

\$\$ Hidden Costs of Medical School: tips from one FGLI-medical student to another! \$\$

Yearly Costs

Transportation

- Transportation fees are included in everyone's tuition even if you are not using public transportation
- All medical students receive a CRAM pass for the metro bus and train. You can park on South campus for free and use the train to get to the downtown campus.
- UB Parking Pass for south and north campus: free!
 - No longer have physical hang tags
 - Sign up with your license plate number here:
https://parking-buffalo.t2hosted.com/cm/aut_ext.aspx
- Parking Downtown
 - 854 Ellicott Street / Parking Ramp
 - This is the parking ramp attached to Oishei - best deal and slightly closer walk to the medical school!
 - \$259.24 per semester (Jan-June or July-Dec)
 - If you don't get a pass, you can park in this lot for \$9 max a day
 - MIGO / Parking Ramp
 - This is the parking ramp down the street from BGH on High St. and Michigan Ave
 - \$339.70 per semester (Jan-June or July-Dec)
 - Street parking
 - On the streets immediately surrounding med school - \$1 an hour through Buffalo Roam app. 2 hour max but can just renew parking on the app. Some people claim they never pay and have never gotten a ticket but you didn't hear that from us.
 - On E. North Street between Ellicott St and Michigan Ave, there is street parking for \$3/day, useful for clinical years because it's right across from BGH ED
 - There are some side streets a little further away, still in walking distance that do have free parking: N. Pearl St and Franklin St that are parallel to Main St are free for 2 hour parking but they don't keep track of how long you park there for, usually pretty full unless you get there really early or late!

Equipment

- MUST buy a stethoscope
 - Many people buy a Littman which can range from \$70 to \$300+ depending on the version and features.

- You really do not need anything fancy and it doesn't need to be Littman. There are some on Amazon as cheap as \$10. Even some attendings use these cheap stethoscopes. As long as you can hear heart, lung, bowel sounds you'll be fine.
- They recommend a BP cuff for CPM but you can either borrow one from our FGLI-Med supply library or use one of the ones attached to the wall in the classrooms/clinical competency center. Having your own BP cuff is NOT necessary for rotations.
- Neurology equipment
 - For CPM, all neurology equipment is usually provided in the rooms.
 - On your neurology rotation, the following equipment is "required" according to the clerkship coordinator
 - High intensity penlight - you can just use your phone. Even the neurologists just use their phones mainly.
 - Reflex hammer - this is what you will use the most on your rotation, however you can borrow one from our FGLI-med supply library! If you do want to buy your own, they range from \$7 to \$20 on Amazon.
 - If you are interested in neurology, I recommend this one, which makes getting a reflex much easier: [Amazon.com: MDF® Tromner Neurological Reflex Hammer with Built-in Brush for cutaneous and Superficial responses - Light - HDP Handle - Free-Parts-for-Life & Lifetime Warranty - Black \(MDF555P-11\) : Industrial & Scientific](#)
 - 128 Hz tuning fork - not super necessary. You can borrow one from our FGLI-med supply library or ask your resident to use theirs.
 - Safety pins, cotton, tongue depressors - please do not buy this stuff. It will be provided at your clinical sites
 - Visual acuity card - definitely not necessary to buy.
- Ophthalmoscope and otoscope: PLEASE do not buy these. For CPM, you can use the ones on the wall. For rotations, you'll have access to them on the wall in rooms or the team will have a portable one to use.

Electronics

- You NEED your own laptop, especially for 3rd/4th year when you are using the EMR on your own computer. Make sure it holds a good charge because some workrooms where you'll be placed have limited outlets or far away outlets and you'll be using it all day.
- You also have to have a smartphone as on many rotations you use apps like whatsapp/cortex to communicate with your team. Obviously most people have smartphones now anyways but it's still something to consider.
- Many people have tablets as well but it's definitely not necessary (personally only used my iPad first year and barely touched it after that)

Conferences

- Travel cost for out of town conferences
- Registration fees: can be anywhere from \$100-over \$1000 depending on the conference
 - Sometimes will be waived if you are presenting, or the department may help pay for it, however most departments have very little funding for this

- Even for local conferences/poster presentations, most departments do not have the funding to print your poster/help with publication fees
 - Anyone know the price to print a poster at UB? - Varies based on size and material

Membership to professional organizations

- \$25-\$200 per year
- Anyone have specific examples of organizations that they are a part of? I only have joined free ones LOL

Health Fees

- TB Tests
- Flu shot: need one yearly, should be free along with COVID booster
- May need to pay for drug testing/background checks for away rotations during 4th year

