

OFFICE OF STUDENT FINANCIAL AID & PLANNING
Information for Students with Extended Curriculum (EC) Status
Who Step Out of the Regular Curriculum to Pursue a Year of Research

STUDENT BUDGETS

Student Budgets as posted on our website are comprised of 3 areas: Billable Tuition & Fees (includes Student Health on Haven), 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 and is still considered a full-time student on Extended Curriculum (EC) at VP&S.

TUITION

Students who step out of the regular curriculum during a term may have their tuition prorated. VP&S has two terms, spring and fall, January-June and July-December respectively.

This chart shows the various registration codes and **charges (for 25-26 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
<u>Billing code</u>		<u>tuition charge</u>	<u>status</u>							
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	\$ 18,710	FT	In school 3 mos						
MDEC4S	4 months MD / 2 months CW or EC	\$ 37,420	FT	In school 4 mos						
MDEC5S	5 months MD / 1 month CW or EC	\$ 37,420	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
<u>Billing code</u>		<u>tuition charge</u>	<u>status</u>						
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	\$ 18,710	FT	In school 3 mos					
MDEC2R	2 months CW or EC / 4 months MD	\$ 37,420	FT	In school 4 mos					
MDEC1R	1 month CW or EC / 5 months MD	\$ 37,420	FT	In school 5 mo					

Other registration:

	In-School entire term, Jan to June, or July to Dec			
MDMDL		\$ 500	FT	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 1, 2026, is in school for 3 months of the spring term and on EC for 3 months (Billing code MDEC3S) for the rest of the term. This would result in a change in tuition for the spring '26 term to \$18,710, ½ the full-time charge of \$37,420. 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 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).

Student Health on Haven - Medical Insurance:

The Medical Insurance and the Supplemental Insurance contracts run from mid-August 2026 to mid-August 2027. Students who 'step out' of the regular curriculum for EC and who are enrolled in the Medical Insurance and Supplemental Insurance have continuous coverage, as they maintain their full-time student status while doing EC.

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

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 Student Health on Haven and also let us know the prorated amount they will be charged.

In the past, Student Health on Haven didn't put the Supplemental Insurance charge on a student's bill at the start of the fall term. Students can check their bill via SSOL Account Detail by Term to see when it has been charged so pay it, or else, possibly accrue late fees.

OTHER EDUCATIONAL EXPENSES

We do not adjust the Other Educational Expenses if a student is stepping out for only 1 or 2 months of the term, on the assumption that those expenses have already been incurred. Students who step out for 3 months or more will have those expenses prorated, and the portion that has been removed will be considered upon the student's return to the regular curriculum.

LIVING EXPENSES

When a student steps out of the regular curriculum during the Fall or Spring term to do research, the living expense portion of a student's budget is adjusted to include only the time in the regular curriculum. In the next section we will discuss the impact on financial aid.

IMPACT ON FINANCIAL AID ELIGIBILITY

Students who are receiving financial aid of any type may see an adjustment in the amount of aid when they step out of the regular curriculum if any of these budget components have been reduced:

- Tuition
- 'Other Educational Expenses'
- Living Expenses

Students who step out of the regular curriculum during the Fall or Spring term to do research will not be eligible for school funding 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.

If a student's mentor is not providing funds for both tuition & fees and for living expenses during the research period, or if a student doesn't have adequate personal resources to cover these costs, they may apply for an

educational loan (Federal Direct Unsubsidized or private/alternative loans). Contact Student Financial Aid & Planning for more information.

Example - Student Steps out for May & June: In this example a third-year student steps out for the last 2 months of the spring term:

EC = extended curriculum, doing research - not eligible for need-based school aid												
R = in regular curriculum -eligible for need-based school aid												
	Fall						Spring					
	JULY	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
3RD YR	R	R	R	R	R	R	R	R	R	R	EC	EC
4th YR	EC	EC	EC	EC	EC	EC	EC	EC	EC	EC	R	R
5th YR	R	R	R	R	R	R	R	R	R	R	R	
											Grad Mid-May	

RETURNING TO THE REGULAR CURRICULUM

Upon return to the regular curriculum, students will be considered for need-based school funding for tuition, for any 'Other Educational Expenses' that were prorated 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 sometime 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. Financial Aid Offer letters will not be produced until closer to the time of return.