



# Physician Assistant Program

## Master of Medical Science (MMS)

*cohort starting May 2025*

### Program Costs and Financial Assistance

BW's MMS in physician assistant program has a comprehensive cost of \$98,000 for the cohort beginning May 2025. This amount includes tuition, a \$1,200 nonrefundable program fee, electronic medical resources, consumable lab supplies and fees for the following:

- Textbooks
- One white lab coat, embroidered
- PA medical bag with supplies
- Stethoscope
- Student Parking (2 years)

The \$98,000 will be divided evenly between the 6 semesters of the program.

| Semester                            | Program Cost    |
|-------------------------------------|-----------------|
| <b>Year 1</b>                       |                 |
| Semester 1 (May - August 2025)      | \$16,333        |
| Semester 2 (August - December 2025) | \$16,333        |
| Semester 3 (January - April 2026)   | \$16,334        |
| <b>Year 2</b>                       |                 |
| Semester 4 (May - August 2026)      | \$16,333        |
| Semester 5 (August - December 2026) | \$16,333        |
| Semester 6 (January – April 2027)   | \$16,334        |
|                                     | <b>\$98,000</b> |

### How Do I Pay For This?

Students enrolling in this program use a variety of options to cover the costs. In addition to your personal savings or other outside resources, most students rely heavily on financial assistance available through the Federal Financial Aid Program by filing the FAFSA. Directions for completing the FAFSA are on the BW website at <https://www.bw.edu/one-stop/finances/financial-aid/apply/>. You can cover the entire cost of the MMS Physician Assistant Program, including living expenses and miscellaneous non-program costs, with Federal Direct Student Loans and Grad PLUS Loans.

**Year 1** May 2025- April 2026

**\$49,000 Program Cost**

\$20,500 potential Federal Direct Student Loan eligibility \*

\$28,500 minimum Grad PLUS eligibility

**Year 2** May 2026- April 2027

**\$49,000 Program Cost**

\$20,500 potential Federal Direct Student Loan eligibility \*

\$28,500 minimum Grad PLUS eligibility

| <b>Anticipated Credits Per Term</b> |               |        |               |
|-------------------------------------|---------------|--------|---------------|
|                                     | <b>Year 1</b> |        | <b>Year 2</b> |
| Summer                              | 21 credits    | Summer | 11 credits    |
| Fall                                | 22 credits    | Fall   | 13 credits    |
| Spring                              | 23 credits    | Spring | 13 credits    |

Beyond program costs (listed above), the Grad PLUS Loan will cover up to an additional \$26,000 each year in miscellaneous and living expenses.

\* Our PA students are usually eligible for the maximum annual amount of \$20,500 in FDSL per academic year. This could be less if your current aggregate loan debt includes loans already used for courses at the graduate level. To check your student loan borrowing, go to <https://studentaid.gov/>.

## **Federal Direct Student Loan**

Unsubsidized Federal Direct Student Loans (FDSL) are available to students who have completed the Free Application for Federal Student Aid or FAFSA. Eligibility is not based on financial need. For this two-year program, students may potentially be eligible for \$41,000, or \$20,500 per year, in FDSL, depending on the student's current aggregate loan debt that includes loans already used for courses at the graduate level. FDSL eligibility is unsubsidized for graduate students, meaning that interest accrues during in-school, grace period and deferment. Interest accruing during these periods may be paid or capitalized. There are several repayment options, with repayment beginning six months after the student has graduated or is no longer enrolled in the program, and the repayment period is up to 10 years.

## **Grad PLUS Loan**

Students may choose the Grad PLUS Loan to cover any remaining direct program costs (BW tuition) left after the FDSL, as well living expenses and miscellaneous non-program costs (considered cost of attendance). Beyond program costs, the Grad PLUS Loan will cover up to \$20,000 in miscellaneous and living expenses annually. The FAFSA is required for this loan, in addition to a credit-based application. The Grad PLUS Loan requires that students do not have an adverse credit history. If you have an adverse credit history, you may still receive a PLUS Loan by obtaining an endorser (cosigner). Graduate PLUS Loans carry a fixed interest rate, and repayments begin as soon as the last disbursement of the loan is made, but they can be deferred until after graduation. There will be a loan origination fee that is deducted from the amount you borrow, so allow for this when determining the total Grad PLUS Loan you will need.

## **Billing**

Initial bills for each new semester will be made available to the student in March, July and November. The student has 30 days to pay his or her bill, after which time a finance charge will be added to any unpaid portion of the bill. Finance charges are not assessed to students enrolled in good standing in a payment plan.

## **BW Payment Plan**

Baldwin Wallace University offers a tuition payment plan as an interest-free way to break down your education expenses into monthly installments. This may be utilized for the entire cost of your financial responsibility, or any portion not met by loan or other resources. The semester payment plan for students includes a processing fee of \$35 for each semester. For details, please refer to information provided on the BW One Stop's website at <https://www.bw.edu/one-stop/finances/payments/>

## **Other Questions?**

Contact the Admission Office at 440-826-2012 or [admission@bw.edu](mailto:admission@bw.edu).