

OFFICE OF STUDENT FINANCIAL AID & PLANNING
INFORMATION FOR DEAN'S RESEARCH FELLOWS (DRF) FOR 2026-27

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, 2026 to June 30, 2027.

2026-27 DRF STIPEND

Students will receive **\$25,000** in stipends over the July 1, 2026 to June 30, 2027 period. This will be divided into 4 payments of **\$6,250** each. Students 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 '26, October '26, January '27, and April '27. 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.

TUITION AND FEES

TUITION
FEES

STUDENT HEALTH SERVICE
MEDICAL INS. PREMIUM
SUPPLEMENTAL INS. PREMIUM
DISABILITY INSURANCE
P&S IT FEE
CUIMC NETWORK FEE
TOTAL TUITION AND FEES

Fall	Spring
600	600
894	894
2,218	3,605
10	
78	
148	
240	240
4,188	5,339

Students who 'step out' of the regular curriculum prior to July 1, 2026 may have their Spring '26 term tuition prorated. If they return to the regular curriculum during the Spring '27 term, instead of owing only \$500, that term's tuition will also be prorated. The DRF Program will pay \$500 for tuition toward the prorated Spring '27 term tuition.

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 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 didn'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 7/1/26

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

This chart shows the various registration codes and **charges for the 26-27 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	\$ 600	FT	In school 1 mo					
MDEC2S	2 months MD / 4 months CW or EC	\$ 600	FT	In school 2 mos					
MDEC3S	3 months MD / 3 months CW or EC	\$ 19,084	FT	In school 3 mos					
MDEC4S	4 months MD / 2 months CW or EC	\$ 38,168	FT	In school 4 mos					
MDEC5S	5 months MD / 1 month CW or EC	\$ 38,168	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	\$ 600	FT	In school 1 mo					
MDEC4R	4 months CW or EC / 2 months MD	\$ 600	FT	In school 2 mos					
MDEC3R	3 months CW or EC / 3 months MD	\$ 19,084	FT	In school 3 mos					
MDEC2R	2 months CW or EC / 4 months MD	\$ 38,168	FT	In school 4 mos					
MDEC1R	1 month CW or EC / 5 months MD	\$ 38,168	FT	In school 5 mo					

Other registration:

MDMDL	In-School entire term, Jan to June, or July to Dec								
		\$	600	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 '26 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 term to \$18,710, ½ the full-time charge of \$37,420 in effect for the 25-26 academic year. 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 '26 curriculum for only 1 or 2 months of the term (Billing code MDEC1S or MDEC2S), they would be charged only \$600 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 \$600 (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.

If a student's mentor is not providing funds for living expenses prior to 7/1/26, or if a student doesn't have adequate personal resources to cover living expenses, they may apply for an educational loan (Federal Direct Unsubsidized or private/alternative loan). Contact Student Financial Aid & Planning for more information.

Dean's Research Fellows who return to the regular curriculum during Spring '27 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 Unsubsidized or private/alternative loans. Financial Aid Offer letters for 2026-27 will not be produced until closer to the time of return.