

# Memo

**To:** BGS Faculty

**From:** Kelly Jordan Sciutto, Ph.D., Associate Dean for Graduation Education and Director of Biomedical Graduate Studies

Jill Baxter, Director of Financial Operations, BGS

**Date:** September 26, 2023

**Re:** PhD and MD/PhD BGS Mentor Cap for FY2024

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Effective **9/1/2023** the FY2024 mentor cap (including tuition, fees, stipend, and health insurance) to support BGS-PhD students in years 3+ and BGS MD-PhD students in years 4+, is \$42,000.00. While this reflects an increase of \$2,000 from last year, it continues to be well below the current maximum allowable NIH support of Trainees at \$56,484. While BGS strives to maintain the lowest possible cost to mentors, we cannot predict future increases in tuition, changes in support from training grants and institutional sources, or stipend increases to maintain parity with peer institutions. The full cost of a graduate student in FY2024 is \$91,366 for BGS-PhD. As such, we ask that future cost increases and time to degree be included when planning future student support.

BGS supports our students throughout their career as graduate students, starting from 100% support in the first 21 months, ranging between 13% - 54% in years 3-5. In year 6 and beyond, mentors will provide approximately 95% of a student's cost.

In AY24, the total cost of stipend/tuition/fees/health for all BGS students is approximately \$102.3M, of which \$55.3M will be covered by BGS/PSOM/University; \$12.8M from individual student awards such as T32/F30/F31/NRSAs/other fellowships and \$34M from mentor funds. BGS does not control the levels of tuition, fees, and health insurance charged; these amounts are determined by the University. BGS controls only the stipend level, the number of students admitted each year, and the faculty mentor contribution to support students in their lab. The BGS-controlled factors are adjusted annually with consideration of minimizing costs to faculty while ensuring our students are paid a living wage.

**LENGTH OF SUPPORT FOR BGS PhD STUDENTS:** Students are fully BGS-supported for their first **21 months**. For FY2024, Mentors of rising 3rd year students began their support of such students on **June 1, 2023**.

**LENGTH OF SUPPORT FOR (MD-PhD) STUDENTS:** Students are fully BGS supported for their first 3 years of the program (i.e. MD Years 1-2, PhD Year 3). Mentors of rising 4th year students will begin their support of such students on July 1st.

**MENTOR SUPPORT OF STUDENTS ON NRSA TRAINING GRANTS AND FELLOWSHIPS:** Because training grants vary in their stipend and tuition coverage, the level of mentor support will vary accordingly. The mentor support will not exceed the mentor cap of \$42,000 and is most often less than this amount. The gap between the mentor cap and the NIH support will yield the mentor's obligation of financial support.

**MENTOR SUPPORT FOR PART OF AN ACADEMIC YEAR:** If a mentor ends up supporting a student for only part of an academic year, the mentor should contact the BGS office as early as possible, so that BGS staff can calculate the support required.

**MENTOR SUPPORT OF STUDENTS WITH NON-NIH INDIVIDUAL EXTRAMURAL AWARDS:** Students who receive extramural fellowship awards relieve mentors of a portion of these costs. Mentors are requested to contact the BGS office with details of these awards, so that BGS staff can calculate the support required. The award itself does not eliminate the mentor's contribution. The attached tables indicate the typical distribution of costs among extramural award, mentor, and BGS for students at different stages of training.

**Please note the following:**

1. There is a real incentive for faculty participation in training grants (NIH and others). Costs to mentors of students on training grants are reduced, though not eliminated.
2. Per NIH rules, federal research grant funds (e.g. R01 and P01) may be used to compensate students that are also appointed to training grants or fellowships (T32/T35/F30/F31) under certain conditions.
3. BGS students in years 1-5 are charged full tuition of \$41,544. In Years 6+, BGS students are charged reduced tuition and fees. The balance of costs beyond the contribution by the mentor and/or a training grant is paid by BGS. The total cost of tuition, fees, health insurance and stipend for this academic year will be \$91,336 per BGS PhD student in years 1-5 and \$116,145 per MD/PhD student in years 1-2 and then \$91,366 in years 3-5.

Please note that tuition expenses on a federal grant are not subject to indirect costs.