Health Insurance -

- You can stay on your parents' health insurance plan until you are 26
- Some people may have spouses with health insurance that they can take advantage of.
- Otherwise, the cheapest option available to us as Medical Students is Medicaid. Since it is income based, in theory you should qualify. You can apply for this through the NYS health marketplace. (<https://nystateofhealth.ny.gov/>)

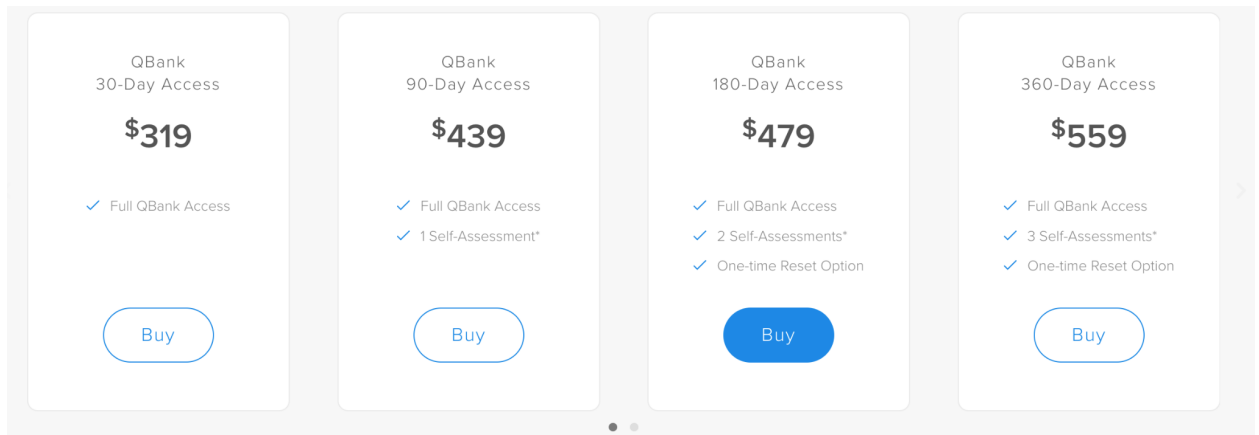
M1

- White coat: I believe the cost of our white coat is included in tuition/fees. However, if you ever need to buy a new white coat, it is around \$30 at the UB Bookstore.
- White coat name embroidery: \$26.75 in 2020, may have gone up since then (honestly not super necessary, may be nice for pictures but otherwise you're going to be wearing your badge most of the time that people can read)

M2

UWorld

- UWorld is absolutely required for Step 1 studying. It cannot be shared between students, you must purchase your own account.
- Usually purchased toward the end of M2 when you are beginning your Step 1 studying. Some medical students purchase it earlier and implement it into their medical school course studying.
- Prices vary depending on how long you will need it for:



STEP 1

- Registration fee (3 month eligibility period): \$670
 - Eligibility period extension: \$70
- Rescheduling fee
 - If you reschedule 46 days or more before exam: free
 - Otherwise have to pay up to \$345 depending on how close to date you are

The date that you change your appointment	Prometric Testing Region	Step 1	Step 2 CK
46 or more days before (but not including) the first day of the scheduled test date	All testing regions	No Fee	No Fee
31-45 days and before (but not including) the first day of the scheduled test date	All testing regions	\$35	\$35
6-30 days before (but not including) the first day of the scheduled test date	All testing regions	\$100	\$100
5 or fewer days before (but not including) the first day of the scheduled test date	US and Canada	\$134	\$151
5 or fewer days before (but not including) the first day of the scheduled test date	Outside the US and Canada	\$345	\$388

- Occasionally you will need to travel to take step 1 outside of Buffalo if you can't find a date here or need to reschedule. Will need to pay for a hotel for at least the night before.
- STEP 1 Study Materials
 - UWorld should be your number 1 study resource (see price above)

- AMBOSS: the articles and the question bank have to be purchased separately. Personally I love the articles but never used the question bank. UWorld has plenty of questions.
 - Articles: \$14.99 per month or \$129 per year
 - Question Bank:
 - 1 month: \$149
 - 3 months: \$189
 - 6 months: \$229
 - 12 months \$299
- First Aid for USMLE Step 1
 - Ask someone for the PDF!
 - If you want the physical book: multiple copies in the medical school student lounge to borrow!
 - If you want the physical book to own: \$45 for 2023 edition (don't need the most recent year as they don't change that much)
- Any other resources people used?
- There are free Pixorize (like Sketchy) videos on youtube for random Step 1 topics that I thought were really helpful for various genetic/biochem topics
https://www.youtube.com/playlist?list=PL0pfRndog_f3jF9L6Af9Cul8UO8pc44V4
- You could also ask around for free resources (Sketchy and Pathoma videos) or share subscription with friends
- STEP 1 Practice Exams
 - NBME Self-Assessments (CBSSA): should be your priority for practice exams
 - 7 forms available
 - \$60 each
 - UWorld Self-Assessments:
 - 3 exams available
 - May come with UWorld subscription, depending on which you purchase (see above)
 - Can purchase each self-assessment for \$50 each or all three for \$120

