

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) 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 \$1,970* making the cost of a 3-credit course \$5,910. 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 they take whether or not it is required.*** For a 3- credit course (\$5,910), the fellow is required to pay 5% (\$295.50) at registration. The additional compensation payment (\$295.50) is processed in the fellow's paycheck and taxes are withheld at a rate near 40% (\$118.20). Thus, for a 3-credit course, the estimated out of pocket expense for a fellow would be approximately \$177.

If a fellow is interested in pursuing the PDC, this generally requires completion of seven courses. Trainees should meet with their Program Director and track leadership to discuss interest in the PDC and the expected timeline involved in this training. Fellows should anticipate an estimated out of pocket expense of approximately \$1,239* over the span of two years/six semesters.

*Note that this is based on the 2023-2024 tuition rate of \$1,970/credit hour