4. The maximum aggregate duration for NIH NRSA support (to one or more training grants or individual fellowships) is five years for PhD students and six years for MD/PhD students.

If you have questions related to this memo, please reach out to Jill Baxter.

FY24: BGS STUDENT COSTS BY TYPE OF FUNDING SUPPORT AND YEAR										
<b>PhD High Tuition</b>		<b>Years 1-2</b>	<b>COSTS FOR STUDENTS ON BGS SUPPORT</b>							
Tuition	\$ 41,544									
Gen. Fees	\$ 3,802			TUITION	GEN. FEES	TECH. FEES	HEALTH	STIPEND	TOTAL	
Tech. Fees	\$ 1,092		BGS Cost	\$41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$40,000	\$91,336	
Health*	\$ 4,898									
Stipend	\$ 40,000	<b>Years 1-2</b>	<b>COSTS FOR STUDENTS ON NRSA'S (INDIVIDUAL &amp; INSTITUTIONAL) &amp; BGS SUPPORT</b>							
TOTAL	\$ 91,336									
				TUITION	GEN. FEES	TECH. FEES	HEALTH	STIPEND	TOTAL	
<b>PhD Reduced Tuition*</b>			BGS Cost	\$25,544	\$ 3,802	\$ 1,092	\$ 2,898	\$13,648	\$46,984	
Diss Tuition	\$ 5,192		TG Cost	\$16,000	\$ -	\$ -	\$ 2,000	\$26,352	\$44,352	
Diss Gen fees	\$ 948		TOTAL COSTS	\$41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$40,000	\$91,336	
Health*	\$ 4,898									
Stipend	\$ 40,000									
TOTAL	\$ 51,038	<b>Years 3-5</b>	<b>COSTS FOR STUDENTS ON NRSA'S (INDIVIDUAL &amp; INSTITUTIONAL) &amp; MENTOR SUPPORT</b>							
*Clinical Fee	688			TUITION	GEN. FEES	TECH. FEES	HEALTH	STIPEND	TOTAL	
			Mentor Cost	\$12,772	\$ 3,802	\$ 1,092	\$ 2,898	\$ 9,448	\$30,012	
			TG Cost	\$16,000	\$ -	\$ -	\$ 2,000	\$26,352	\$44,352	
			BGS Aid	\$12,772	\$ -	\$ -	\$ -	\$ 4,200	\$16,972	
			TOTAL COSTS	\$41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$40,000	\$91,336	
		<b>Years 3-5</b>	<b>COSTS FOR STUDENTS ON MENTOR RESEARCH GRANTS &amp; BGS SUPPORT</b>							
				TUITION	GEN. FEES	TECH. FEES	HEALTH	STIPEND	TOTAL	
			Mentor Cost	\$10,000	\$ -	\$ -	\$ -	\$32,000	\$42,000	
			BGS Aid	\$31,544	\$ 3,802	\$ 1,092	\$ 4,898	\$ 8,000	\$49,336	
			TOTAL COSTS	\$41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$40,000	\$91,336	
		<b>Years 6+</b>	<b>COSTS FOR STUDENTS ON NRSA'S (INDIVIDUAL &amp; INSTITUTIONAL) &amp; MENTOR SUPPORT</b>							
				TUITION	GEN. FEES	TECH. FEES	HEALTH	STIPEND	TOTAL	
			Mentor Cost	\$ 411	\$ 948	\$ -	\$ 2,898	\$13,648	\$17,905	
			TG Cost	\$ 4,370	\$ -	\$ -	\$ 2,000	\$26,352	\$32,722	
			BGS Aid	\$ 411	\$ -	\$ -	\$ -	\$ -	\$ 411	
			TOTAL COSTS	\$ 5,192	\$ 948	\$ -	\$ 4,898	\$40,000	\$51,038	
		<b>Years 6+</b>	<b>COSTS FOR STUDENTS ON MENTOR RESEARCH GRANTS</b>							
				TUITION	GEN. FEES	TECH. FEES	HEALTH	STIPEND	TOTAL	
			Mentor Cost	\$ 2,596	\$ 948	\$ -	\$ 4,898	\$40,000	\$48,442	
			BGS Aid	\$ 2,596	\$ -	\$ -	\$ -	\$ -	\$ 2,596	
			TOTAL COSTS	\$ 5,192	\$ 948	\$ -	\$ 4,898	\$40,000	\$51,038	
Source for Tuition Rates:										
<a href="https://hosted.apps.upenn.edu/PFCaf/GlobalConfigurations">https://hosted.apps.upenn.edu/PFCaf/GlobalConfigurations</a>										

