

**OFFICE OF STUDENT FINANCIAL AID & PLANNING
INFORMATION FOR DEAN'S RESEARCH FELLOWS FOR 2025-26**

STUDENT BUDGETS

Student budgets as posted on our website are comprised of 3 areas: Billable Tuition & Fees, Other Educational Expenses, and Living Expenses. In this paper we will walk you through how these three areas are affected when a student 'steps out' of the regular curriculum for the Dean's Research Fellowship, and is still considered a full-time student on Extended Curriculum (EC) at VP&S.

The Dean's Research Fellowship provides a stipend for living expenses and covers the billable fees for the period of July 1, 2025 to June 30, 2026.

2025-26 DRF STIPEND

Students will receive \$25,000 in stipends over the July 1, 2025 to June 30, 2026 period. This will be divided into 4 payments of \$6,250 each. Student should be sure that they have signed up for Direct Deposit in their school account on SSOL. If not signed up for direct deposit, a paper check will be drawn and mailed to an address on SSOL.

Stipends will be requested at the beginning of July '25, October '25, January '26, and April '26. Students can expect to receive the funds by the middle of the month.

BILLABLE ITEMS

The DRF program will cover Billable Charges, as shown in the chart below. These are from the 2024-25 year, as the 2025-26 charges have not been finalized yet, so these amounts may change slightly.

| | Fall | Spring |
|-------------------------------|--------------|--------------|
| TUITION AND FEES | | |
| TUITION | 500 | 500 |
| FEES | | |
| STUDENT HEALTH SERVICE | 828 | 828 |
| MEDICAL INS. PREMIUM | 1,888 | 3067 |
| SUPPLEMENTAL INS. PREMIUM | 10 | |
| DISABILITY INSURANCE | 78 | |
| P&S IT FEE | 148 | |
| CUIMC NETWORK FEE | 225 | 225 |
| TOTAL TUITION AND FEES | 3,677 | 4,620 |

Students who 'step out' of the regular curriculum prior to July 1, 2025 may have their Spring '25 term tuition prorated. If they return to the regular curriculum during the Spring '26 term, instead of owing only \$500, that term's tuition will also be prorated. The DRF Program will pay \$500 toward the prorated Spring '26 term tuition.

The Medical Insurance and the Supplemental Insurance contracts run from mid-August 2025 to mid-August 2026. Students who 'step out' of the regular curriculum for the DRF and who are enrolled in the Medical Insurance and Supplemental Insurance have continuous coverage, as they maintain their full-time student status while doing the DRF.

Students may be approved by Health on Haven to opt out of these two charges if they can show they have comparable coverage.

Students who have been approved to opt out of these two charges and who turn 26 during the academic year (if no longer on parents' plan) are able to get this coverage outside of the Open Enrollment period. They need to contact Health on Haven and also let us know the prorated amount they will be charged.

In the past, Health on Haven hasn't put the Supplemental Insurance charge on a student's bill at the start of the fall term. If a student has this insurance, and we pay the charge early in the fall, it will be refunded to the student, and the student must monitor their school bill to see when it's charged so they can pay it or accrue late fees.

WHAT HAPPENS IF YOU START YOUR RESEARCH PRIOR TO 7/1/25

VP&S has two terms, spring and fall, January-June and July-December respectively.

This chart shows the various registration codes and charges (for 24-25 academic year); the shaded areas represent time in EC:

| Students leaving 'regular' curriculum but continuing at P&S (other course work or extended curriculum) | | | | | Month student leaves | | | | | |
|--|---------------------------------|--|----------------|--------|----------------------|-----|-----|-----|-----|-----|
| | | | | | Jan | Feb | Mar | Apr | May | Jun |
| | | | | | Jul | Aug | Sep | Oct | Nov | Dec |
| Billing code | | | tuition charge | status | | | | | | |
| MDEC1S | 1 month MD / 5 months CW OR EC | | \$ 500 | FT | In school 1 mo | | | | | |
| MDEC2S | 2 months MD / 4 months CW or EC | | \$ 500 | FT | In school 2 mos | | | | | |
| MDEC3S | 3 months MD / 3 months CW or EC | | \$ 18,253 | FT | In school 3 mos | | | | | |
| MDEC4S | 4 months MD / 2 months CW or EC | | \$ 36,506 | FT | In school 4 mos | | | | | |
| MDEC5S | 5 months MD / 1 month CW or EC | | \$ 36,506 | FT | In school 5 mos | | | | | |

