

**OUT OF POCKET COSTS FOR TUITION-SUPPORTED
PSYCHIATRY TRAINING PROGRAMS:
INTEGRATED CARE FAMILY PSYCHOLOGY TRACK**

Tuition benefits. Tuition benefits are included as part of the compensation package for departmental fellows. Fellows are eligible from their date of appointment to enroll in up to TWO 3-credit courses each semester (i.e., fall, spring, summer) throughout the course of the year. Your fellowship curriculum requires that you take TWO specific credit-bearing courses as indicated above. Credit-bearing graduate courses involve a significant weekly time commitment as each credit hour requires 15-hours of classroom instruction in addition to outside assignments. If you are interested in registering for a non-required course (i.e., as described above in Option B regarding electives and Option C) you will need to seek approval from your Program Director who will help you determine if the course of interest would: support your learning plan; fit into your schedule; and not interfere with your ability to carry out your other [fellowship] responsibilities.

Out of pocket costs. The cost per credit hour through the University of Rochester School of Medicine & Dentistry is currently \$1,784* making the cost of a 3-credit course \$5,352. The University tuition benefit covers **95%** of the cost of courses that meet the IRS requirements for tax-exempt courses. (If courses are required as part of your curriculum they are generally tax-exempt.) The fellow is required to pay the 5% not covered by the benefit at the time of course registration. The Department of Psychiatry/Training Program will reimburse the fellow during the course of the semester for that 5% for any course that is **required**. Because reimbursement of this 5% exceeds the University's benefit, the IRS tax law requires that it be reimbursed as additional compensation and taxed accordingly at a rate near 40%. ***This means that fellows will not be compensated in total for any course that they take whether or not it is required.*** For a 3-credit course (\$5,352), the fellow would be required to pay 5% (\$267.60) at registration. The additional compensation payment (\$267.60) would be processed in the fellow's paycheck and taxes will be withheld at a rate near 40% (\$107.04). Thus, ***for a 3-credit course, the estimated out of pocket expense for a fellow would be approximately \$160.*** If a fellow were to enroll in the PDC (Option B) and take all seven courses, the estimated out of pocket expense would be approximately ***\$1,120**** over the span of two years/six semesters.

*Note that this is based on the 2020-2021 tuition rate of \$1,784/credit hour