FY24: CD STUDENT COSTS BY TYPE OF FUNDING SUPPORT AND YEAR										
CD: MD Tuition										
Tuition	\$ 65,940									
Gen Fees	\$ 3,802	<b>Years 1-2</b>	COSTS FOR NON-MSTP STUDENTS ON NRSA'S (INDIVIDUAL FELLOWSHIPS/TRAINING GRANTS) & CD SUPPLEMENT							
Tech Fees	\$ 1,450									
Dis. Ins	\$ 55									
Health	\$ 4,898			TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
Stipend	\$ 40,000									
Total	\$116,145		CD Cost	\$ 49,940	\$ 3,802	\$ 1,450	\$ 2,898	\$ 55	\$ 13,648	\$ 71,793
			TG Cost	\$ 16,000	\$ -	\$ -	\$ 2,000	\$ -	\$ 26,352	\$ 44,352
<b>CD: PhD High Tuition</b>			TOTAL COSTS	\$ 65,940	\$ 3,802	\$ 1,450	\$ 4,898	\$ 55	\$ 40,000	\$116,145
Tuition	\$ 41,544									
Gen. Fees (high)	\$ 3,802	<b>Years 1-2</b>	COSTS FOR MSTP STUDENTS SUPPLEMENTED BY CD							
Tech. Fees	\$ 1,092									
Health	\$ 4,898			TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
Stipend	\$ 40,000		CD Cost	\$ 44,940	\$ 3,802	\$ 1,450	\$ 2,898	\$ 55	\$ 13,648	\$ 66,793
TOTAL	\$ 91,336		MSTP Training Grant Cost	\$ 21,000	\$ -	\$ -	\$ 2,000	\$ -	\$ 26,352	\$ 49,352
			TOTAL COSTS	\$ 65,940	\$ 3,802	\$ 1,450	\$ 4,898	\$ 55	\$ 40,000	\$116,145
<b>CD: PhD Reduced Tuition</b>										
Diss Tuition	\$ 5,192	<b>Year 3</b>	COSTS FOR NON-MSTP STUDENTS ON NRSA'S (INDIVIDUAL FELLOWSHIPS/TRAINING GRANTS) & CD SUPPLEMENT							
Diss Gen fees	\$ 948									
Health	\$ 4,898									
Stipend	\$ 40,000			TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
TOTAL	\$ 51,038		CD Cost	\$ 25,544	\$ 3,802	\$ 1,092	\$ 2,898	\$ -	\$ 13,648	\$ 46,984
			TG Cost	\$ 16,000	\$ -	\$ -	\$ 2,000	\$ -	\$ 26,352	\$ 44,352
<b>CD: In clinics</b>			TOTAL COSTS	\$ 41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$ -	\$ 40,000	\$ 91,336
Gen Fees	\$ 3,802									
Tech Fees	\$ 1,450	<b>Year 3</b>	COSTS FOR MSTP STUDENTS SUPPLEMENTED BY CD							
Dis. Ins	\$ 55									
Health	\$ 4,898			TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
Stipend	\$ 40,000		CD Cost	\$ 25,544	\$ 3,802	\$ 1,092	\$ 2,898	\$ -	\$ 13,648	\$ 46,984
TOTAL	\$ 50,205		MSTP Cost	\$ 16,000	\$ -	\$ -	\$ 2,000	\$ -	\$ 26,352	\$ 44,352
			TOTAL COSTS	\$ 41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$ -	\$ 40,000	\$ 91,336
*Clinical Fee	688	<b>Years 4-5</b>	COSTS FOR CD STUDENTS ON RESEARCH GRANTS WITH CD SUPPLEMENT							
				TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			Mentor Cost	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ 32,000	\$ 42,000
			CD Cost	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000
