



# Applying for Medical and Dental School

## 2022-2023



This slide deck is for students considering medicine and dentistry as a career. The same approaches made available apply to other professional tracks like veterinary school, pharmacy, and physical therapy programs.

This slide deck provides resources that you as a student should show an interest in and navigate to help you make informed decisions on career preparation and trajectory.



1. Let's begin by providing you with an opportunity to hear from students who were going through exactly what you are going through in terms of making decisions on how to prepare for medical or dental school.

The peer panel consisted of USC alumni from GERO and other programs who were first, second, third and fourth year medical and dental students, residents, interns and doctors who have opened practice. The YouTube video is about one hour and 45 minutes long, so you pick and choose what to watch.



**2021 Medical and Dental School advise session, John Walsh & USC Alumni.**

**We held a “USC Peer” ZOOM information session during the pandemic where former USC students talked about the following topics:**

- 1) MCAT/DAT Preparation**
- 2) Interview Preparation**
- 3) Financing Medical and Dental School**
- 4) Choosing a specialty and career trajectory**

**2021 Medical School advise session Walsh GERO alumni ice video 20210220 151002**  
**<https://www.youtube.com/watch?v=DRU6zFTsF3A&t=144s>**

**The panel consisted of everything from first year medical students, to interns, and finally to seasoned professionals in private practice. It is about 1 hour and 40 minutes, but you can jump around and find topics that interest you.**



2. A good next step is to consider why you are choosing a career in medicine, dentistry, veterinary medicine, chiropractic medicine, and pharmacy. Navigate the following web site and find a ton of really useful information.



Clicking tabs related to each specialty will provide unique information on preparation, financing, and why this career choice is so exciting. The url is below.

<http://doctorly.org/>

 <b>PHYSICIAN</b> <hr/> Career Fields  Education Planning  Q and A  Cost vs. Reward 	 <b>PSYCHIATRY</b> <hr/> Career Fields  Education Planning  Q and A  Cost vs. Reward 	 <b>DENTISTRY</b> <hr/> Career Fields  Education Planning  Q and A  Cost vs. Reward 
 <b>VETERINARY</b> <hr/> Career Fields  Education Planning  Q and A  Cost vs. Reward 	 <b>PHARMACIST</b> <hr/> Career Track  Education Planning  Q & A  Cost vs. Reward 	 <b>CHIROPRACTOR</b> <hr/> Career Fields  Education Planning  Q and A  Cost vs. Reward 

## PLANNING YOUR EDUCATION



**STEP 1**  
Planning Your  
Career Path



**STEP 2**  
Planning Your  
Education



**STEP 3**  
Planning Your  
Finances



**STEP 4**  
Joining the  
Workforce



## FINDING A JOB

Search the United States to find jobs that are right for you OR fill out a resume to let employers find you.

SELECT CATEGORY

ALL STATES

SUBMIT

## WHICH CAREER FITS YOU?

### CHOOSE YOUR PROGRAM

- PHYSICIAN
- PSYCHIATRY
- DENTISTRY
- VETERINARY
- PHARMACIST
- CHIROPRACTOR



Get a detailed analysis to planning your education with our financial planning software

## FINANCIAL PLANNING

Going to school to become any type of doctor is expensive, managing your costs and planning your educational costs is essential. Our Financial Calculator will help you to do just that..

### CHOOSING YOUR CAREER FIELD

PHYSICIAN

START NOW

This screen shot gives you a feel of how this website will walk you through issues of interest to you in a step by step basis

<http://doctorly.org/>



# Undergraduate Timeline for getting ready for Medical School

## Year 1:

- Fall/Spring: Pursue medically related meaningful activities that won't distract from your academic focus
- Fall: Chemistry 1, Biology 1, Meet with your premed advisor
- Spring: Chemistry 2, Biology 2
- Summer: Research, Clinical Exposure, Community Service

## Year 2:

- Fall/Spring: Pursue medically related meaningful activities that won't distract from academic focus.
- Fall: Organic Chemistry 1, Psychology, Meet with premed advisor
- Spring: Organic Chemistry 2, Sociology
- Summer: Summer: Research, Clinical Exposure, Community Service, consider starting MCAT prep

## Year 3 (Read Medical School Application Timeline 2022 – 2023 below):

- Fall/Spring: Pursue medically related meaningful activities that won't distract from academic focus. Meet with premed advisor.
- Fall: Physics 1, Biochemistry, Start MCAT Prep.
- Learn about the different application systems – AMCAS (Medical School), AACOMAS (Osteopathic Medical School), ADEA (Dental School)
- Winter: Start working on personal statement, work and activity write ups
- Spring: Physics 2, MCAT Prep, Request letters of reference
- By May/June: Take MCAT
- June: Submit medical school applications.
- Summer: Research, Clinical Exposure, Community Service

## Year 4:

- Fall/Spring: Pursue medically related meaningful activities that won't distract from academic focus. Meet with premed advisor
- Fall: Upper level science courses, medical school interviews
- Spring: Upper level science courses, decide where to go to medical school
- Summer: Have some FUN!!!!
- <https://mededits.com/medical-school-admissions/application-process/> (private company you hire to help)



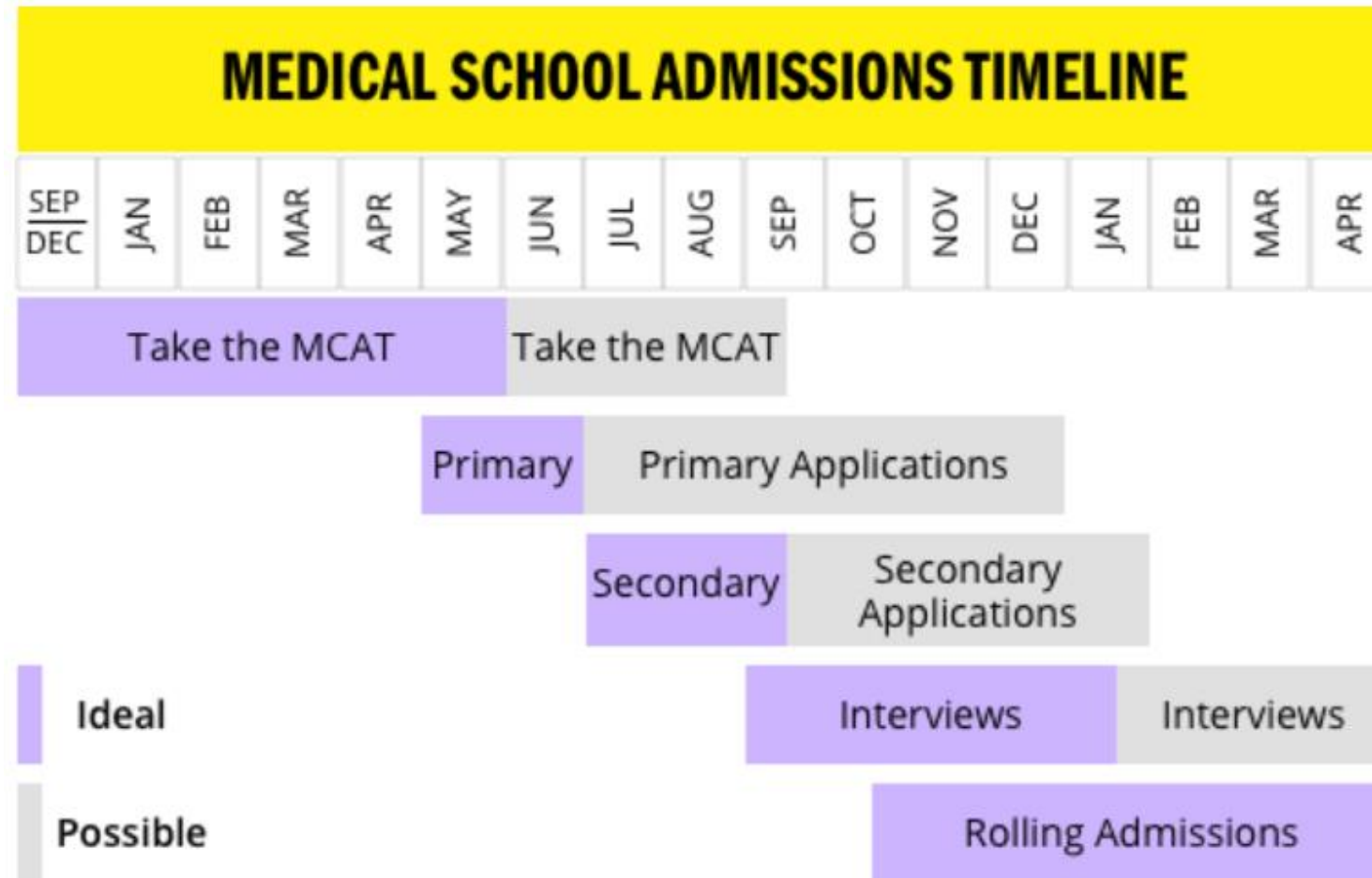
<https://www.youtube.com/watch?v=eI7iqWtyWQY&t=45s>





