

M.D./Ph.D. Program

Tuition and Living Expense Matrix



WAYNE STATE
School of Medicine
Enrollment Management

MD1 - COHORT YEAR

July to March (9 months)

- **Full Tuition Scholarship** (Fees not included in M.D. Program).
- **Stipend** every 2 weeks for Living Expenses. Funding is taxable, but Federal, State and City taxes not deducted and you may need to pay (current amount \$30,000 per academic year). See a Tax Advisor for your personal questions.
- **WSU Health Insurance** funding reimbursement if enrolled (current up to \$5,000).
- Not eligible for any additional Scholarship/Loan Funding. Extenuating circumstances may be available see a Financial Aid Advisor.
- **Cohort Year and Academic/Financial Aid Year will overlap between cohorts.** Cost of attendance is determined and Financial Aid is awarded by Academic/Financial Aid Year of July 1 to June 30 of each year.



MD2 - COHORT YEAR

April to March (12 months)

- **Full Tuition Scholarship** (Fees not included in M.D. Program).
- **Stipend** every 2 weeks for Living Expenses. Funding is taxable, but Federal, State and City taxes not deducted and you may need to pay (current amount \$30,000 per academic year). See a Tax Advisor for your personal questions.
- **WSU Health Insurance** funding reimbursement if enrolled (current up to \$5,000).
- Not eligible for any additional Scholarship/Loan Funding. Extenuating circumstances may be available see a Financial Aid Advisor.
- **Cohort Year and Academic/Financial Aid Year will overlap between cohorts.** Cost of attendance is determined and Financial Aid is awarded by Academic/Financial Aid Year of July 1 to June 30 of each year.



PH.D. PROGRAM - 3 TO 5 YEARS

April to March of last year (some may have dual enrollment January to March of last year)

- Employee of the University and receive a paycheck every 2 weeks (current payroll amount \$30,000 per academic year).
- Payroll Taxes are deducted in paycheck.
- Tuition paid by Ph.D. Tuition Program Gift Scholarship Funds.
- Employee Health Insurance Plans if you choose to select and will be deducted in paycheck.



Enrollment
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M.D./Ph.D. Program Tuition and Living Expense Matrix

- May be eligible for additional Scholarship Funding if Cost of Attendance is not exceeded.
- May be eligible to take additional Loan Funding up to Cost of Attendance for Living Expenses if not exceeded.
- If you are dual enrolled during the transition period back to your M.D. Program, Tuition will be covered by the appropriate program.



MD3 – COHORT YEAR

April to March (12 months)

- **Full Tuition Scholarship** (Fees not included in M.D. Program).
- **Stipend** every 2 weeks for Living Expenses. Funding is taxable, but Federal, State and City taxes not deducted and you may need to pay (current amount \$30,000 per academic year). See a Tax Advisor for your personal questions.
- **WSU Health Insurance** funding reimbursement if enrolled (current up to \$5,000).
- Not eligible for any additional Scholarship/Loan Funding. Extenuating circumstances may be available see a Financial Aid Advisor.
- **Cohort Year and Academic/Financial Aid Year will overlap between cohorts.** Cost of attendance is determined and Financial Aid is awarded by Academic/Financial Aid Year of July 1 to June 30 of each year.



MD4 – COHORT YEAR

April to May (14 months) June Graduation from MD Program

- **Full Tuition Scholarship** (Fees not included in M.D. Program).
- **Stipend** every 2 weeks for Living Expenses. Funding is taxable, but Federal, State and City taxes not deducted and you may need to pay (current amount \$30,000 per academic year). See a Tax Advisor for your personal questions.
- **WSU Health Insurance** funding reimbursement if enrolled (current up to \$5,000).
- Not eligible for any additional Scholarship/Loan Funding. Extenuating circumstances may be available see a Financial Aid Advisor.
- **Cohort Year and Academic/Financial Aid Year will overlap between cohorts.** Cost of attendance is determined and Financial Aid is awarded by Academic/Financial Aid Year of July 1 to June 30 of each year.



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Resource guide

RESOURCES

Payroll Taxes - Understanding Taxes Tax Tutorial: [Payroll Taxes and Federal Income Tax Withholding \(irs.gov\)](https://www.irs.gov)

- Payroll Tax Withholding is variable by person.
- Employees complete Form W-4, Employee's Withholding Allowance Certificate to determine how much federal income tax to withhold.

The amount of federal income tax withholding depends on:

- The employee's marital status
- The number of withholding allowances claimed by the employee
- Any additional amount the employee wants to withhold, and any exemptions from withholding that the employee claims



Low Income Taxpayer Clinic

[Low Income Taxpayer Clinic | Accounting Aid Society](#)
for Federal, State and City taxes



MD Stipend Living Expense Funds

are Taxable Income.
Federal, State and City Taxes may need to be paid when Tax Returns are filed for the calendar tax year



PhD Paycheck Living Expense Funds

are Taxable Income and payroll taxes are deducted in your paycheck every 2 weeks and will reduce the amount received



Tax Form 1098T

for qualified Tuition and Related Expenses -
[1098T Frequently Asked Questions - Office of the Bursar - Wayne State University](#)



SOM Health Insurance

[Health Insurance - Records and Registration - Wayne State University School of Medicine](#)

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