M3

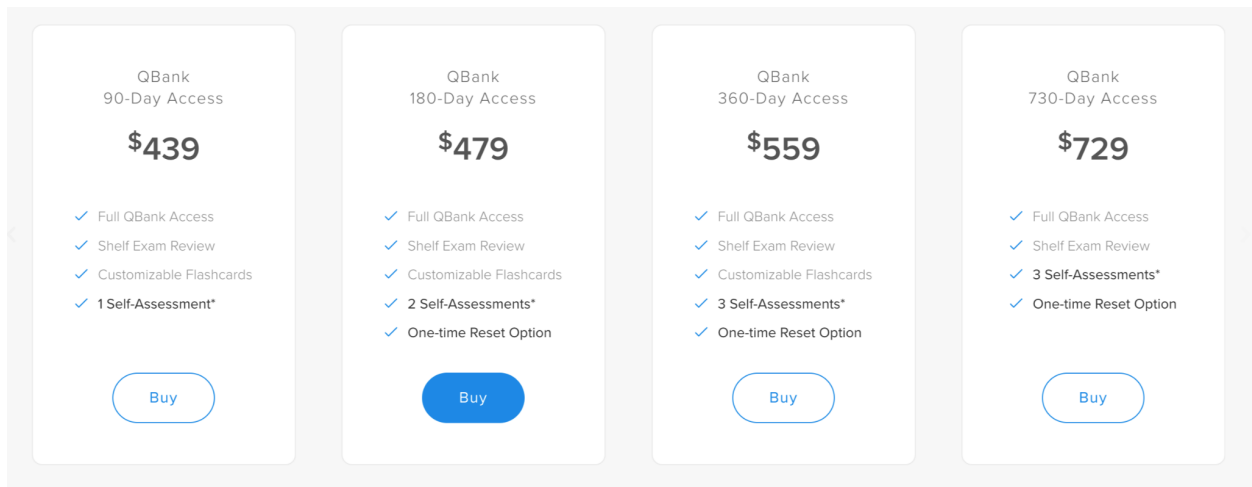
BLS Recertification

- You will need to go through BLS recertification before starting clerkships
- This can range from \$35-\$70 depending on where you go
- Unsure if this is still necessary or not because Julie Szrama said they are trying to get CPR included in M3 orientation

UWorld

- You absolutely need UWorld to study for Shelf exams as well at Step 2

- This is a different Qbank than the Step 1 UWorld.
- Usually purchased at the beginning of M3 - highly recommend just going for the 730 day access so you will have it throughout all of M3 and into your Step 2 study period as well



NBME Shelf Self-Assessments

- For all core clerkships, you will take a shelf exam at the end. The NBME has practice shelf exams, which are highly recommended to take to gauge your readiness for the shelf exam.
- Each practice exam: \$20
 - Typically 4 available per exam
 - I highly recommend doing as many as possible for each shelf. Sometimes the actual shelf will have repeats from the practice exams or very similar questions.

Food/coffee on site during clerkships

- Hospital cafeteria lunch can range anywhere from \$5 to \$15 depending on what you get/where you are
- ECMC has the best cafeteria of all the hospitals in my opinion. Many of the workers will give medical students an employee discount which makes the lunch much more affordable (whereas at BGH they are stingy as heck about employee discounts for students 😞)
- On outpatient rotations, it can be difficult to find food in walking distance and may not have time to drive to get something. Definitely recommending packing lunch/coffee for outpatient parts of rotations like family medicine, pediatrics, OBGYN.
- Tim Hortons: at most sites including BGH, Oishei, MFSH, ECMC - download the tim hortons app there's a lot of great deals and rewards on there, like 10 timbits for \$1 on tuesdays!
- VA has a small cafe that serves coffee, there is a cafeteria in lower level of VA and a convenience (I think it's called the Patriot store?) store where a resident said you can buy things without paying tax with your VA badge
- There is a cafe in the Conventus building with really good coffee but is very pricey

