

## Financial Pathway Through Dalhousie Medicine

	M1		M2		M3		M4	
	DMNB	DMNS	DMNB	DMNS	DMNB	DMNS	DMNB	DMNS
Tuition	\$26,274	\$26,274	\$27,062	\$27,062	\$27,874	\$27,874	\$28,710	\$28,710
Books/Supplies	\$1,030	\$1,030	\$1,056	\$1,056	\$1,082	\$1,082	\$1,109	\$1,109
Living Costs <sup>1</sup>	\$20,000	\$30,000	\$20,500	\$30,750	\$21,013	\$31,518	\$17,948	\$26,922
Other Living <sup>2</sup>	\$3,771	\$4,047	\$3,854	\$4,136	\$3,938	\$4,227	\$3,428	\$3,600
Local Transport <sup>3</sup>	\$864	\$984	\$886	\$1,009	\$908	\$1,034	\$775	\$883
Travel <sup>4</sup>	\$2,050	\$2,050	\$2,101	\$2,101	\$2,154	\$2,154	\$2,208	\$2,208
Miscellaneous	\$1,000	\$1,000	\$1,025	\$1,025	\$1,051	\$1,051	\$1,077	\$1,077
Med School (M1 Moving)	\$500	\$500						
Clerkship (M3) Moving					\$500	\$500		
Life/Disability Insurance (OMA) <sup>5</sup>	\$67	\$67	\$69	\$69	\$70	\$70	\$72	\$72
<b>Electives</b>								
Visiting Electives Application Fees <sup>6</sup>					\$1,000	\$1,000		
Accommodations							\$2,500	\$2,500
Travel Costs (Visiting Electives)							\$5,000	\$5,000
<b>CaRMS</b>								
Application Fees							\$400	\$400
Interview Clothing							\$250	\$250
MCCQE #1 Exam Fee							\$1,500	\$1,500
<b>Total Expenses</b>								
	<b>\$55,556</b>	<b>\$65,952</b>	<b>\$56,553</b>	<b>\$67,208</b>	<b>\$59,590</b>	<b>\$70,510</b>	<b>\$64,977</b>	<b>\$74,231</b>

**DMNB = \$236,676**

**DMNS = \$277,901**

### Footnotes:

1. Includes housing, insurance, utilities, groceries, and personal care.
2. Includes TV subscriptions, dining out, clothing, and other entertainment.
3. Bus fare. Does not include car or insurance.
4. Trips home for those out of province or other school-related travel.
5. Estimate based on current rates.
6. Based on 4 visiting electives.

### 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 months.
- Tuition is subject to change typically increases by 3% each year.
- Average inflation rate of 2.5% 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 your benefits!