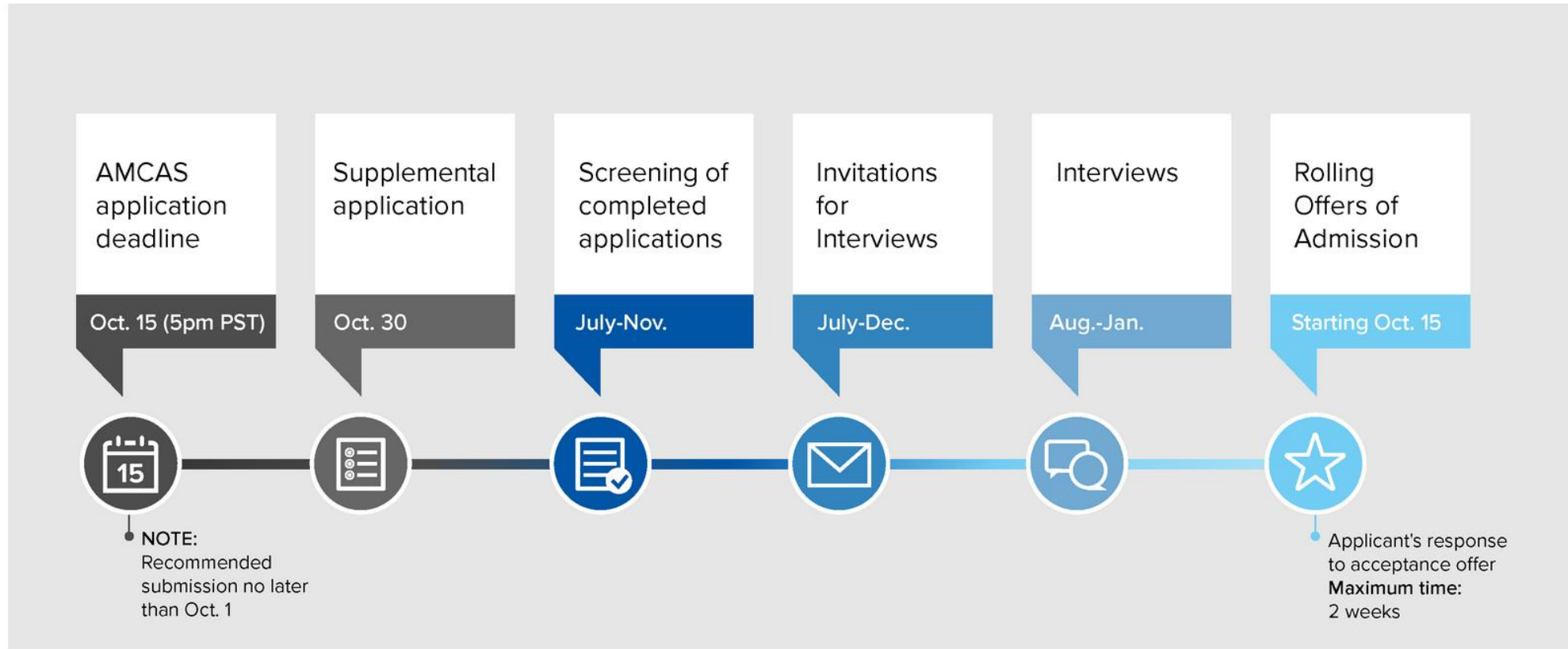


# Time line of Medical School application Process



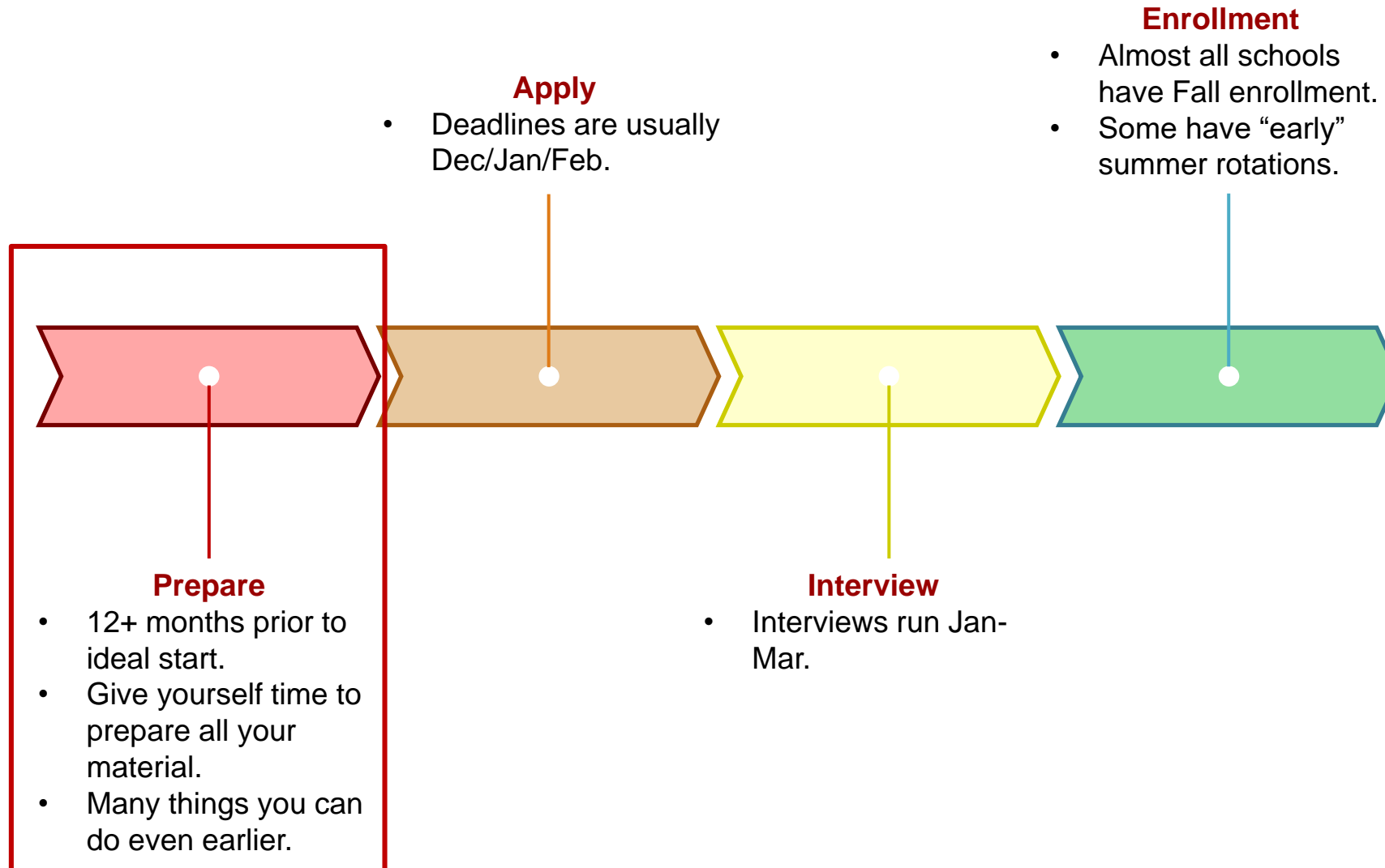
<https://www.kaptest.com/study/mcat/the-3-phases-of-applying-to-medical-school/>

# Time line of Medical School application Process



<https://medschool.ucla.edu/apply-apply-now>

# When should I apply?





3. The next series of slides are to help guide you through what you need to do to prepare to apply to medical school.

First step, get ready for the MCAT and do I have a competitive GPA



Have peace of mind  
Get everything you  
need to start med  
school off strong



Why not follow the instructions assembled  
by the experts at the American Medical  
Association (AMA)?

Fill out the form in this website to receive  
“Free” Medical School prep materials



Fill out the form below and your free med  
school prep materials will be sent to your  
email.

First name \*

Middle name

Last name \*

Email \*

Undergraduate School Name \*

Year you expect to graduate from undergraduate school? \*

☐ 2020  
☐ 2021  
☐ 2022  
☐ 2023

Date you will be taking or took the MCAT: \*

MM DD YYYY

Get Your Free Prep Materials

<https://cloud.e.ama-assn.org/18-1693-premed>

**Picmonic**  
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**SUBSCRIPTION**

Boost your memory  
retention of thousands  
of med school topics  
through videos, quizzes  
and more to increase  
your test scores

**Med School**  
**PREP CHECKLIST**  
AMA

**GET YOUR**  
**FREE**  
**CHECKLIST**

## Getting Into Medical School Is Getting Harder—Despite Doctor Shortages

<https://www.healthgrades.com/pro/getting-into-medical-school-is-getting-harderdespite-doctor-shortages>



Whether you've been a practicing physician for 20 years or two months, you likely remember the stressful anticipation of waiting for your medical school acceptance letter. But despite our country's desperate need for more doctors, receiving that letter is becoming less and less likely every year. In 2019, more than 53,000 potential doctors submitted an average of 17 applications each to medical schools around the United States; however, only 41% of those individuals got the happy news, down from 44% a decade ago. Given that the U.S. is seriously lacking in physicians, why is it so hard to become one?

### [What MCAT Score Do You Need to Get Into Medical School? \(2022\)](#)

**What is a good MCAT score? Discover the exact GPA and MCAT score to aim for to become a competitive applicant, plus MCAT percentiles**

<https://www.shemmassianconsulting.com/blog/what-is-a-good-mcat-score>

Find out what your MCAT and GPA scoring means in terms of being competitive for medical school acceptance in this web site



<https://www.shemmassianconsulting.com/blog/what-is-a-good-mcat-score>

### **Average (mean) MCAT total score among all medical school applicants and matriculants**

Academic Year	Medical School Applicants	Medical School Matriculants
2016–2017	501.8	508.7
2017–2018	504.7	510.4
2018–2019	505.6	511.2
2019–2020	506.1	511.5
2020–2021	506.4	511.5
2021–2022	505.9	511.9



Find out what your MCAT and GPA scoring means in terms of being competitive for medical school acceptance in this web site  
(i.e. this table found in the website show what percentage of students got into medical school with these combines scores)



	Total MCAT Score										
Total GPA	472–485	486–489	490–493	494–497	498–501	502–505	506–509	510–513	514–517	518–528	All Applicants
<b>3.80–4.00</b>	1.2%	2.1%	5.5%	17.1%	28.3%	40.2%	55.0%	69.1%	77.5%	84.2%	<b>61.9%</b>
<b>3.60–3.79</b>	1.1%	0.8%	4.5%	11.5%	21.3%	29.8%	41.7%	58.4%	68.9%	74.3%	<b>43.4%</b>
<b>3.40–3.59</b>	1.3%	1.2%	2.5%	9.6%	17.6%	24.5%	33.6%	47.5%	57.3%	64.3%	<b>30.4%</b>
<b>3.20–3.39</b>	0.4%	1.0%	2.1%	7.3%	14.7%	22.2%	29.5%	39.6%	49.9%	55.0%	<b>22.1%</b>
<b>3.00–3.19</b>	0.3%	0.5%	1.6%	6.7%	15.3%	20.7%	26.3%	32.1%	42.4%	52.6%	<b>16.8%</b>
<b>2.80–2.99</b>	0.4%	0.9%	1.5%	3.8%	11.2%	17.6%	22.8%	28.9%	32.4%	46.7%	<b>11.4%</b>
<b>2.60–2.79</b>	0.0%	1.2%	0.9%	4.0%	9.9%	16.5%	23.3%	24.0%	30.5%	28.0%	<b>8.1%</b>
<b>2.40–2.59</b>	0.0%	0.0%	1.2%	3.3%	4.8%	6.9%	24.7%	18.4%	23.5%	30.0	<b>4.3%</b>
<b>2.20–2.39</b>	0.0%	0.0%	0.0%	4.6%	10.4%	8.3%	24.2%	16.7%	-	-	<b>4.1%</b>
<b>2.00–2.19</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	-	-	-	<b>1.7%</b>
<b>0.00–1.99</b>	0.0%	7.7%	0.0%	-		-	-	-			<b>1.1%</b>
<b>All Applicants</b>	<b>0.5%</b>	<b>1.0%</b>	<b>2.8%</b>	<b>9.8%</b>	<b>19.4%</b>	<b>29.0%</b>	<b>41.6%</b>	<b>57.4%</b>	<b>69.2%</b>	<b>78.7%</b>	<b>40.8%</b>



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# MCAT, GPA, and Medical School Acceptance Rates: The Med School Selectivity Index

Let's go into this website to see what the cut-off is for acceptance to each medical school

<https://www.accepted.com/medical/med-selectivity-index>

	NAME	2023 US NEWS RANKING: RESEARCH	2023 US NEWS RANKING: PRIMARY	MEDIAN MCAT SCORE	MEDIAN UNDERGRAD GPA	ACCEPTANCE RATE	SELECTIVITY INDEX
01.	New York University (Grossman)	2	48	522	3.96	2.1%	100.0
02.	Harvard University >>	1	9	520	3.95	2.8%	98.7
03.	University of Pennsylvania (Perelman) >>	6	20	522	3.95	3.8%	98.0
04.	Stanford University >>	8	30	517	3.89	1.4%	98.0
05.	University of Chicago (Pritzker) Medical >>	20	30	521	3.92	3.2%	97.7
06.	Columbia University >>	3	75	521	3.90	3.6%	96.8
07.	Mayo Clinic School of Medicine (Alix) >>	14	36	520	3.92	4.0%	96.7
08.	Cornell University (Weill)	14	45	519	3.90	3.4%	96.6
09.	New York University--Long Island	unranked	unranked	517	3.83	1.5%	96.4
10.	Johns Hopkins University >>	3	52	521	3.94	5.1%	96.3
11.	University of California--San Francisco >>	3	2	516	3.87	2.6%	96.1

# MCAT Percentiles Explained — 2022



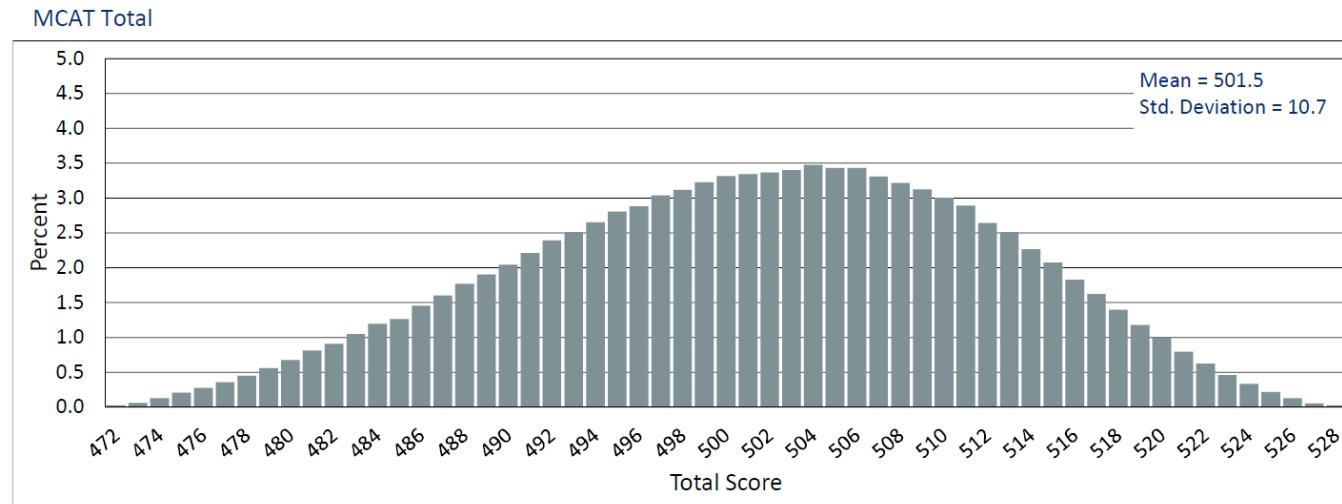
*How well you do on the MCAT is one of the most important factors in whether you'll get into medical school. Keep reading to learn more about MCAT percentiles.*

<https://joinjuno.com/financial-literacy/admissions/mcat-percentiles-explained-2022>

## Summary of MCAT Total and Section Scores

Percentile Ranks in Effect May 1, 2021 – April 30, 2022

N = 281,468



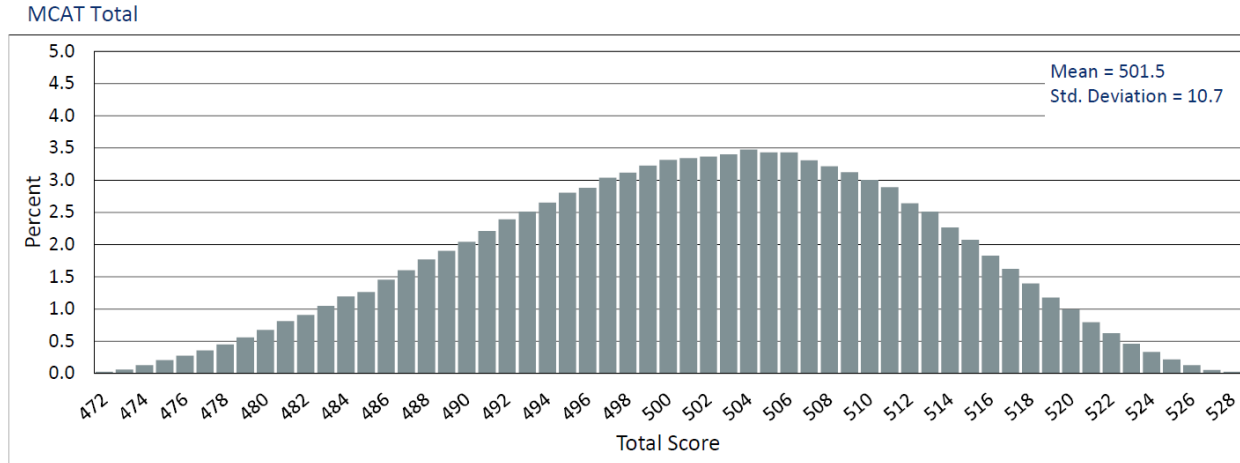
The next couple of slides were taken from this web site



