



Doctor of Medicine Program (MD) | Matriculants on or after **September 2026**

The Cost of Attendance (COA) includes direct charges billed by SMUSOM and estimated indirect expenses for the applicable enrollment period. It is used for financial aid purposes and does not reflect the amount a student will owe the University.

This COA is based on SMUSOM's tuition and fee structure and the standard full-time curriculum for the applicable phase of the MD program. Students enrolled outside the standard full-time curriculum may have their COA adjusted based on actual enrollment, assessed tuition and fees, program phase, and applicable federal student-aid eligibility rules. Actual expenses may vary.

What is included in the COA?

The COA is made up of two types of costs: direct and indirect.

- **Direct costs** are charges billed directly by SMUSOM. These include tuition, administrative fees, and applicable Cayman entry/student visa fees. During Clinical Medicine, direct costs also include malpractice insurance and the applicable graduation fee.

- **Indirect costs** are estimated expenses a student may incur while enrolled that are not billed directly by SMUSOM. These include books and supplies, food and housing, utilities, phone and internet, transportation, USMLE exam fees, personal expenses, and applicable Federal Direct Loan fees.

4-Year Doctor of Medicine Program (MD) Basic Science: Terms 1 through 5

Cost of Attendance for Matriculants on or after September 2026

Basic Science	Term 1	Term 2	Term 3	Term 4	Term 5
Tuition	\$ 18,202	\$ 18,202	\$ 18,202	\$ 18,202	\$ 18,202
Administrative Fees	\$ 7,570	\$ 7,570	\$ 7,570	\$ 7,570	\$ 7,570
Cayman Entry Fee	\$ 113				
Books & Supplies	\$ 2,016	\$ 1,020	\$ 876	\$ 721	\$ 457
Food and Housing	\$ 14,350	\$ 14,350	\$ 14,350	\$ 14,350	\$ 14,350
Utilities	\$ 400	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Phone and Internet	\$ 880	\$ 880	\$ 880	\$ 880	\$ 880
Transportation	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
USMLE Exam Fees					\$ 1,000
Personal Expenses	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Loan Fees*	\$ 265	\$ 265	\$ 265	\$ 265	\$ 265
Total Cost of Attendance	\$ 45,996	\$ 45,487	\$ 45,343	\$ 45,188	\$ 45,924

*Federal Direct Loan Fees: Estimated origination fees charged by the U.S. Department of Education for eligible federal student loans. For matriculants on or after September 2026, the allowance reflects anticipated Direct Unsubsidized Loan eligibility under applicable federal loan limits and does not include Grad PLUS Loan fees. Actual fees may vary based on eligibility, borrowing amount, loan period, and other financial assistance. Loan fees and indirect costs are reviewed annually.

Basic Science: Terms 1 through 5:

Estimated Cost of Attendance (COA)

Total Direct Costs	\$128,973
Total Indirect Costs	\$98,965
Total COA	\$227,938



**4–Year Doctor of Medicine Program (MD)
Clinical Medicine: Terms 6 through 10**

Estimated Cost of Attendance (COA)

Basic Science	Term 6	Term 7	Term 8	Term 9	Term 10
Tuition	\$ 24,406	\$ 24,406	\$ 24,406	\$ 24,406	\$ 24,406
Administrative Fees	\$ 5,794	\$ 5,794	\$ 5,794	\$ 5,794	\$ 5,794
Books & Supplies	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
Food and Housing	\$ 13,350	\$ 13,350	\$ 13,350	\$ 13,350	\$ 13,350
Utilities	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800
Phone and Internet	\$ 880	\$ 880	\$ 880	\$ 880	\$ 880
Transportation	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
USMLE Exam Fees			\$ 1,000		
Malpractice Insurance	\$ 295	\$ 295	\$ 295	\$ 295	\$ 295
Personal Expenses	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Graduation Fee					\$ 500
Loan Fees*	\$ 265	\$ 265	\$ 265	\$ 265	\$ 265
Total Cost of Attendance	\$ 49,190	\$ 49,190	\$ 50,190	\$ 49,190	\$ 49,690

***Important Notice:** Cost of Attendance amounts are estimates used for financial aid purposes and are based on full-time enrollment for the applicable phase of the MD program. The COA may exceed the amount a student is eligible to borrow through federal student loans. Students enrolled less than full-time may have their COA adjusted based on actual enrollment, assessed charges, program phase, and applicable federal student-aid eligibility rules.*

Clinical Medicine: Terms 6 through 10:

Estimated Cost of Attendance (COA)

Total Direct Costs	\$152,975
Total Indirect Costs	\$94,475
Total COA	\$247,450

Notes:

- Food and Housing includes the standard housing and food allowance for the applicable phase of the program.
- USMLE exam-fee allowances are estimated indirect costs included in Basic Science Term 5 and Clinical Medicine Term 8.
- Cayman entry/student visa fees are direct charges included in Basic Science Term 1.
- Malpractice insurance is a direct charge included in Clinical Medicine Terms 6–10. The graduation fee is a direct charge included in Clinical Medicine Term 10.
- Federal Direct Loan Eligibility Notice: For new borrowers beginning on or after July 1, 2026, current federal guidance sets a \$50,000 annual Direct Unsubsidized Loan limit for professional students, a \$200,000 aggregate limit for professional students, and a \$257,500 lifetime maximum aggregate loan limit. Grad PLUS Loans are eliminated for new graduate/professional borrowers and are not included in this new-student COA loan-fee estimate. The COA may exceed federal loan eligibility, and students are responsible for costs not covered by federal student loans, scholarships, private financing, institutional payment arrangements, or other resources.
- Federal Direct Loan Fees are estimated origination fees charged by the U.S. Department of Education for eligible Direct Unsubsidized Loans. Actual fees may vary based on eligibility, borrowing amount, loan period, enrollment status, annual, aggregate, and lifetime limits, and other financial assistance.