



## Financial Pathway Through Dalhousie Medicine

	M1			M2			M3			M4		
	DMNB	DMNS	CBMC	DMNB	DMNS	CBMC	DMNB	DMNS	CBMC	DMNB	DMNS	CBMC
Tuition and fees*	\$26,297	\$26,297	\$26,297	\$27,086	\$27,086	\$27,870	\$27,898	\$27,898	\$28,706	\$28,735	\$29,567	\$29,567
Books/Supplies	\$1,050	\$1,050	\$1,050	\$1,070	\$1,071	\$1,071	\$1,092	\$1,092	\$1,092	\$1,114	\$1,114	\$1,114
Living Costs <sup>1</sup>	\$26,040	\$34,000	\$25,560	\$26,561	\$34,680	\$26,071	\$27,092	\$35,374	\$26,593	\$23,028	\$30,068	\$22,604
Other Living <sup>2</sup>	\$5,160	\$5,760	\$5,160	\$5,263	\$5,875	\$5,263	\$5,368	\$5,993	\$5,368	\$4,563	\$5,094	\$4,563
Local Transport <sup>3</sup>	\$871	\$1080	\$720	\$888	\$1,102	\$734	\$901	\$1,124	\$749	\$766	\$955	\$637
Travel <sup>4</sup>	\$2,100	\$2,100	\$2,100	\$2,142	\$2,142	\$2,142	\$2,185	\$2,185	\$2,185	\$2,229	\$2,229	\$2,229
Miscellaneous	\$1,000	\$1,000	\$1,000	\$1,025	\$1,025	\$1,025	\$1,051	\$1,051	\$1,021	\$893	\$893	\$893
Med School (M1) Moving	\$1,000	\$1000	\$1000									
Clerkship (M3) Moving <sup>5</sup>							\$1,000	\$1,000	\$1,000			
Life/Disability Insurance (OMA) <sup>6</sup>	\$86	\$86	\$86	\$89	\$89	\$89	\$91	\$91	\$91	\$94	\$94	\$94
Electives												
Visiting Electives Application Fees <sup>7</sup>							\$1,076	\$1,076	\$1,076			
Accommodations										\$2,500	\$2,500	\$2,500
Travel Costs (Visiting Electives)										\$5,000	\$5,000	\$5,000
CaRMS												
Application Fees <sup>8</sup>										\$662	\$662	\$662
Interview Clothing										\$250	\$250	\$250
MCCQE #1 Exam Fee										\$1,500	\$1,500	\$1,500
Total Expenses												
	\$63,604	\$63,846	\$62,973	\$64,124	\$73,069	\$64,265	\$67,755	\$76,883	\$67,881	\$71,335	\$79,926	\$71,612

**DMNB = \$266,817**

**DMNS = \$293,724**

**CBMC = \$266,731**

### Footnotes:

1. Includes housing, insurance, utilities, groceries, and personal care.
2. Includes TV subscriptions, dining out, clothing, and other entertainment.
3. Local Transportation. Does not include car or insurance.
4. Trips home for those out of province or other school-related travel.
5. Refers to clerkship placements outside of home site throughout the Maritime provinces.
6. Estimate based on current rates.
7. Based on portal registration fee and 4 visiting electives.
8. Based on participation fee and application to six programs

### Please note:

- All numbers are guesstimates and are subject to change.
- M1, M2, and M3 living costs are based on 12 months while M4 is based on 10
- \* Tuition is subject to change, typically increasing by 3% each year
- Average inflation rate of 2% annually.

## Financing Your Education

- NB Student Aid - [Student Financial Services \(gnb.ca\)](http://gnb.ca)
- NS Student Aid - [Student Assistance - | novascotia.ca](http://novascotia.ca)
- Line of Credit – All major banks offer Student Line of Credit
- NB Medical Education Scholarships – Deadline is May 31<sup>st</sup> - [Scholarships | The New Brunswick Medical Education Foundation \(nbmeded.ca\)](http://nbmeded.ca)
- Dalhousie Medicine Scholarship and Bursaries – Deadline is annually in September
- RIM Stipend – Valued at \$5,000
- Personal Incoming – If you work during Medical School

## After Graduation, Consider the Following...

- Moving Costs
- CMPA Coverage
- Licensing Fees
- Disability Insurance
- Resident Salaries by Province: [Salary – CaRMS](#)
- Provincial loan forgiveness (Working in underserved rural or remote communities) [Canada Student Loan forgiveness for family doctors and nurses - Eligibility - Canada.ca](#)

### PRO TIP

Check your Resident Contract and get to know you benefits!