## Summary of MCAT Total and Section Scores

Percentile Ranks in Effect May 1, 2021 – April 30, 2022

N = 281,468



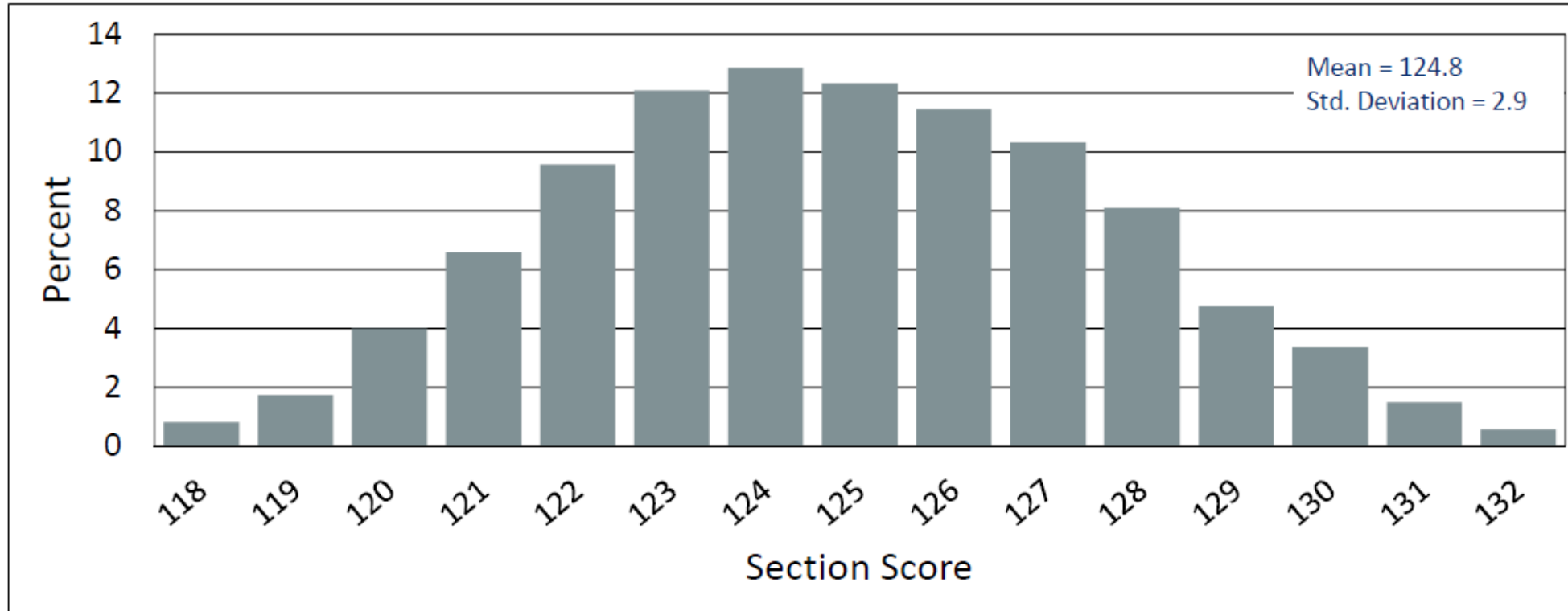
Total Score	Percentile Rank
472	<1
473	<1
474	<1
475	<1
476	1
477	1
478	1
479	2
480	3
481	4
482	4
483	6
484	7
485	8
486	9
487	11
488	13
489	15
490	17

Total Score	Percentile Rank
491	19
492	21
493	24
494	27
495	29
496	32
497	35
498	38
499	42
500	45
501	48
502	52
503	55
504	58
505	62
506	65
507	69
508	72
509	75

Total Score	Percentile Rank
510	78
511	81
512	84
513	86
514	88
515	90
516	92
517	94
518	95
519	96
520	97
521	98
522	99
523	99
524	100
525	100
526	100
527	100
528	100



## Critical Analysis and Reasoning Skills



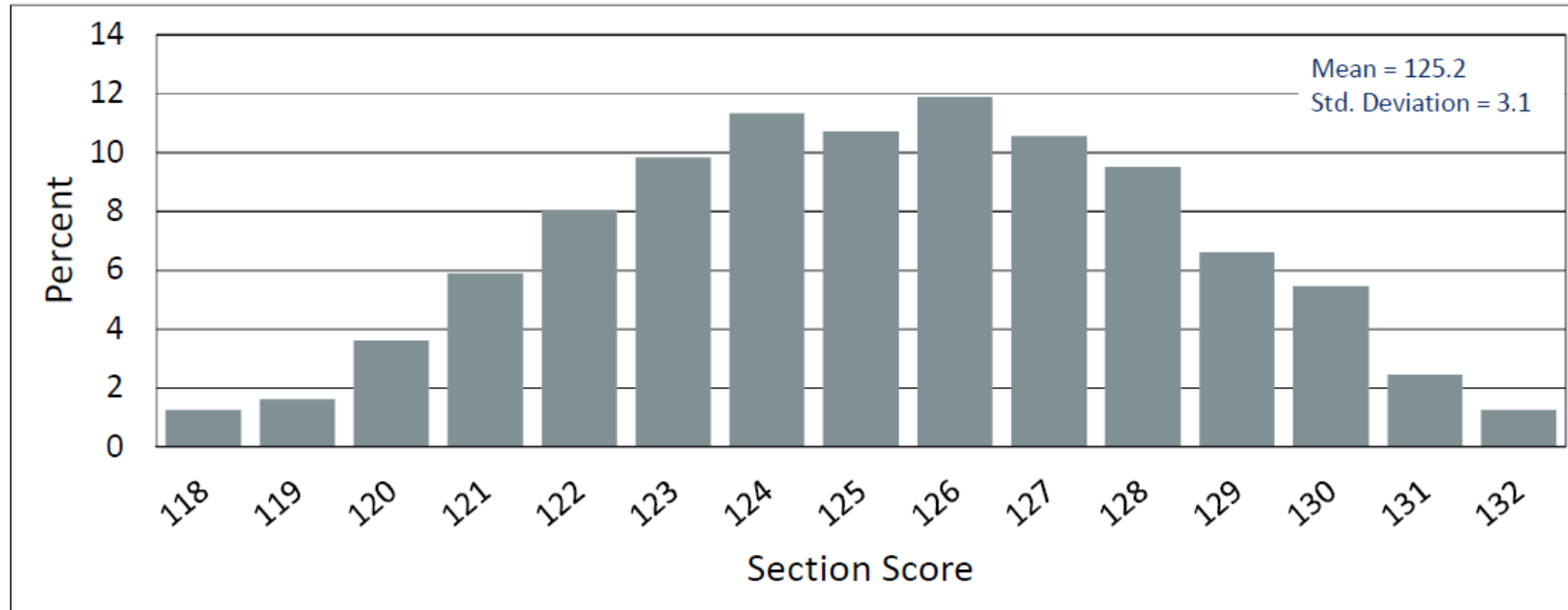
Section Score	Percentile Rank
118	1
119	3
120	7
121	13
122	23
123	35
124	48
125	60
126	71
127	82
128	90
129	95
130	98
131	99
132	100



## Summary of MCAT Total and Section Scores (*Continued*)

Percentile Ranks in Effect May 1, 2021 to April 30, 2022

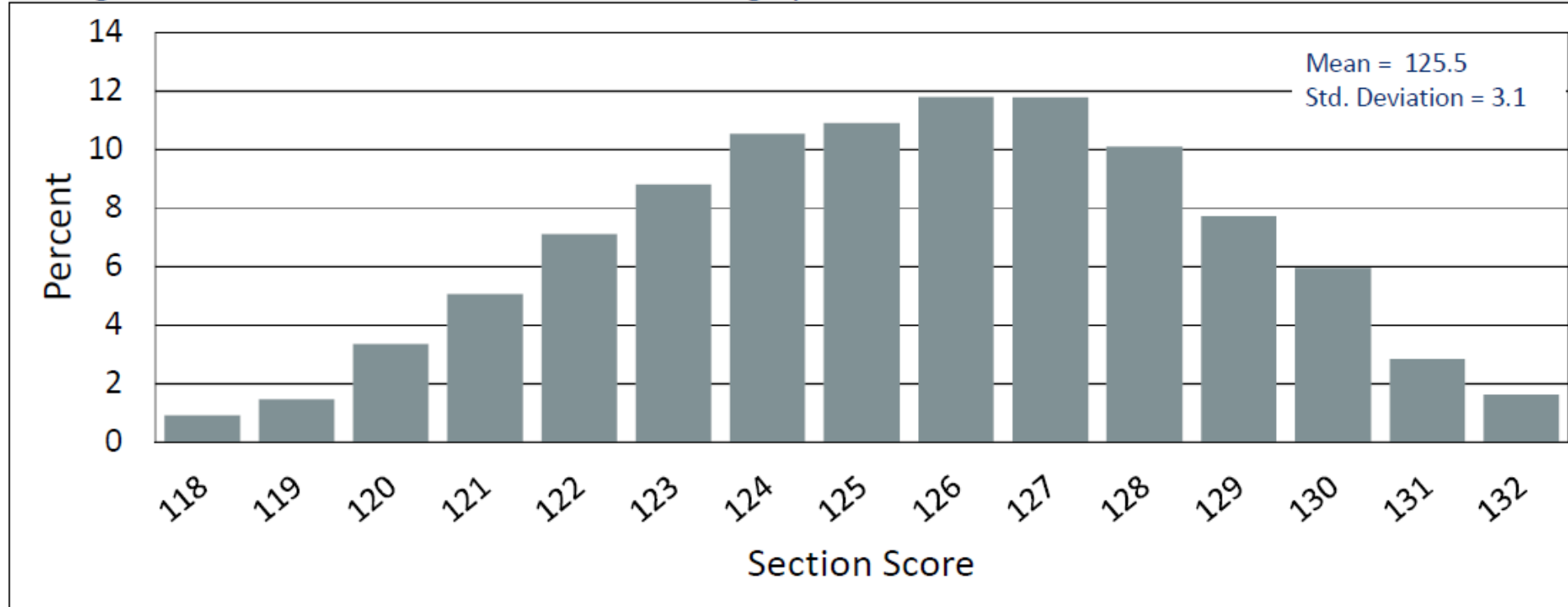
### Chemical and Physical Foundations of Biological Systems



Section Score	Percentile Rank
118	1
119	3
120	6
121	12
122	20
123	30
124	42
125	52
126	64
127	75
128	84
129	91
130	96
131	99
132	100



## Biological and Biochemical Foundations of Living Systems

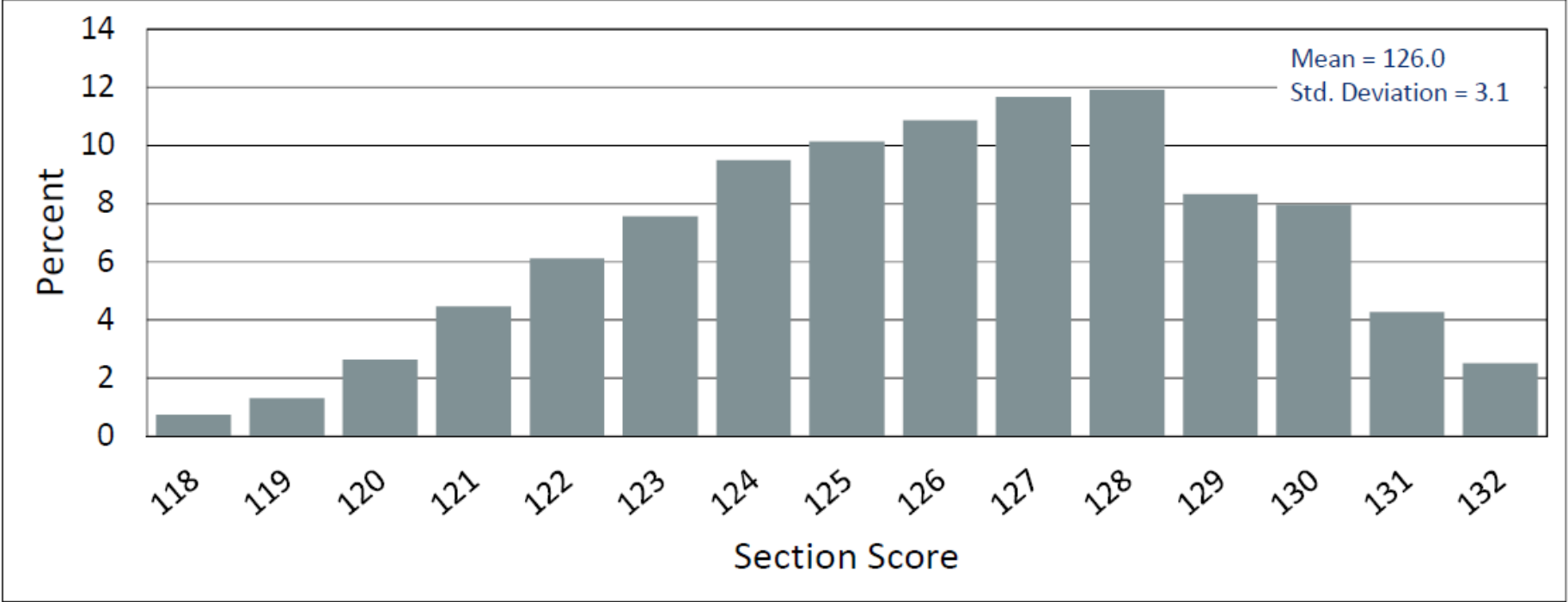


Section Score	Percentile Rank
118	1
119	2
120	6
121	11
122	18
123	27
124	37
125	48
126	60
127	72
128	82
129	90
130	96
131	98
132	100





Psychological, Social, and Biological Foundations of Behavior



Section Score	Percentile Rank
118	1
119	2
120	5
121	9
122	15
123	23
124	32
125	42
126	53
127	65
128	77
129	85
130	93
131	97
132	100

Find out what your MCAT and GPA scoring means in terms of being competitive for medical school acceptance in this web site



## Part 3: What do medical schools look for?

It's also useful to think of factors that medical school admissions officers consider important through a tiered lens:

- **Tier one of importance:** GPA, MCAT score, medical school personal statement
- **Tier two of importance:** letters of recommendation, extracurricular activities including clinical or service-based volunteering and scientific research
- **Tier three of importance:** undergraduate institution reputation (particularly when it comes to perceived academic rigor and grade inflation), undergraduate major

<https://www.shemmassianconsulting.com/blog/does-undergrad-matter-for-med-school>



In observance of Christmas and the New Year's holiday, the AAMC will be closed on 12/23 at 3 p.m. ET, 12/24, and 12/31.