Scrubs

- Although many medical students wear Figs, there are so many other options out there for scrubs that are cheaper and more comfortable.
- My personal favorite scrubs are Scrubstar from Walmart. The material is similar to Figs, if not even more stretchy and comfortable. They also have a lot of fun colors. Usually around \$40 for a top and bottom together, which is still pricey but better than Figs (\$100+ for a set!!)
- Thrift stores like Savers and Goodwill occasionally have a good selection of scrubs.
- For surgery and OBGYN rotations, they will provide hospital scrubs for you.
- The Adar brand on Amazon is also pretty good! I've gotten a lot of compliments on them and they offer more comfy pants than just jogger style

Professional Clothes

- Most clinical sites are okay with you wearing scrubs for outpatient/clinic days. However it is good to have at least a few professional clothing items
- I have always been able to find professional tops at Savers/Goodwill, sometimes dress pants as well.
- Old Navy is a great place to find professional clothing, and frequently has sales/clearance items.

Gas Money

- When you're driving to rotation sites, the gas money can get really expensive really fast. Although many sites are relatively close to the medical school, sometimes you get a random placement that is more out of the way. I've been placed as far as St. Mary's Hospital in Niagara Falls (40 minute drive).
- If you are at a site with other medical students, don't be afraid to ask if they want to carpool some days.
- Some rotations you will have to go to in-person lectures at the medical school, and drive from your clinical site to downtown and vice versa. Factor this into your gas money as well.

M4

STEP 2

- Registration fee (3 month eligibility period): \$670
 - Eligibility period extension: \$70
- See above for rescheduling fees
- May need to take step 2 outside of Buffalo if you can't find a date here. Will need to pay for a hotel for at least the night before.
- STEP 2 Study Materials
 - UWorld should definitely be your number one resource for step 2!!
 - First Aid for USMLE Step 2: not as useful for this exam as it is for step 1

- Any other resources for step 2? Some people like using Amboss too but I don't think both are necessary, one or the other should be sufficient.
- STEP 2 Self-Assessments
 - NBME Self-Assessments (CCSSA)
 - 6 forms available
 - \$60 each
 - UWorld Self-Assessments
 - 3 exams available, may come with subscription depending on which you purchase (see above)
 - Otherwise \$50 each or \$120 for all three

ERAS Residency Application

- Application fee is based on the number of programs you submit your app to

Programs Per Specialty	Application Fees
Up to 10	\$99
11 - 20	\$19 each
21 - 30	\$23 each
31 or more	\$27 each

- For example: I sent my application to 52 child neurology programs + 2 pediatrics preliminary programs
 - 52 Child Neurology: $\$99 + (10 \times \$19) + (10 \times \$23) + (22 \times \$27)$
 - 2 Pediatrics: \$99
 - \$1113 + \$99
 - \$1212 total on submitting ERAS
- Also have to pay a National Resident Matching Program (NRMP) fee: \$70

- Almost all residency interviews are now VIRTUAL, lifting a HUGE financial burden from medical students! However, there are a small few programs that do in person interviews again so be aware (I believe it's more common for Family Med, depends on specialty too)
- Also programs may invite you to in-person "Second Looks" which are after your interview but before rankings are due, some people feel obligated to go to them since it shows interest in the programs you like the most, consider saving some money aside for flights/gas/hotels if you need to go there! Usually during month of February

Away Rotations

- (housing, background checks, etc)= \$1200-\$2000 per rotation

Suit for Interviews

- For residency interviews, you must dress in business professional attire.
- Look at places like Savers, Goodwill
- Old Navy has lots of dress pants with matching blazers, frequently have sale
- H&M, Marshalls, TJMaxx are other good options
- I like Express and there is an Express Outlet store at the Niagara Fashion Outlet Mall that has good men and women's formal wear! You only really need a nice blazer and top (for women) for virtual interviews. I wore comfy pants for all of mine.

Medical Spanish Courses

- Medical spanish is a very popular elective during fourth year as it is self-directed work and gives you lots of flexibility
- What many people don't know is that you have to pay for the courses online
- \$150 for the 2 required courses

Regalia For Graduation

- In order to participate at graduation, you must have regalia.
- To rent regalia: \$100

Not required per se

- Professional clothes for clinic
- AMBOSS 9.99/mo for articles and 50Q
- Parking tickets = \$40 each
- Books (First Aid x2)
- Compression socks ~\$10/pack
- "Second looks" for residency
- A nice pair of sneakers - especially for surgery rotation
- School merchandise (like patagonia, jackets, sweatshirts that everyone has)

Frugal tips!!