| Students returning to 'regular' curriculum from other coursework or extended curriculum | | | | | Month student returns | | | | | |
|---|---------------------------------|--|----------------|--------|-----------------------|-----|-----|-----|-----|-----|
| | | | | | Jan | Feb | Mar | Apr | May | Jun |
| | | | | | Jul | Aug | Sep | Oct | Nov | Dec |
| Billing code | | | tuition charge | status | | | | | | |
| MDEC5R | 5 months CW or EC / 1 month MD | | \$ 500 | FT | In school 1 mo | | | | | |
| MDEC4R | 4 months CW or EC / 2 months MD | | \$ 500 | FT | In school 2 mos | | | | | |
| MDEC3R | 3 months CW or EC / 3 months MD | | \$ 18,253 | FT | In school 3 mos | | | | | |
| MDEC2R | 2 months CW or EC / 4 months MD | | \$ 36,506 | FT | In school 4 mos | | | | | |
| MDEC1R | 1 month CW or EC / 5 months MD | | \$ 36,506 | FT | In school 5 mo | | | | | |

| Other registrations: | | | | | | | | | | |
|----------------------|---|--|--------|-----|--|--|--|--|--|--|
| MDMDL | In-School entire term, Jan to June, or July to June | | \$ 500 | F/T | In school entire semester, Jan 1 to June 30 or Jul 1 to Dec 31 | | | | | |

For example, a student who leaves the regular curriculum on April 1st is in school for 3 months of the spring '25 term and on EC for 3 months (Billing code MDEC3) for the rest of the term. This would result in a change in tuition for the spring term to \$18,253, ½ the full-time charge of \$36,506. When the student returns to the regular curriculum the following spring they will be charged the regular tuition for a half term at the new rate.

Should a student be in the regular spring '25 curriculum for only 1 or 2 months of the term (Billing code MDEC1S or MDEC2S), they would be charged only \$500 tuition and will pay the regular full tuition at the new rate when they return.

During a term when the student is only on EC, the tuition charge will be \$500 (Billing code MDMDL).

IMPACT ON FINANCIAL AID ELIGIBILITY

Dean's Research Fellows who are receiving financial aid of any type may see an adjustment in the amount of aid if they step out of the curriculum before July 1. Any of these budget components may be reduced:

- Tuition
- 'Other Educational Expenses'
- Living Expenses

Students who step out of the regular curriculum during the Spring term are not be eligible for school scholarship aid for:

- The portion of tuition that was reduced
- The portion of 'other educational expenses' that may have been reduced
- Living expenses for the months they are pursuing research. Some students may have support from their research mentors to cover those months' living expenses. Those who do not, and do not have personal resources to cover those expenses, are eligible for Federal Direct or private/alternative loans.

If a student's mentor is not providing funds for living expenses prior to 7/1/25, or if a student doesn't have adequate personal resources to cover living expenses, they may apply for an educational loan. Contact Student Financial Aid & Planning for more information.

Dean's Research Fellows who return to the regular curriculum during Spring '26 (as opposed to returning 7/1/26) will be considered for school scholarship funding for tuition, for the "Other Educational Expenses" that were reduced when they first stepped out, and for living expenses for the time they are now back in the regular curriculum.

For consideration for school need-based scholarships, students and their families will need to complete the CSS Profile or VP&S Supplemental Form and the FAFSA:

- If returning in the Spring term, completed application materials should be submitted no later than October 30th of the Fall term.
- If returning in the Fall term, completed application materials should be submitted by the due date for all returning students (usually some time in March).

A shift in families' financial circumstances from the prior application cycle may result in a change in the amount of need-based school aid.

Students completing only the FAFSA will be eligible only for Federal Direct or private/alternative loans. Award letters for 2025-26 will not be produced until closer to the time of return.