## How I Prepared for the MCAT® Exam

Read study tips and approaches used by students who performed well on the MCAT exam. Featured students share study schedules, strategies, and do's and don'ts that helped them prepare and perform well on the exam.



**Priya Thomas**

Feeling ready for the MCAT is not how you feel right before the exam or even the days leading up to the exam but your long-term progress over the many practice exams you've taken by test day.

LEARN MORE ▶



**Nathaniel Neptune - Updated!**

You do not have to spend a lot of money. If you are dedicated, committed, and stick to a plan, you can study effectively and receive a high score on your own with the use of full-length tests and free online resources.

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**Roberto Garcia**

I wouldn't psych myself out based on what other people say about the exam.

LEARN MORE ▶

Why not follow the instructions assembled by the experts at the American Medical Association (AMA)?

Find out how these success stories prepared for taking the MCAT

<https://students-residents.aamc.org/how-i-prepared-mcat-exam/how-i-prepared-mcat-exam>

## Prepare for the MCAT Exam

Preparing for the MCAT exam takes time and dedication. Balancing your preparation with an already busy schedule can be a challenge. The AAMC has resources and practice products to help you no matter where you are in the preparation process.

Visit our [FAQ page](#) for updates on the MCAT testing program's response to Covid-19.

**What's on the MCAT Exam?**

Discover the complete list of foundational concepts, content categories, skills, and disciplines you will need to know for test day.

**How to Create a Study Plan for the MCAT Exam**

How do you begin preparing for the MCAT exam? Creating a study plan is a great way to organize yourself and stay focused. This six-step guide will help you create your own plan.

**Free Planning and Study Resources**

Learn about the free AAMC MCAT Official Prep resources that the AAMC offers to help you study.

**Practice for the MCAT Exam with Official Low-Cost Products**

Learning through practice is key when it comes to the MCAT exam. Prepare for the exam with AAMC MCAT Official Prep products written by the test developers.

**MCAT FAQs**

Get answers to your questions about MCAT registration, scores, and more.

**MCAT Official Prep Hub**

**Register For The MCAT Exam**

**Get Your Test Scores**

**AAMC Fee Assistance Program**

The AAMC Fee Assistance Program assists those who, without financial assistance, would be unable to take the MCAT exam or apply to medical schools that use the AMCAS. The benefits include discounted fees, free MCAT Official Prep products, and more.

**LEARN MORE**

**Compare MCAT Official Prep Products**

Easily decide which MCAT Official Prep products fit your study needs with this chart.

**VIEW COMPARISON CHART**

**AAMC MCAT Official Prep Videos**

The AAMC has launched two new YouTube videos on AAMC MCAT Official Prep Resources.

**LEARN MORE**

**Are You a Prehealth Advisor?**

Learn about available resources to help you as you advise your students.



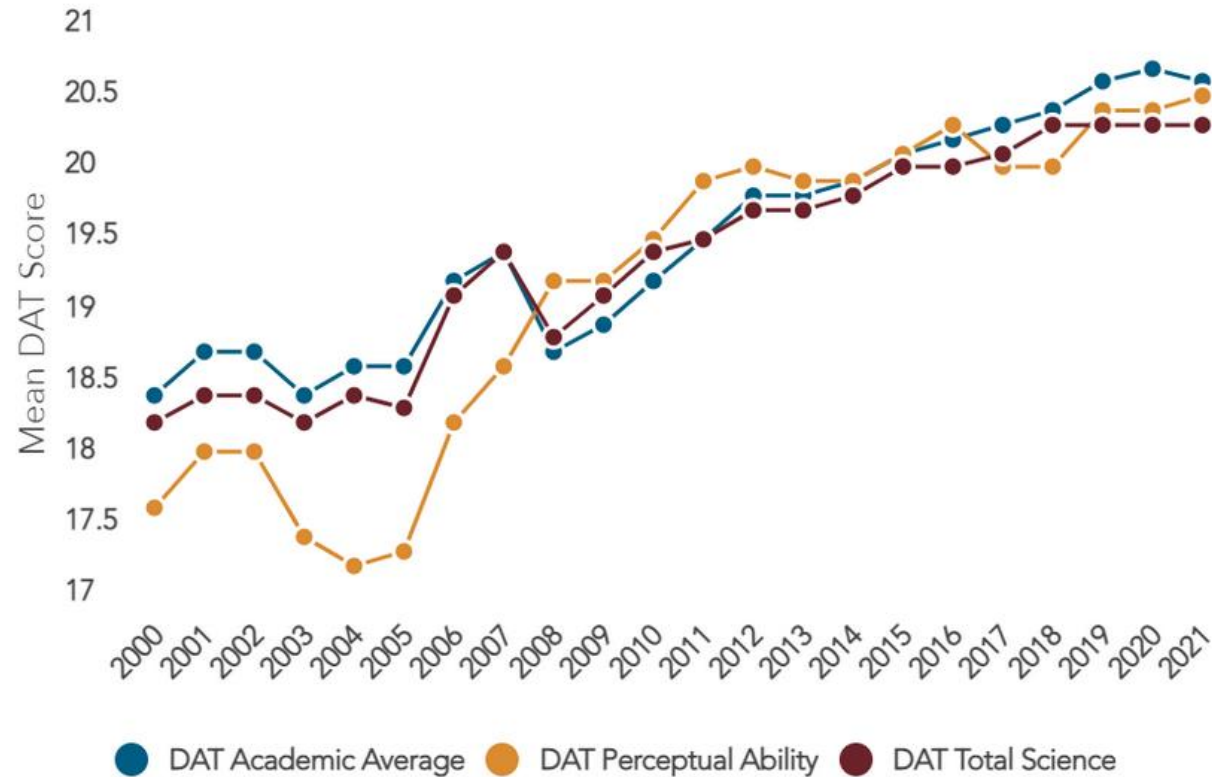
Why not follow the instructions assembled by the experts at the American Medical Association (AMA)?

Find out how these success stories prepared for taking the MCAT

<https://students-residents.aamc.org/prepare-mcat-exam/prepare-mcat-exam>

<https://www.shemmassianconsulting.com/blog/how-to-get-a-perfect-mcat-score>

## Mean Dental Admission Test (DAT) Scores for First-time, First-year Enrollees at U.S. Dental Schools, 2000 to 2021



### TOPICS



Biology



General Chemistry



Organic Chemistry



Perceptual Ability



Reading Comprehension



Quantitative Reasoning

<https://datbooster.com/study-guide/how-is-the-dat-scored/>



DAT Score	Percentile
17-18	50th
19-20	75th
22-23	98th

# DAT Scores By Section

See what you will need to score in each section of the DAT to get your desired score.

SECTIONS	90TH PERCENTILE	75TH PERCENTILE
Composite DAT Score	21+	19-20
Quantitative Reasoning	19+	18
Reading Comprehension	23+	21-22
Perceptual Ability	22+	21
Survey of Natural Sciences	21+	19-20

<https://www.ada.org/>

<https://www.test-guide.com/dat-scores.html>



3. The next series of slides are to help guide you through what you need to do to prepare to apply to medical school.

Second step, bolstering your application through clinical shadowing



# Premeds: What to Know About Doctor Shadowing

Premeds who are shadowing doctors should be sure to ask smart, well-informed questions, experts say.

By [Ilana Kowarski](#) | March 23, 2020, at 11:09 a.m.



You should shadow a doctor who is excited by the idea of being a mentor. (GETTY IMAGES)

Medicine is a demanding profession that requires [years of training](#), so before applying to medical school aspiring doctors should do a significant amount of career exploration and soul-searching to gauge whether they truly want to be a physician, experts recommend.

## POPULAR STORIES

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How to Become an Art Therapist



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Ways to Save Money Over Winter Break



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Top 11 Global Universities for Physics



**MEDICAL SCHOOL ADMISSIONS**  
**DOCTOR**  
Med School Hopefuls and Criminal Records



**COLLEGE ADMISSIONS PLAYBOOK**  
Tips to Finish College App Essays



Is shadowing doctors or shadowing in a health center important to your medical school application?

<https://www.usnews.com/education/best-graduate-schools/top-medical-schools/articles/physician-or-doctor-shadowing-what-medical-school-applicants-should-know>





## Shadowing a Doctor

SHARE:    

## How to shadow a doctor as a premedical student.

### By Aspiring Docs

Shadowing a doctor is a great way to find out if a career in medicine might be right for you. It will give you a better understanding of what a doctor's typical day is like, and give you good experience to talk about in your applications and interviews for medical school. It's also a great way to gain familiarity with different specialties and medical environments.

## How do I find a doctor to shadow?

If you have a relationship with your own doctor(s), or know any doctors, start by asking them. You can also ask your teachers, professors, and premed or academic advisors if they know any doctors that other students have shadowed in the past. If you're in college, leverage any relationships your school may have with a medical school or hospital on campus. It's also okay to contact hospitals through their volunteer office, or search online for local doctors with specialties that interest you. Call their office or email them at least a few weeks before you'd like to begin shadowing.

## How should I ask them?

Express why you want to shadow this person specifically. Maybe someone recommended them or maybe they practice a specialty that interests you. Briefly tell them where you go to school, any medically related experiences you've had, and your goals. Be courteous and professional. Many doctors welcome opportunities to talk to students, so if you get turned down, ask other doctors. Read examples and learn more tips here [🔗](#).

## Engage with Your Peers



## Aspiring Docs Diaries

## A Personal Plea to Premeds

Trisha Kaundinya | January 13, 2021

When I was in college, I was in a premed “bubble” a lot of the time. I took many of my courses and labs alongside hundreds of other aspiring physicians. I would see the same people throughout my academic day, and sometimes even outside of the lecture hall. Because of this, I unintentionally overheard conversations [...]

[READ MORE](#) 



<https://www.uwmedicine.org/school-of-medicine/resources/shadowing>

Is shadowing doctors or shadowing in a health center important to your medical school application?

**The UW School of Medicine recommends that applicants shadow for at least 40 hours in the U.S.**

The 40 hours do not have to be with one physician or all in one week. In fact, shadowing multiple physicians over several months to years will give applicants an opportunity to explore not only different medical fields, but also to compare different practice settings and different physician styles. The 40 hours of shadowing, with an attending or a resident, is the suggested amount of hours that should be completed before submitting an application.

You should try to shadow physicians in the field you are interested in. Your experience should be consistent with your goal. If you are unsure about what direction you want to go in, we recommend shadowing a diverse range of physicians if you are able to.



3. The next series of slides are to help guide you through what you need to do to prepare to apply to medical school.

Third step, bolstering your application through undergraduate applied research. This should actually be one of the first things you do. You should network with a research lab and begin working/volunteering as a freshman or sophomore. This way you have a substantive story by the end.




# What Type of Research Impresses Med Schools?

Research in any academic discipline can help someone's med school candidacy, experts say.

By [Ilana Kowarski](#) | May 30, 2019, at 9:38 a.m.



Your research doesn't necessarily have to be medical or scientific to be considered valuable for med school admission.  (GETTY IMAGES)

Conducting academic research can sometimes improve a medical school applicant's chances of admission, but research experience does not automatically lead to acceptance, according to physicians and medical school officials.

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Is performing research as an undergraduate important for getting into medical and dental school? if so, what kind? How much? You need to have an impact

<https://www.usnews.com/education/best-graduate-schools/top-medical-schools/articles/2019-05-30/what-type-of-research-helps-you-get-into-medical-school>



PREPARING FOR MEDICAL SCHOOL

# How research experience can strengthen your medical school application

MAR 10, 2020



**Brendan Murphy**  
Senior News Writer



 PRINT PAGE

<https://www.ama-assn.org/residents-students/preparing-medical-school/how-research-experience-can-strengthen-your-medical>

Critical thinking is a part of the field of medicine, and for prospective medical students it will play a key role—especially on portions of the Medical College Admission Test (MCAT)—in determining whether they gain acceptance to medical school.