1. Sign up for Medicaid, for those who are over 26/not on parent's health insurance. The application can be filled out on the [NY state of health](#) website.
 - a. If you are on Medicaid, you can get discounted Amazon prime and Walmart+ subscriptions
2. There is an emergency fund for medical students if you are experiencing a financial hardship that may impact your ability to remain enrolled in school. [Ettinger Student Emergency Fund - Jacobs School of Medicine and Biomedical Sciences](#)
3. There are Feedmore sponsored food pantries located throughout the city of Buffalo- they do not check any documentation to ensure you are eligible, you can just show up, <https://www.feedmorewny.org/programs-services/find-food/pantry-locator/>
 - a. There are also community fridges throughout buffalo <https://www.buffalocommunityfridges.com/>
4. Take advantage of student discounts -> FYI You can reuse the amazon prime discount with any new student emails you get too, so if you get a new student email for medical school for example. Also even after that 6 months trial ends, you can get prime for 50% off for as long as you're a student!
 - a. [Apple](#) has student pricing too, I bought a new laptop with it and got a \$200 gift card as well, they never even verified my status.
5. Pay for things with a credit card that has good rewards/points benefits, especially when paying for ERAS applications and travel. You can build your credit but also get money back on things you were going to spend on anyway.
 - a. I use Discover and get cash back on gas, restaurants, and groceries.
 - b. If in a pinch, a new credit card often has an initial period that won't accrue interest (I think it was 18 months for my Chase card!)
6. I only discovered this recently as an M4 but I wish I found it earlier. Student [universe](#) offers discounted flights for students and we qualify for them as UB students, they just verify using your email! I saved a few hundred \$ on a flight that I would've booked on another site.

7. Flashfood is an app where grocery stores list food that is close to its expiration date for a discounted price! Highly recommend. Here is the link
https://www.flashfood.com/?campaignid=20423337283&adgroupid=153553900442&adid=667962166747&gclid=CjwKCAiA_aGuBhACEiwAly57MUKVan5-Wdq30FSiDyO3csMm0cDdNL4TopfncEWhp8OKUM_eipU_1RoCy48QAvD_BwE
8. There are often compensated studies/clinical trials going on at UB.
<https://www.research.buffalo.edu/portal/clinicaltrial/>
9. Purchase business casual clothes or scrubs for rotations at thrift stores [Buffalo Thrifting: The Thrill of Hunt](#)
10. UB offers free chiropractic care at South Campus. [Chiropractic Services - Student Life Guide - University at Buffalo](#)
11. Take advantage of UB technology discounts
<https://www.buffalo.edu/ubit/news/article.host.html/content/shared/www/ubit/news/2022/discounts-students-technology.detail.html>
12. Free legal consultations are available through UB
<https://www.sa.buffalo.edu/services/legal-consultations>
13. If you have a pet, you can take them to SPCA lipsey clinic for low cost vet care.
<https://yoursPCA.org/what-we-do/lipsey-clinic/>
14. Use resources (ie. Sketchy) from the shared JSMBs drive rather than paying for them
15. Sign up for a discounted gym membership at the YMCA. They offer income-based rates.
<https://www.ymcabn.org/access-all>
16. Book a cheap massage w/ students in training (under the supervision of instructors)
 - a. Trocaire
<https://www.wgrz.com/article/news/education/trocaire-low-cost-massages-student-theapy-education/71-57deb995-c42a-4bc5-9033-0e73cebc88e7>
 - b. NY institute of massage
<https://nyinstituteofmassage.com/massage-clinic/>
17. UB blue table temporarily supports students who do not have access to food due to a financial emergency.
<https://www.buffalo.edu/studentlife/help/emergency/food-support.html>
18. Get professional clothes for cheap/free through UB Office of sustainability's [Hired](#)- you are eligible for ONE complete outfit per semester.

- a. Also check out Dress for Success if you are a woman. They offer free professional attire, unsure how much but worth checking out.

<https://buffalo.dressforsuccess.org/>

IMPORTANT: UB has a [Budget Increase Request Form](#) that is available through the FA office. A budget increase can be requested for emergency auto repairs, child care, medical expenses, residency expenses, off campus housing, disability expenses, and a (one time) computer purchase.

- You must keep all receipts so that you can submit them to the financial aid office when you submit the budget increase request form.
- It takes 7-10 business days from when you submit the form to when it is approved or denied.
- Even if it is past the deadline listed on the form for a given semester, you can still apply for a budget increase.

NOTE: If you have any tips or resources that you use and they are not already listed here, please email them to us at jsmbs.fqlimed@gmail.com so we can add them to the document. We want this to be as comprehensive as possible!