.

Secondary Applications

The range of costs

- Each school sets its own secondary application fee. MD program secondary fees range from free to about \$150.
- Some medical and dental schools require the [CASPer test](#) as part of the secondary application.

Tips on maximizing your investment

- Research secondary application fees and the questions asked on the secondaries in past years before applying. If you don't think you'd realistically complete a school's secondary given the cost or content, leave them off your initial school list and save that \$40 upfront AMCAS fee.
- Contact schools directly to inquire about fee assistance. Be ready to share some background about yourself and your financial situation.
- Use the free CASPer test prep resources provided by the test administrator to prepare.

Interview Process

The range of costs

- **Travel to the school's city:** you will be expected to travel to the school's location. You may receive an invitation to interview within a few weeks, so there is less chance to search for travel discounts.
- **Overnight stay:** most interviews begin in the morning and continue through the late afternoon, so it is often only feasible to travel the day before and stay overnight prior to your interview.

- **Travel within the school's city:** you will have to pay for transportation from the train station/airport to your housing, and from your housing to the school itself.
- **Interview attire:** professional dress (i.e., suit and dress shoes) is expected, along with dry cleaning costs.
- The national median spent on interviews according to the [Matriculating Student Questionnaire](#) (MSQ) was \$650. Over 20% of MSQ respondents reported spending \$2,000 or more on interview during the medical school application process.
- [Middlebury College](#) surveyed their applicants in 2016 and 2017. The average cost per interview reported by respondents was about \$410.

Tips on maximizing your investment

- Consider interview expenses while crafting your school list. Try to be realistic about whether you would really choose a school at a distance versus one near your support network.
- Consider targeting your gap year job search in an area with close proximity to the majority of your school list and/or with proximity to trains/airports.
- Contact schools directly to inquire about travel assistance. Be ready to share some background about yourself and your financial situation.
- If you're offered dates that will make travel especially expensive, contact schools and ask if there are alternatives given your financial situation.
- **In the area messages:** If you travel for an interview, contact other schools where you've applied to let them know that you're in the area to try to coordinate visits. Even if you feel like a school is out of your range, it's worth a shot—the worst they can do is say no!
- **Interview clothes:** Most interviews take place in fall/winter—shop at the end of the season before you apply for suit sales. Try thrift/consignment stores and outlets.
- **Lodging:** Save on hotel expenses by staying with student hosts.

Deposits

When you are accepted to a school, you will often be asked to put down a deposit to hold your seat. Some deposits will be refundable by a certain deadline.

The range of costs

- MD Programs: The [AAMC](#) recommends that initial deposits should not exceed \$100 and should be refundable at least until April 30, and recommends that the deposit be credited toward tuition should the student enroll at the school.
- DO Programs: The [AACOM](#) does not have a stated deposit fee and recommends that schools give applicants a more limited amount of time to submit matriculation documents, and do not provide guidance regarding whether or not a deposit should be refundable/credited to tuition. Some DO school deposits are \$2000+.

Tips on maximizing your investment

- Research deposit amounts and policies, especially for DO schools, prior to applying so that you are aware of these upfront costs.
- Put deposit deadlines in your calendar so that you remember to withdraw from schools during the window that you can receive a refund, if applicable.

Second Look Visits

Some schools offer accepted applicants the opportunity to return to campus for a one- or two-day revisit program that offers the chance to meet prospective classmates and participate in social and educational event. The visits often occur in April prior to the deadline to commit to enroll in a single school.

The range of costs

Applicants are expected to pay for the travel to these visits and associated lodging costs. Some meals will be covered and others will not.

Tips on maximizing your investment

- Contact schools directly to inquire about travel assistance. Be ready to share some background about yourself and your financial situation.
- It is optional to attend second look visits. You can seek alternate ways to gain more insight on a school (e.g., chatting with other students in accepted student Facebook/social media groups; communicating directly with students, faculty, and staff at schools of interest without visiting in person).
- If you attend, set up a meeting with the financial aid office so that you can discuss aid packages in depth (in preparation for the next step, financing your professional school education).

Beyond the Application Process

- **Profession-Specific Starting Points**
 - **Medical:**
 - MD: AAMC's *Financial Information, Resources, Services, & Tools* guide for financing medical education: students-residents.aamc.org/financial-aid/article/first-fact-sheets.
 - DO: AACOM's Financial Aid resources: www.aacom.org/become-a-doctor/financial-aid.
 - **Dental:** Money Matters (www.adea.org/GoDental/Money_Matters.aspx) on the ADEA website; *Financing Your Dental Education*, Chapter 4 of the *ADEA Official Guide to Dental Schools* (www.adea.org/publications/Pages/OfficialGuide.aspx).
 - **Veterinary:** AAVMC *Funding a Veterinary Medical Education*: www.aavmc.org/additional-pages/funding-a-veterinary-medical-education.aspx.
- *The Smart Student Guide to Financial Aid* (www.finaid.org). Popular website with information about loans, scholarships, military aid programs, links to online aid applications, loan repayment calculator, and financial aid contribution estimator.
- *Department of Education's Student Guide* (studentaid.ed.gov). Information on federal student aid resources (such as Stafford, Direct, Primary Care, and Perkins loans), the application process, eligibility requirements, and standard award amounts.

This guide was developed by the Office of Health Professions Advising at Princeton University with the assistance of Princeton alumni and adapted for use for St. Olaf with the author's permission.

[1] National median data from the AAMC Matriculating Student Questionnaire:

<https://www.aamc.org/data-reports/students-residents/report/matriculating-student-questionnaire-msg>