## 4. Letters of reference for medical school and dental school

- Ask WELL in advance – reference letters can be a lot of work, so give the writers advanced notice.
- Get to know your professors. Seek them out during office hours.
- Try to diversify your portfolio – don't just ask professors of classes. Ask people who can talk about your work ethic (clinic you worked in where you really put yourself out there), your personality, address weaknesses and highlight strengths.
- For people that don't know you that well, you may need to provide a template, draft, or a list of things you want mentioned.
- Even for people that know you well: tell them if you want something specific included!





5. How do I finance medical school or dental school? What is the cost/benefit of going to medical or dental school? How do I get a financial return on my tuition and living expenses investment?

What are the tuition and living expenses of going to medical and dental school?  
What are the odds this financial investment will pay off?



## Average Cost of Medical School

Last Updated: October 11, 2021 by [Melanie Hanson](#) |  [Cite this Webpage](#)

**Report Highlights.** The cost of a medical school education has risen by almost **\$1,500** every year since 2013.

- The average total cost of medical school is **\$218,792**.
- The average *yearly* cost of medical school is **\$54,698**.
- Total costs vary by institution type and location, ranging from **\$202,612** (in-state, public school) to **\$234,976** (out-of-state, private school).

Related reports include [Average Cost of Law School](#) | [Average Cost of a Master's Degree](#) | [Average Cost of a Doctorate Degree](#) | [Average Cost of College](#) | [Average Cost of Community College](#)



**Medical School Degree**

**Cost Per Year**

**Cost by School**

**Schools With Waived Costs**

**Cost by Race & Gender**

**Additional Costs**

**Sources**

<https://educationdata.org/average-cost-of-medical-school>



## What Is the Average Cost of Medical School?

The average cost of medical school for first-year students in 2021-22 is between \$39,237 and \$63,630, according to the AAMC. That includes tuition, fees and health insurance for students, but not living expenses.

Over four years—which includes class time, lab hours and clinical experience—the median total cost of attendance was **\$255,517 to \$337,584** for the Class of 2020. Cost of attendance is a more comprehensive measure of expenses because it incorporates other expenses like tuition, fees, room, board, books and supplies.

There are some notable exceptions to these high education fees. Tuition-free medical schools such as the Cleveland Clinic Lerner College of Medicine and the NYU Grossman School of Medicine award all accepted students a full-tuition scholarship. That means students in those programs must pay only living expenses and non-tuition costs.



## Forbes ADVISOR

### UCLA First-Year Undergraduate COA Estimate (as of July 2020)

- **State resident tuition:** \$11,442; Nonresident tuition: \$41,196
- **Student services fee:** \$1,128
- **Technology fee:** \$324
- **Undergraduate students association fee:** \$268
- **Other fees:** \$411
- **One-time document fee:** \$165
- **Student health insurance:** \$2,606
- **Room and board in UCLA residence halls:** \$17,599
- **Books and supplies:** \$1,314
- **Transportation for students living on campus:** \$588
- **Personal expenses:** \$1,422

UCLA's total cost of attendance for students living on campus comes to \$37,267 for state residents and \$67,021 for nonresidents.

## Forbes ADVISOR

### Harvard Annual COA Estimate (as of July 2020)

**Tuition:** \$49,653 (state of residence doesn't matter for private schools)

**Fees:** \$4,515 (includes \$1,206 student health fee, \$200 student activities fee, and \$3,109 student services fee)

**Room:** \$11,364

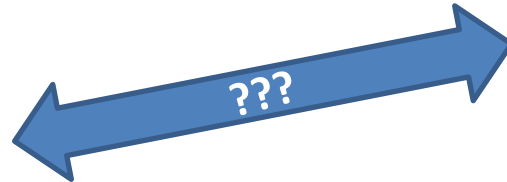
**Board:** \$7,025

**Health insurance:** \$3,922

**Estimated personal expenses (including \$800 to \$1,000 for books):** \$3,500

**Estimated travel costs:** \$0 to \$4,150

Harvard's total cost of attendance is \$79,979 to \$84,129.



These seem like underestimates of the cost of undergraduate education?



Harvard Medical School	\$72,163	\$72,163
Howard University College of Medicine	\$52,446	\$52,446
Icahn School of Medicine at Mount Sinai	\$65,855	\$65,855
Indiana University School of Medicine	\$40,562	\$66,019
Jacobs School of Medicine and Biomedical Sciences at the University at Buffalo	\$49,067	\$70,557
Johns Hopkins University School of Medicine	\$64,352	\$64,352
Kaiser Permanente Bernard J. Tyson School of Medicine	N/A	N/A
Keck School of Medicine of the University of Southern California	\$70,603	\$70,603
Kirk Kerkorian School of Medicine at University of Nevada, Las Vegas	\$37,373	\$67,243
Lewis Katz School of Medicine at Temple University	\$60,859	\$64,137
Loma Linda University School of Medicine	\$63,404	\$63,404
Louisiana State University School of Medicine in New Orleans	\$38,651	\$66,829

What are the tuition and living expenses of going to medical and dental school?  
What are the odds this financial investment will pay off?



The screenshot shows the CollegeFinance website header with navigation links: Plan, Borrow, Repay, Compare, Resources, a search icon, and buttons for Sign up and Log in. The main content area features a blurred background image of a dental chair and the article title 'Comparing Dental School Prices & Expenses in 2020'. Below the title, it says 'Written by: Kristyn Pilgrim' and 'Updated: 1/24/20'.

<https://collegefinance.com/saving-for-college/comparing-dental-school-prices-expenses-in-2020>



# Loan Forgiveness for Medical School Debt

## *Exploring loan forgiveness programs*

Even if you take out a high number of loans to pay for medical school, your overall debt burden might be low if you participate in a service program once you graduate. Due to the exceptional need for primary care physicians, loan forgiveness programs in these fields are more widely available than for other specialties.

Loan forgiveness and/or repayment programs are sponsored by national, state, and local governments, as well as some private organizations. Typically, after completing a residency, physicians who enter these programs are recruited to practice in designated health professional shortage areas (HPSAs). Benefits vary, but on average, participants provide service for two to four years (depending on the number of years they received support) in exchange for living stipends and repayment of educational loans.

<https://www.aafp.org/students-residents/medical-students/begin-your-medical-education/debt-management/funding-options/forgiveness.html>

Leave a message 



<https://www.fiercehealthcare.com/practices/residents-salaries-influence-choice-specialties-who-makes-most-least>

Here are the five top-paying specialties for residents:

1. Medical geneticists, \$67,500
2. Allergy and immunology, \$66,500
3. HIV/infectious diseases, \$66,500
4. Surgery, specialized, \$65,700
5. Plastic surgery/aesthetic medicine, \$65,600

Here are the five lowest-paying specialties for residents:

1. Family medicine, \$57,400
2. Emergency medicine, \$57,800
3. Internal medicine, \$58,600
4. Ophthalmology, \$59,000
5. Public health and preventive medicine, \$60,000

<https://residency.wustl.edu/residencies/length-of-residencies/>



Specialty	Length of Training*
Anesthesiology	3 years plus PGY-1 Transitional/Preliminary
Dermatology	3 years plus PGY-1 Transitional/Preliminary
Emergency Medicine	3-4 years
Family Practice	3 years
General Surgery	5 years
Internal Medicine	3 years
Neurology	3 years plus PGY-1 Transitional/Preliminary
Neurosurgery	7 years

# Your looking at 7-10 years of debt, going negative financially 😊



1. Medical Careers are Calculated investments
2. You need to understand the business of running a practice
3. What will happen to the housing market in you desired location over 10 years?



EDUCATION

NEWS

SIMULATOR

YOUR MONEY

## Table of Contents

What's an Affordable Mortgage

How Lenders Determine the Amount

Your Credit Score

How to Calculate a Down Payment

How Lenders Decide

Personal Considerations

Pre-Mortgage Considerations

Costs Beyond the Mortgage

The Bottom Line

## KEY TAKEAWAYS

- The general rule is that you can [afford a mortgage](#) that is 2x to 2.5x your gross income.
- Total [monthly mortgage payments](#) are typically made up of four components: principal, interest, taxes, and insurance (collectively known as PITI).
- Your front-end ratio is the percentage of your annual gross income that goes toward paying your mortgage, and in general, it should not exceed 28%. <sup>[1]</sup>
- Your back-end ratio is the percentage of your annual gross income that goes toward paying your debts, and in general, it should not exceed 43%. <sup>[2]</sup>

<https://www.investopedia.com/articles/pf/05/030905.asp>

<https://www.cnbc.com/2021/07/14/how-much-of-your-income-you-should-spend-on-housing.html>

The most common rule of thumb to determine how much you can afford to spend on housing is that it should be **no more than 30% of your gross monthly income**, which is your total income before taxes or other deductions are taken out. For renters, that 30% includes rent and utility costs like heat, water and electricity.

That means if you earn \$75,000 a year before taxes, you should spend no more than \$1,875 a month on your housing.

If you're looking to buy a home, some financial experts also recommend using [the 28/36 rule](#) to determine what you can afford. The 28/36 rule stipulates that in order for a home to be considered within your budget, **your housing expenses (such as mortgage payments, taxes and insurance payments) shouldn't exceed 28% of your gross monthly income**. Your total debt (including credit cards, student loans and car loan payments) shouldn't exceed 36% of your gross monthly income.



<https://www.fool.com/the-ascent/mortgages/million-dollar-home/>





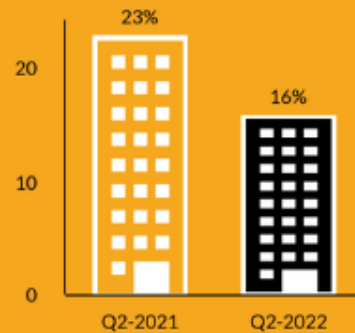
# California Housing Affordability Q2 2022

## HAI

16%

of California households  
could afford to purchase a  
median-priced home\*

### HAI YTY Growth



\*existing single-family detached home

## Price

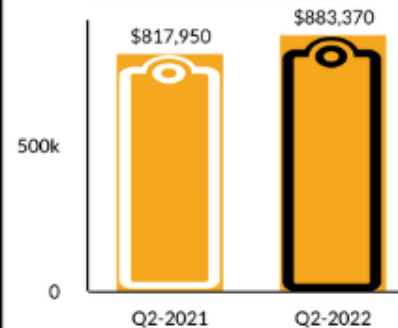
\$883,370

median-priced home\*

YTY: +8.0%



### Price YTY Growth



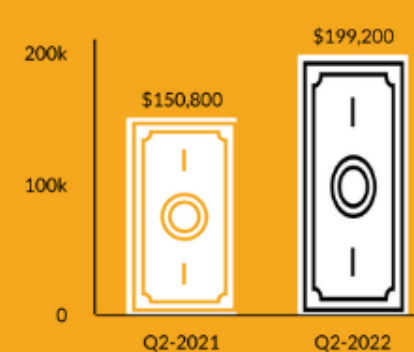
## Income



\$199,200

minimum income  
required to make  
monthly payments  
of \$4,980 @ 30-  
year fixed-rate  
mortgage of 5.39%.

### Income YTY Growth



What are the tuition and living expenses of going to medical school and dental school?  
What are the odds this financial investment will pay off?



doctorly.org

HOME CAREER TRACK EDUCATION TRACKS COST OF COLLEGE ABOUT



<http://doctorly.org/cost-vs-reward-of-a-dental-school-education/>



What are the tuition and living expenses of going to medical school and dental school?  
What are the odds this financial investment will pay off?



doctorly.org

HOME CAREER TRACK EDUCATION TRACKS COST OF COLLEGE ABOUT

The banner image shows a grayscale medical scan of a brain on the left and a hand holding a pen on the right. A semi-transparent gray bar is overlaid across the middle of the image.

