

Cost of a PhD graduate student in the SoM FY'26

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FY'26 (1 July 2025-30 June 2026)

	Cost to FACULTY supporting PhD students in FY'25 (reference only)	Cost to FACULTY supporting PhD student stipend**	RELEVANT POLICIES: https://www.ohsu.edu/school-of-medicine/graduate-studies/forms-policies-and-resources Stipend Policy '24-27 MOU Stipend Gap MOU Tuition Waiver and Exemption	Total Cost PhD student including costs covered by SOM
STIPEND	\$40,000	\$40,700	<ul style="list-style-type: none"> Stipend paid biweekly via payroll; reported to IRS on W2, FICA exempt if primary status is as student. Stipend can be divided between multiple grants, SOM and department accounts, but benefits cannot be separated from stipend and will be charged by same % as stipend. If a federal institutional or individual training grant supports part of the stipend- the gap between the federal stipend (see NIH Salary Chart) and OHSU stipend cannot be filled using federal dollars. Stipend Gap funding from the School of Medicine can be requested for the FY 26 cycle (July 1, 2025-June 30, 2026). 	\$40,700
TUITION* AND FEES billed BY TERM using exemption billing (calculated with proposed 2% increase)				
Tuition	minimum/year: \$4,832 or maximum allowed and included on grants or full tuition	minimum/year: \$4,996 or maximum allowed and included on grants see Stipend Gap MOU	<ul style="list-style-type: none"> \$7,405/term/nine credit hours + \$821 each additional credit/term (2% tuition credit increase over FY25). Collected is either <u>\$1,232/term minimum</u> (cost of 1.5 credits) from research grants/other funds or <u>max allowed tuition on fellowships/training grants</u>. For example, NIH T/F series grants allow collection of up to 60% of tuition; to max of \$16,000/year (PhD) or \$21,000/year (MD/PhD) for tuition/fees; NSF grants include \$12,000 tuition (MOU Tuition Waiver & Exemption). Students not receiving a stipend may be charged the full amount of tuition in the FY26 Tuition and Fee Book. Minimum tuition exemption for FY'26: \$1,249 per term (\$1,232 tuition + \$17 GSO Fee) 	between \$29,620/year (9 credits/term x 4 terms) to \$52,608/year (16 credits/term x 4 terms)
University fee	\$2,332	\$2,332	<ul style="list-style-type: none"> \$583/term (no increased since FY24) 	\$2,332
All-Hill Student council	\$68	\$68	<ul style="list-style-type: none"> \$17/term (no increase) 	\$68
Graduate Student Organization (GSO)	\$68	\$68	<ul style="list-style-type: none"> \$17/term (paid as tuition in addition to the \$1,232 tuition minimum) not increased since FY24. 	\$68
HEALTH INSURANCE paid from OPE that is charged to research grant budgets				
Students under GRU bargaining agreement	\$7,334	\$7,720*	<ul style="list-style-type: none"> *Rate will remain \$7,334 until 09/21/24. New rate of \$7,720 goes into effect at start of Fall term 2025. \$296.92/bi-weekly through payroll, over 26 pay periods. See Pacific Source GRU Health Insurance Plan. This is a benefit. Payroll will apportion, at same % as stipend, between stipend sources, including training grants. Average Flex OPE rate for FY25 is 18.54%. See FY25 OPE Chart Benefits follow stipends on training grants and are charged against the \$4,550 institutional allowance; remainder of this cost must come from non-federal funds. 	\$7,720*
Dependents of students under GRU bargaining agreement	OHSU subsidy: \$4,080 total employee Cost: \$3,520	OHSU subsidy: \$4,200 total employee cost: \$3,520	<ul style="list-style-type: none"> Subsidy: OHSU (funds charged to stipend source) subsidizes dependent insurance. For FY26 subsidies \$1,400/dependent/term for medical/vision coverage (x 3 terms) = \$4,200/dependent/year. Maximum 4 dependents. 	OHSU subsidy: \$4,200 total employee cost: \$3,520
Students not under GRU bargaining contract*	\$6,302 medical, vision, dental	TDB medical, vision, dental	<ul style="list-style-type: none"> Plan is here: https://www.ohsu.edu/education/student-health-insurance-plan Medical, dental, vision not available to dependents. 	TDB medical, vision, dental
OTHER COSTS				
Labor Distribution (LD), Other OPE and Paid Leave Oregon (PLO)	\$900*	\$1,255*	<ul style="list-style-type: none"> Payroll tax. Noted at LD Other OPE at rate of 2.25% for FY25 (? FY26). This charge covers: Transit Employer Tax, Parental Leave Accrual, Tri County Transit Tax, UMSAF MSA ER Fee, UWP ER WC Premium, Workers Comp ER Adj, Workers Compensation, WST DOR Tax Special Inputs etc. This also includes the new employer cost coverage for Paid Leave Oregon (PLO). Unallowable on training grants and fellowships since 'training fellows and students' are not employees under federal rules. This charge must be manually removed each pay period and covered by department or other non-federal funds. 	\$1,255*
ANNUAL cost PhD student in SOM	\$55,534 Reference only sum bold numbers above	\$57,071 sum of costs in BOLD above	<ul style="list-style-type: none"> Calculated using minimum \$4,928 for tuition and using GRU insurance for student without dependents at \$7,334. Annual cost could increase by \$4,080/dependent. Max 4 dependents (this is budgeted in grant as OPE (LD Flex OPE). Maximum cost of a graduate student that can be charged to federal grants cannot exceed minimum cost of a postdoc; Ruth L. Kirschstein National Research Service Award (NRSA) Stipends, published annually in April by NIH. Note: For research grant budgets, OPE is estimated for students w/o dependents. This covers both health insurance and 'LD other OPE' (red line above at a rate of 20.79%). For students + dependents on health insurance review FY25 OPE Rates from Central Financial Services, (draft- UPDATE LINK) 	\$81,695 \$104,683 Range depending on credits registered sum BOLD numbers above