			CD Cost	\$ 21,544	\$ 3,802	\$ 1,092	\$ 4,898	\$ -	\$ 8,000	\$ 39,336
			TOTAL COSTS	\$ 41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$ -	\$ 40,000	\$ 91,336
		<b>Years 4-5</b>	COSTS FOR NON-MSTP STUDENTS ON NRSA'S (INDIVIDUAL FELLOWSHIPS/TRAINING GRANTS) WITH MENTOR SUPPORT & CD SUPPLEMENT							
				TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			Mentor Cost	\$ 12,772	\$ 3,802	\$ 1,092	\$ 2,898	\$ -	\$ 9,448	\$ 30,012
			CD Cost	\$ 12,772	\$ -	\$ -	\$ -	\$ -	\$ 4,200	\$ 16,972
			TG Cost	\$ 16,000	\$ -	\$ -	\$ 2,000	\$ -	\$ 26,352	\$ 44,352
			TOTAL COSTS	\$ 41,544	\$ 3,802	\$ 1,092	\$ 4,898	\$ -	\$ 40,000	\$ 91,336
		<b>Year 6+</b>	COSTS FOR MD-PHD STUDENTS ON RESEARCH GRANTS							
		(Thesis)		TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			Mentor Cost	\$ 2,596	\$ 948	\$ -	\$ 4,898	\$ -	\$ 40,000	\$ 48,442
			CD Cost	\$ 2,596	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,596
			TOTAL COSTS	\$ 5,192	\$ 948	\$ -	\$ 4,898	\$ -	\$ 40,000	\$ 51,038
		<b>Year 6+</b>	COSTS FOR MD-PHD STUDENTS ON TRAINING GRANTS							
		(Thesis)		TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			Mentor Cost	\$ 411	\$ 948	\$ -	\$ 2,898	\$ -	\$ 13,648	\$ 17,905
			CD Cost	\$ 411	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 411
			TG Cost	\$ 4,370	\$ -	\$ -	\$ 2,000	\$ -	\$ 26,352	\$ 32,722
			TOTAL COSTS	\$ 5,192	\$ 948	\$ -	\$ 4,898	\$ -	\$ 40,000	\$ 51,038
		<b>Year 7</b>	COSTS FOR MD-PHD STUDENTS							
		(Thesis & Clinics)		TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			Mentor Cost	\$ 1,298	\$ 474	\$ -	\$ 2,449	\$ -	\$ 20,000	\$ 24,221
			CD Cost	\$ 1,298	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,298
			CD Cost	\$ -	\$ 1,901	\$ 725	\$ 2,449	\$ -	\$ 20,000	\$ 25,075
			TOTAL COSTS	\$ 2,596	\$ 2,375	\$ 725	\$ 4,898	\$ -	\$ 40,000	\$ 50,594
		<b>Year 7</b>	COSTS FOR MD-PHD STUDENTS							
		(In Clinics)		TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			CD Cost	\$ -	\$ 3,802	\$ 1,450	\$ 4,898	\$ 55	\$ 40,000	\$ 50,205
			TOTAL COSTS	\$ -	\$ 3,802	\$ 1,450	\$ 4,898	\$ 55	\$ 40,000	\$ 50,205
		<b>Year 7</b>	COSTS FOR MD-PHD STUDENTS (INDIVIDUAL FELLOWSHIPS)							
		(In Clinics)		TUITION	GEN. FEES	TECH. FE	HEALTH	DIS. INS.	STIPEND	TOTAL
			IF Cost	\$ -	\$ 1,901	\$ 725	\$ 2,000	\$ -	\$ 26,352	\$ 30,978
			CD Cost	\$ -	\$ 1,901	\$ 725	\$ 2,898	\$ 55	\$ 13,648	\$ 19,227
			TOTAL COSTS	\$ -	\$ 3,802	\$ 1,450	\$ 4,898	\$ 55	\$ 40,000	\$ 50,205

Sources for Tuition Rates:  
<https://hosted.apps.upenn.edu/PFCaf/GlobalConfigurations>  
<https://www.med.upenn.edu/admissions/tuition-fees.html>