## **COST VS REWARD**

OF A PHYSICIAN EDUCATION

<http://doctorly.org/cost-vs-reward-of-becoming-a-physician/>

## Physician Salary Per Hour by Specialty

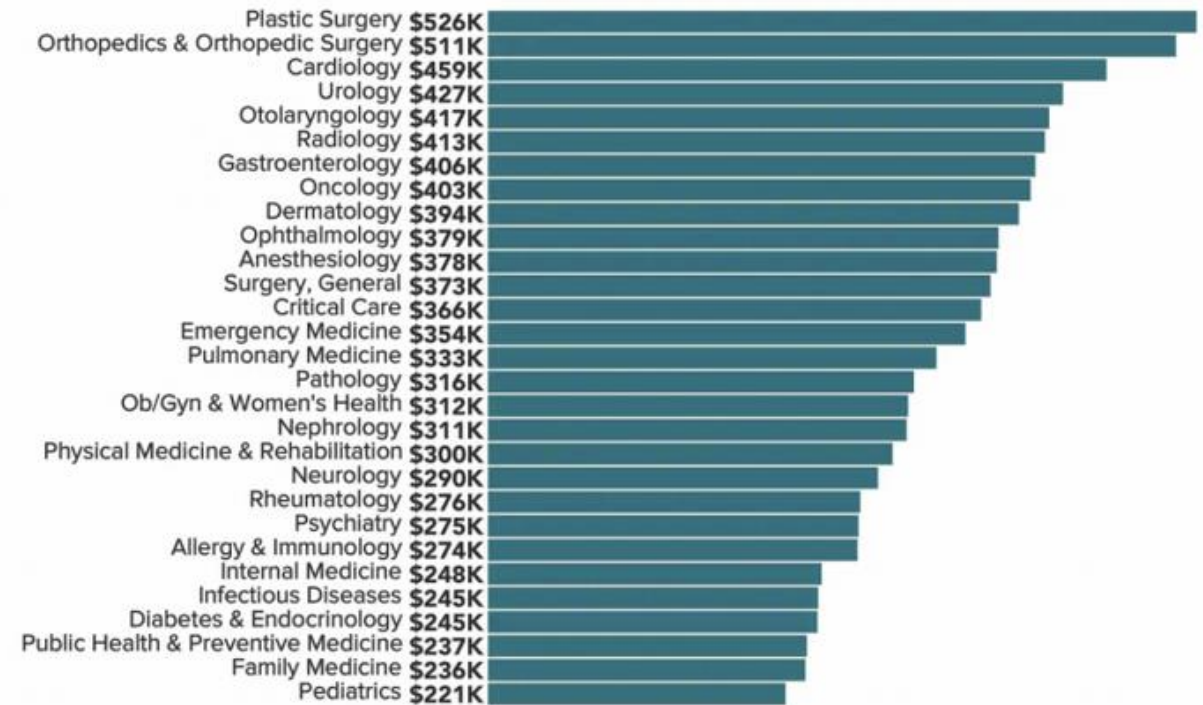
Specialty	Income	Work Hours per Week	Work Hours per Year (X 48)	Income Per Hour
Anesthesiology	\$378,000	59	2832	\$133
Cardiology	\$459,000	55*	2640	\$174
Dermatology	\$394,000*	44	2112	\$187
Emergency Medicine	\$354,000	44	2112	\$168
Family Practice	\$236,000	51	2448	\$96
Gastroenterology	\$406,000	55*	2640	\$154
General Surgery	\$373,000	58	2784	\$134
Hospitalist	\$217,000	44*	2112	\$103
Internal Medicine	\$248,000	55	2640	\$94
Neurology	\$290,000	54	2592	\$112
OB/GYN	\$312,000	59	2832	\$110
Ophthalmology	\$379,000*	45	2160	\$175
Orthopedic Surgery	\$511,000	56	2688	\$190
Otolaryngology	\$417,000	52	2496	\$167
Pathology	\$316,000*	44	2112	\$150
Pediatrics	\$221,000	52	2496	\$89
Psychiatry	\$275,000	46	2208	\$125
Pulmonology	\$333,000	55*	2640	\$126
Radiology	\$413,000	56	2688	\$154
Urology	\$427,000	59	2832	\$151

## Back to being a Doctor

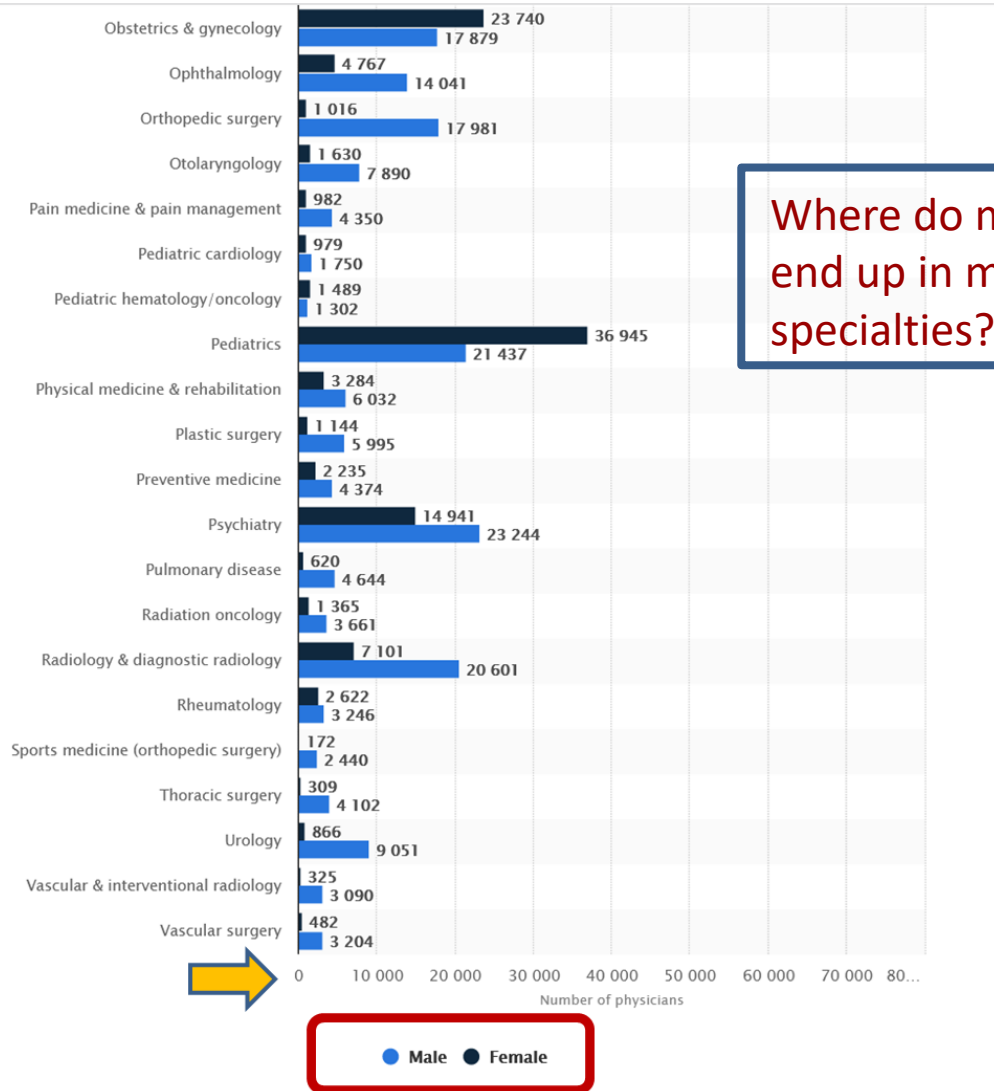


<https://www.whitecoatinvestor.com/how-much-do-doctors-make/>

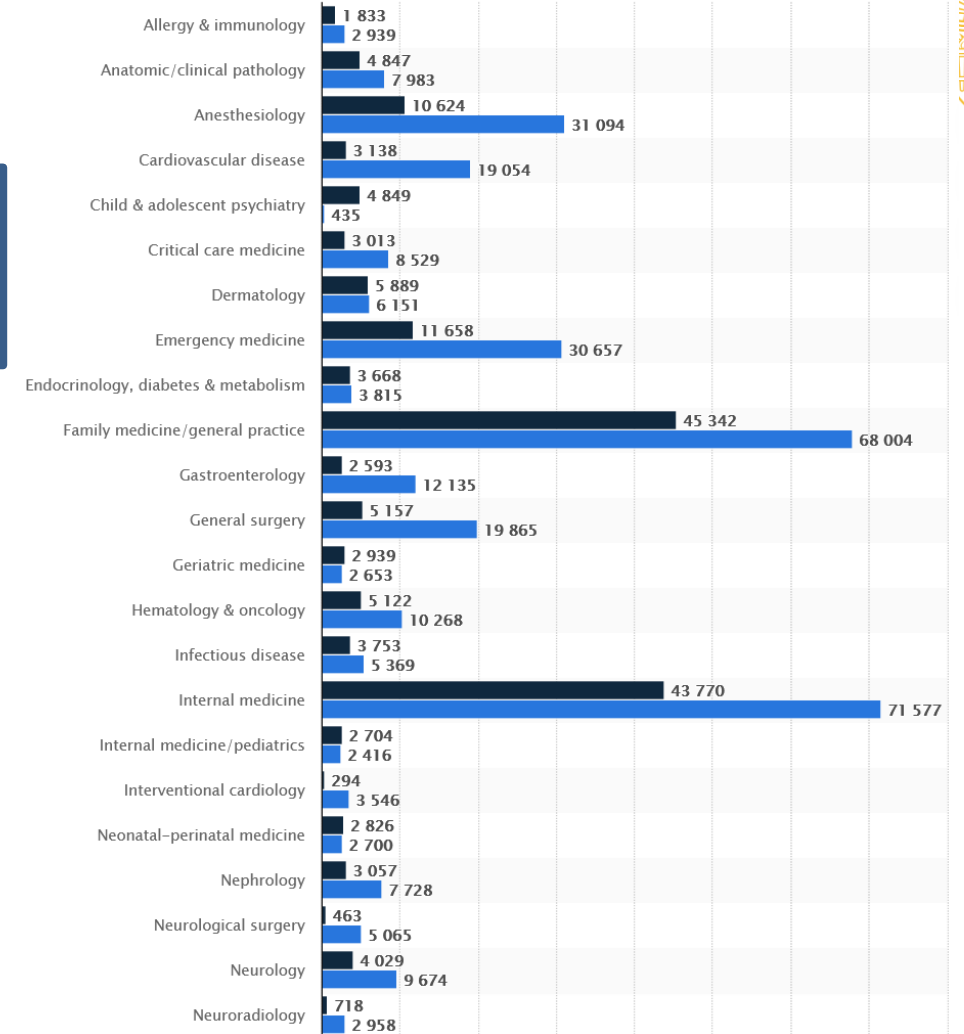
## Average Annual Physician Compensation







Where do men vs women end up in medical specialties?





## Physician Specialty Data Report

2020 PHYSICIAN SPECIALTY DA... ▼

2018 PHYSICIAN SPECIALTY DA... ▼

2016 PHYSICIAN SPECIALTY DA... ▼

2014 PHYSICIAN SPECIALTY DA... ▼

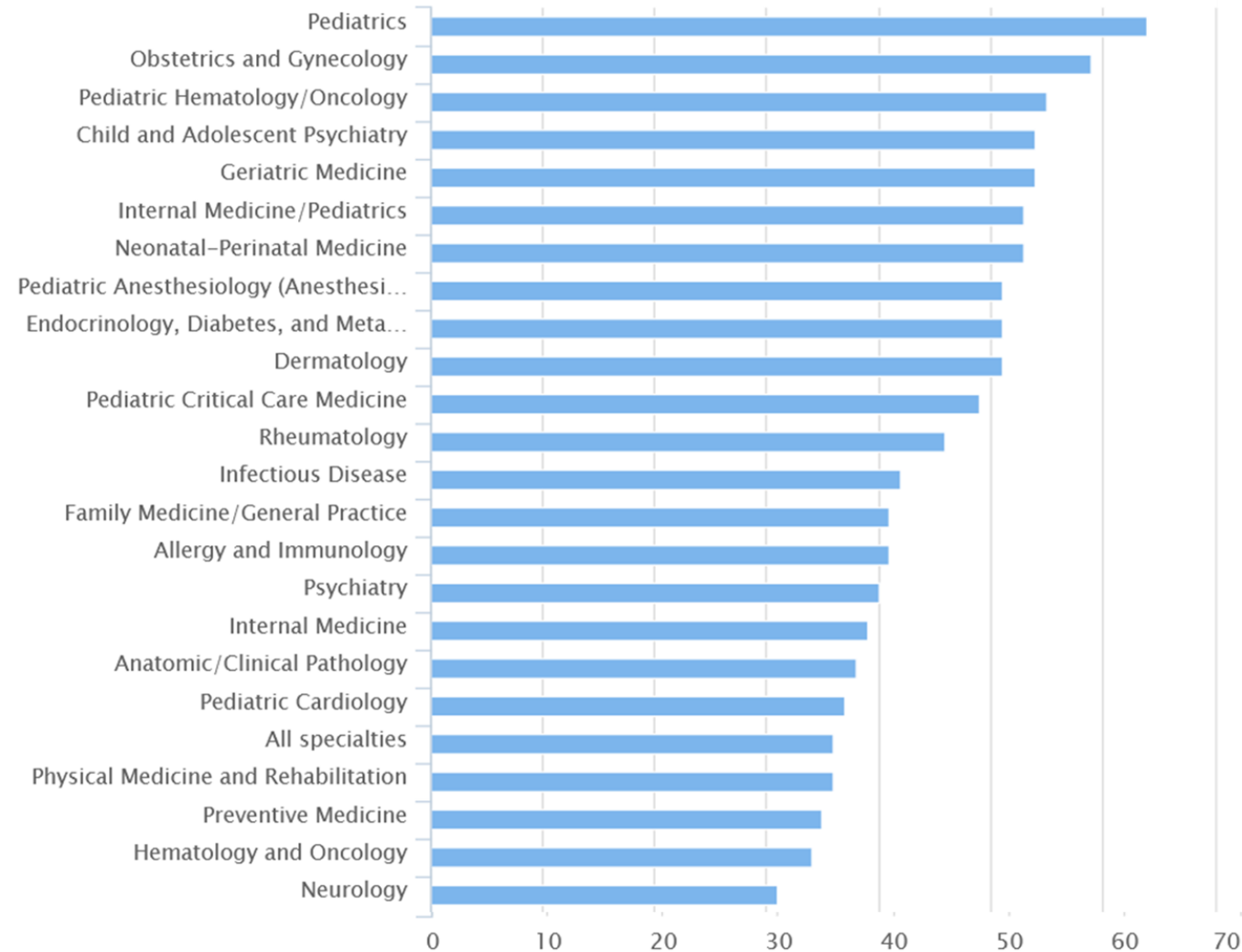
2012 PHYSICIAN SPECIALTY DA... ▼

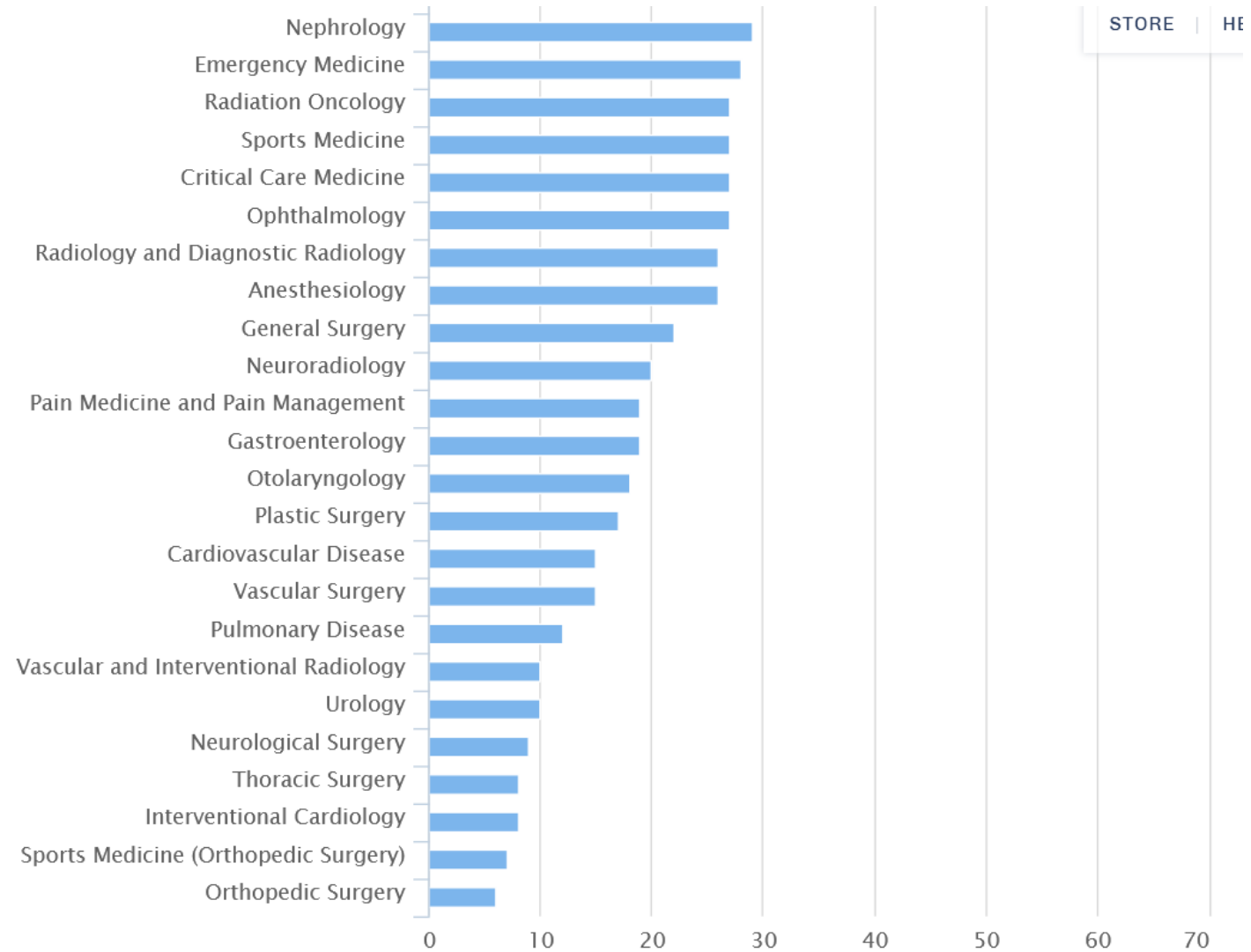
2008 PHYSICIAN SPECIALTY DA... ▼

## Active Physicians by Sex and Specialty, 2019

<https://www.aamc.org/data-reports/workforce/interactive-data/active-physicians-sex-and-specialty-2019>

Figure 1.3 Percentage of Active Physicians Who Are Female by Specialty, 2019







LICENSING & EXAMS

PHYSICIAN DATA CENTER

ADVOCACY

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## Cross Talk: Conversations Spanning Generations (Webinar)

Join us August 17 at 2:00 PM CDT for a conversation with four prominent physician leaders on the state of health care in America



**COVID-19**

**COVID-19 Resources**



**Will you pass your medical board exams?**

# PROTECTING THE PUBLIC

FSMB supports America's state medical boards in licensing, disciplining and regulating physicians and other healthcare professionals. Our end goal: keep patients safe.

[Learn More](#)

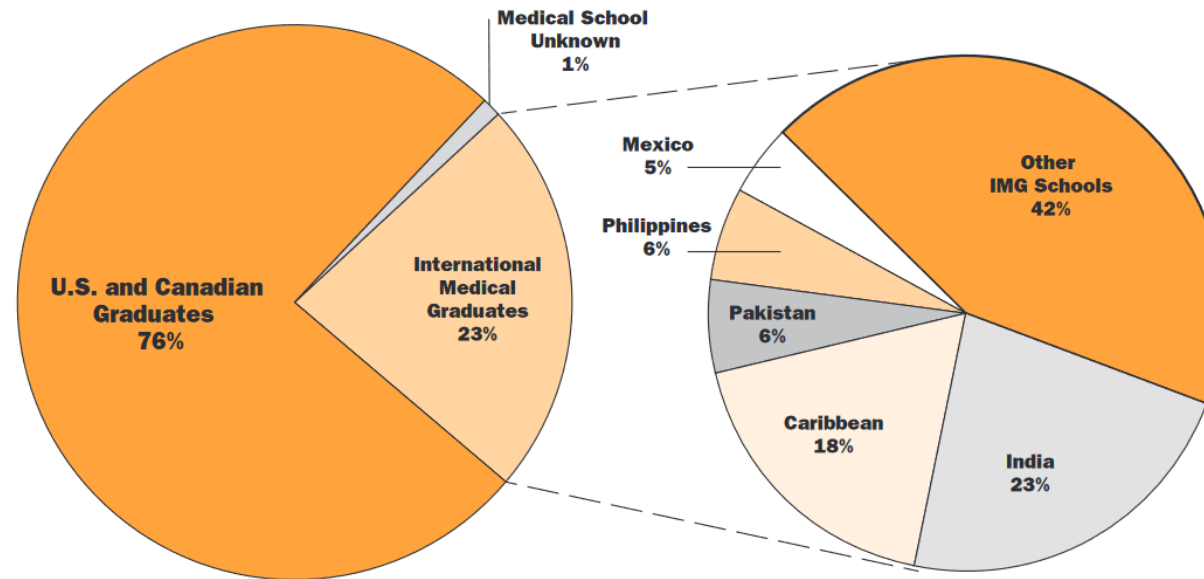


## Federation of State Medical Boards (FSMB)

### FSMB Census of Licensed Physicians in the United States, 2018

Figure 2

Licensed Physicians in the United States and the District of Columbia by Location of Medical School Graduation, 2018

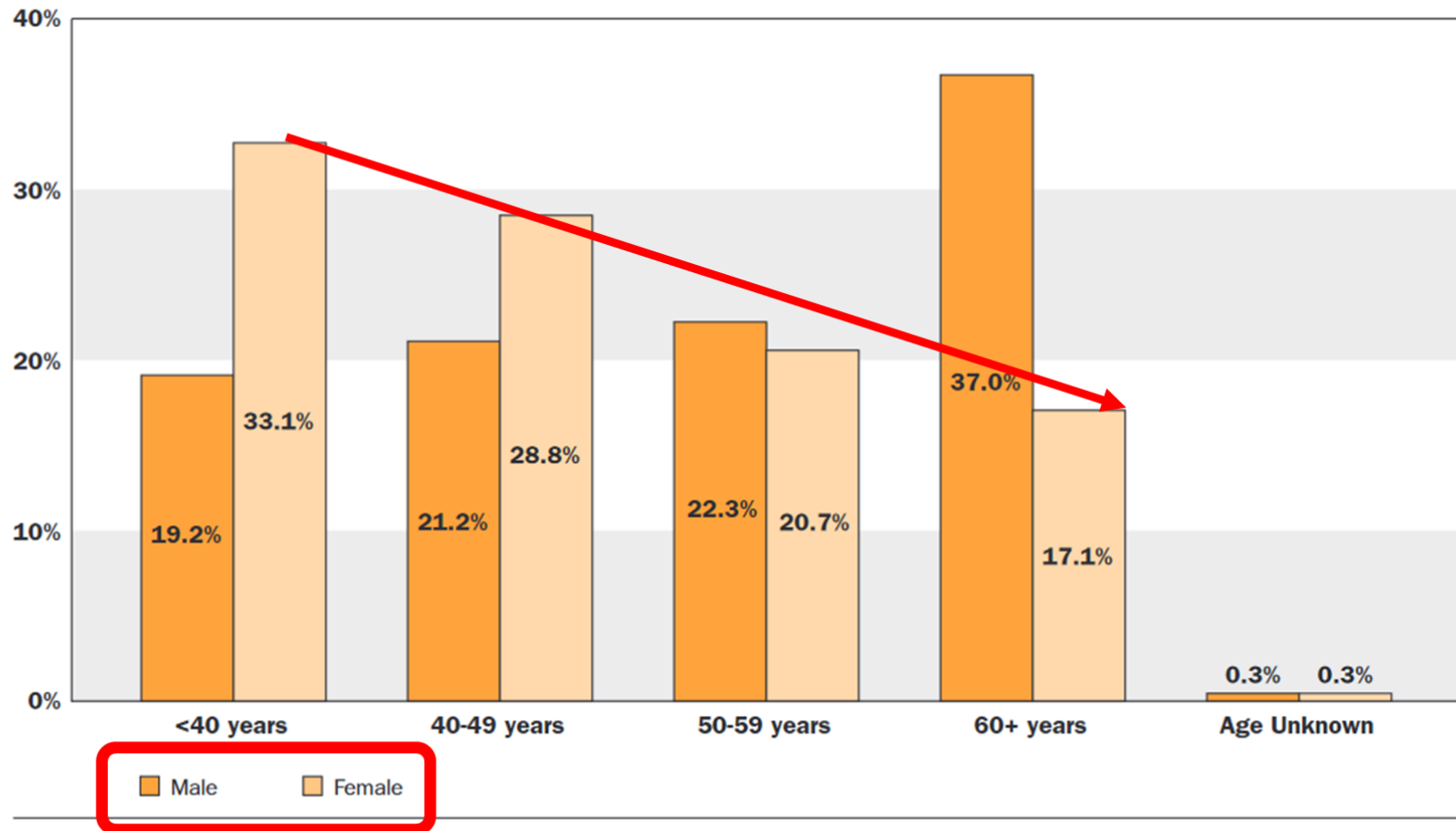


Source: 2018 FSMB Census of Licensed Physicians.



**Figure 6**

**Licensed Physicians in the United States and the District of Columbia by Gender and Age, 2018**



Source: 2018 FSMB Census of Licensed Physicians.



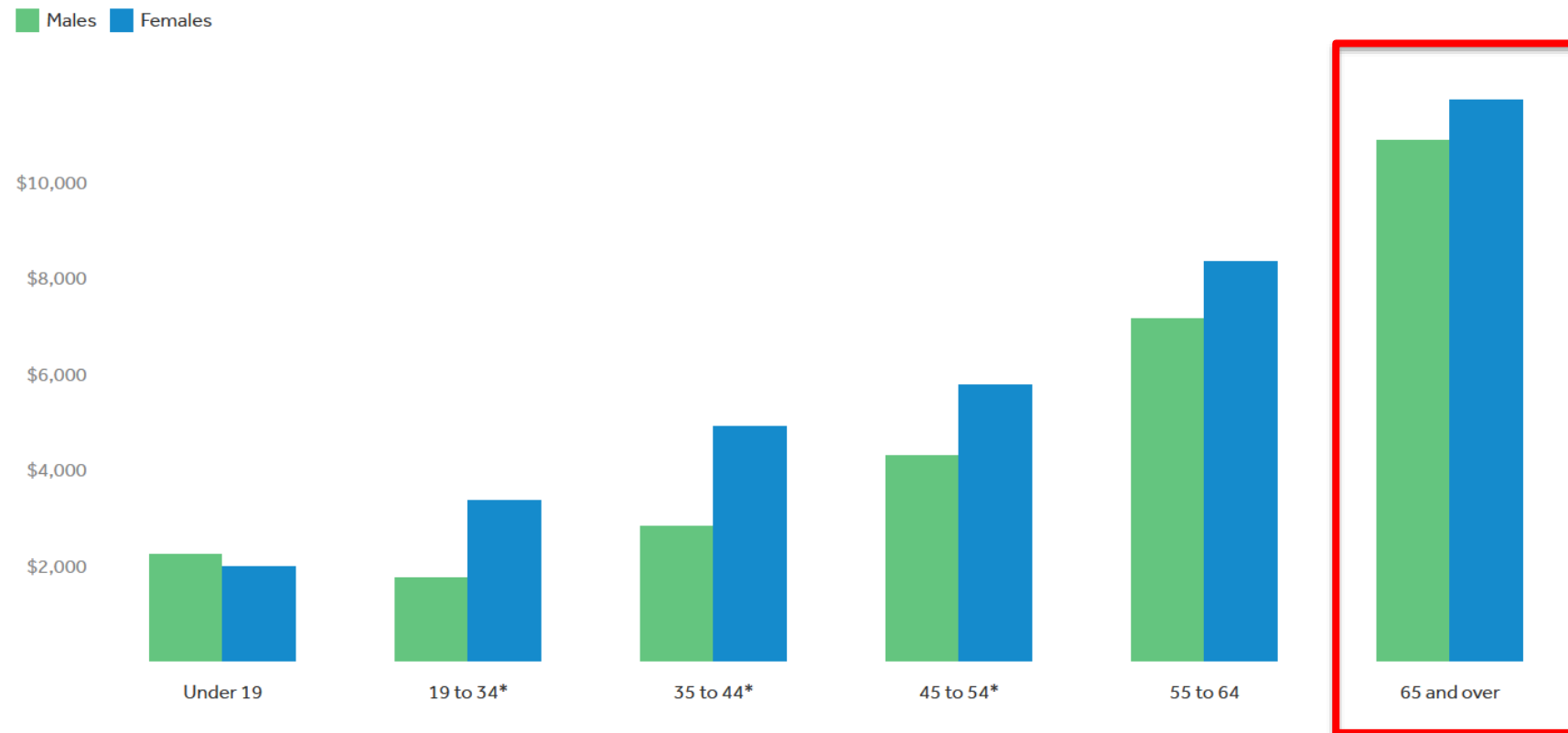
Most of you will work with older people  
suffering from age-related diseases





## While health spending increases throughout adulthood for both men and women, differences by gender vary by age

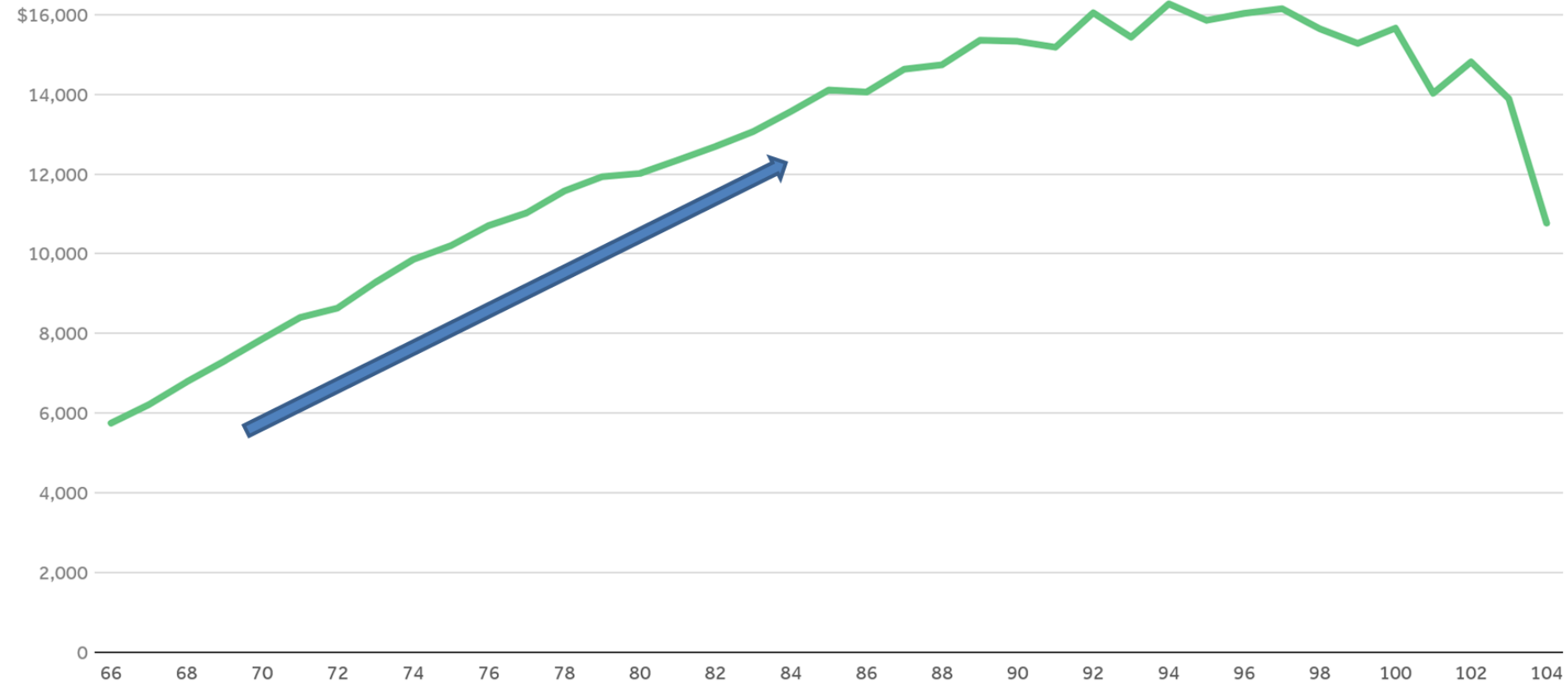
Average health spending by age and gender, 2016





## Spending in traditional Medicare beneficiaries rises with age and peaks at age 94

Medicare per capita spending for traditional Medicare beneficiaries over age 65, by age, 2014

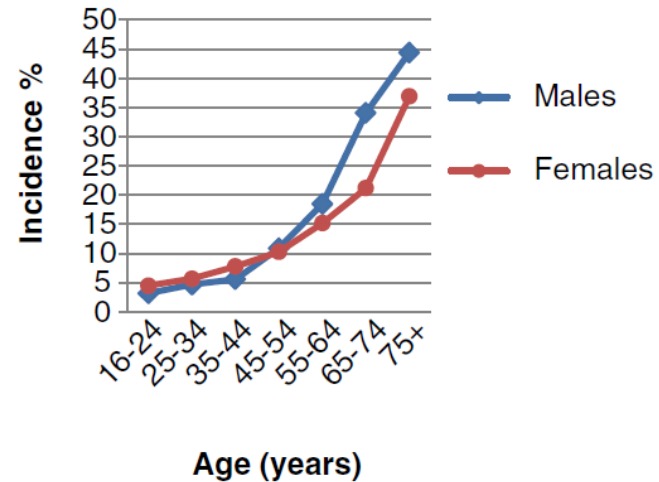




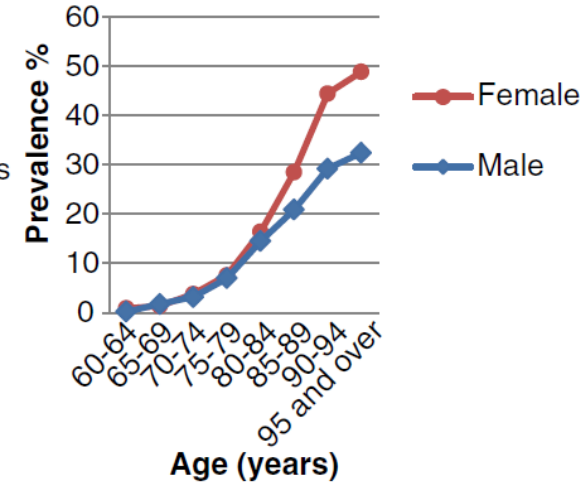
# Ageing as a Risk Factor for Disease

## Review

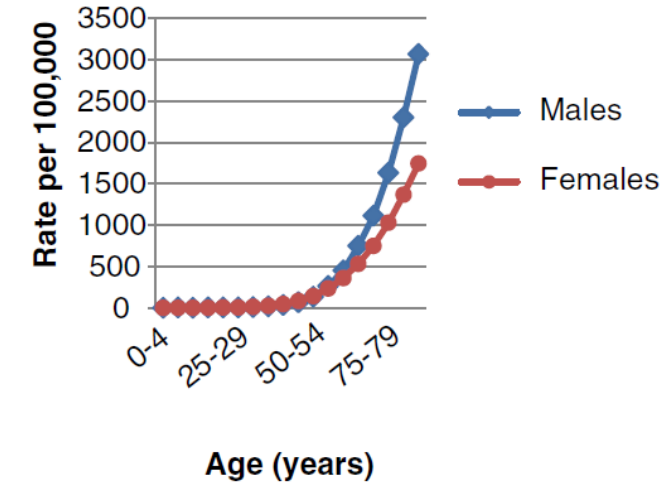
**A** England cardiovascular disease rates



**B** Europe dementia rates



**C** UK cancer rates



Current Biology

Figure 1. Disease or total death rates for the most common diseases of old age.

(A) Cardiovascular disease incidence in England in 2006 (source: British Heart Foundation 'Coronary heart disease statistics' 2010). (B) Dementia prevalence in EU countries in 2006 (source: Alzheimer Europe, 2009). (C) Age-specific mortality rates per 100,000 population, UK (source: Cancer Research UK).



## 6. What if I do not get accepted to medical school or dental school?

Are post baccalaureate (Postbac) programs a good idea? Will it improve my chances if I decide to apply again? Please navigate the following sites and decide for yourself.

Alternatively, we ask you to look at the other slide deck we posted in our GERO career site on “Alternative career tracks in the Health Sciences”



# 4 Myths About Postbaccalaureate Premed Programs

These programs can help students tackle academic weaknesses, but they don't guarantee admission to medical school.

By [Cassie Kosarek](#) | Jan. 12, 2021, at 10:01 a.m.



Postbaccalaureate programs, particularly those that claim the highest medical school admittance rates, can be competitive. (GETTY IMAGES)

With strict admissions standards for [M.D. and D.O. programs](#), attaining a high undergraduate GPA and MCAT score is critical for medical school applicants. While some students meet these academic expectations on their first attempt, others find that their overall undergraduate grade average, MCAT score or grades in core courses may not be competitive enough to earn a spot in a med school class.

## ABOUT MEDICAL SCHOOL ADMISSIONS DOCTOR

Need a guide through the murky [medical school](#) admissions process? Medical School Admissions Doctor offers a roundup of expert and student voices in the field to guide prospective students in their pursuit of a medical education. Got a question? Email [admissionsdoctor@usnews.com](mailto:admissionsdoctor@usnews.com).

[READ MORE ABOUT MEDICAL SCHOOL ADMISSIONS DOCTOR »](#)

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Tips to Finish College And Prepare



Are postbaccalaureate program worth considering if I do not get into medical school? Will completion of a postbaccalaureate program increase my competitive edge?

<https://www.usnews.com/education/blogs/medical-school-admissions-doctor/articles/2018-02-20/3-myths-about-postbaccalaureate-medical-programs>



In observance of Christmas and the New Year's holiday, the AAMC will be closed on 12/23 at 3 p.m. ET, 12/24, and 12/31.

# Is a Post-Bacc Program Right for Me? Seven Benefits to Consider

SHARE: f t in e

Increasingly, students are taking time off in between completing their undergraduate and medical school, often referred to as "gap" or "bridge" years. For many, this additional time is used to help strengthen their applications to medical school. While there are many different ways to do this, one way is to complete a post-baccalaureate (post-bacc) program. But how do you know if a post-bacc is right for you? Here are seven benefits to consider when deciding whether to complete a post-bacc program or not.



It's important to remember that as you prepare for, and apply to medical school, there isn't one set path you must take; it's okay if your path takes different twists and turns along the way. Increasingly, applicants are taking gap years, sometimes called bridge years, between graduating from college and applying to medical school in order to gain more medically-related experience, pay down educational debt, or prepare for the MCAT exam.

<https://students-residents.aamc.org/choosing-medical-career/post-bacc-program-right-me-seven-benefits-consider>





In observance of Christmas and the New Year's holiday, the AAMC will be closed on 12/23 at 3 p.m. ET, 12/24, and 12/31.

## Postbaccalaureate Programs

SHARE: f t in e

Postbaccalaureate programs begin after an undergraduate degree and are designed to support the transition to professional school.

### Find Postbaccalaureate Premedical Programs

Search this database to find pre-med post-bacc programs by location, focus, and other criteria.

LEARN MORE



### Is a Post-Bacc Program Right for Me? Seven Benefits to Consider

Increasingly, students are taking time off in between completing their undergraduate and medical school, often referred to as "gap" or "bridge" years. For many, this additional time is used to help strengthen their applications to medical school. While there are many different ways to do this, one...

LEARN MORE

### Considering a Postbaccalaureate Premedical Program

Answers to common questions about pre-medical post-bacc programs and how to decide if a doing a program is right for you.

LEARN MORE




<https://students-residents.aamc.org/preparing-medical-school/postbaccalaureate-programs>




**Please** look at the complementary slide deck, in our GERO career site, where we highlight the many health science career alternatives to medical school or dental school.



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Visual Studio Pro... Visual Studio 202... \$399	Office Home Power your \$109

<https://www.cnbc.com/2019/05/10/14-high-paying-healthcare-jobs-you-can-get-without-an-md-or-phd.html>

WORK

# 14 high-paying in-demand health-care jobs you can get without an MD or PhD

Published Sun, May 12 2019•9:30 AM EDT • Updated Mon, May 13 2019•9:29 AM EDT