

## University of Saint Francis | Physician Assistant Studies Program

Excerpts from pages 26-29 of the *Physician Assistant Student Handbook 2026-2027*

### 4.5 ESTIMATE OF PROGRAM COSTS

The following subsections detail the estimates of all costs (tuition, fees, other program costs (including books, equipment, housing for the length of the program, clinical rotations travel and housing, transportation, etc.) related to the program beginning with enrollment (A3.12f). The individual total cost for a typical student entering the SF PA Program in August 2026 is estimated to be \$184,193.00.

- Total tuition: \$132,475.00
- Total required fees: \$9,310.00
- Total other program costs: \$42,408.00
- **Overall total: \$184,193.00**

#### 4.5.1 TUITION, INSTITUTIONAL FEES & PROGRAM FEES

Tuition is established by the institution each year. SF PA students are billed at a block tuition rate, such that the cost of tuition does not change based on the number of enrolled credit hours. An institutional semester fee and technology fee are also included in the block tuition rate. The total cost of tuition and institutional fees across the seven-semester program is estimated to be \$132,475.00.

- PA students matriculating August 2026 will be billed at a block tuition rate of \$18,925.00 per semester, which also includes semester fees and technology fees set by the institution. Updated tuition information is available at <https://www.sf.edu/cost-and-aid/graduate-tuition-and-fees/>.
- Each student is financially responsible for any additional enrollment fees, tuition, and institutional fees associated with course or exam failure, remediation, delay of graduation, or deceleration in the PA Program for any reason. Cost of additional tuition and institutional fees will be established by the institution.

In addition to published tuition and institutional fees, a PA Program Fee and institutional Technology Fee will also be billed to students each semester. Cumulatively, these fees result in a total cost of \$9,310.00 across the program.

- The PA Program Fee of \$1,080.00 supports instruction in programmatic lab experiences (i.e., cadaver lab, simulation lab, physical exam/ procedural labs), program assessments (i.e., PAEA exams), and use of training software (i.e., SonoSim, ExamSoft, Aquifer, MedCram, and BluePrint, OSHA Blood Borne Pathogen Training, Gaples Institute Nutrition Modules).
- An additional institutional Technology Fee of \$250.00 required of all students enrolled in a health science program.

Each student is financially responsible for any additional required institution and/or program fees associated with course or exam failure, remediation, delay of graduation, or deceleration in the PA Program for any reason. Cost of additional required fees will be established by the institution.

#### 4.5.2 OTHER COSTS RELATED TO THE PA PROGRAM

Program cost of attendance is also associated with purchasing books, equipment, housing for the length of the program, clinical rotations travel and housing, transportation, and other expenses, including vaccinations, training certifications, background checks, PPE, and drug screens.

The following tables provide an estimate of costs by semester and their tentative schedule for a typical student. Cumulatively, other program costs are estimated to total \$42,408.00.

Transportation and Living Expenses	
Item/Fee	Cost
<b>1-Bedroom Apartment</b> in Fort Wayne for 27-months (assuming rent of \$1,000/ month)	\$27,000.00
<b>Utilities</b> for 27-months (including electric, water, sewage, trash, and internet)	\$7,560.00
<b>Didactic Phase Travel</b> (assuming average round trip to and from campus is 10 miles with a car that averages 30 miles per gallon at \$3.50/gallon)	\$380.00
<b>Clinical Phase Travel</b>	
<u>Local Core or Elective Rotations</u> (assuming an average round trip per day of 95 miles with a car that averages 30 miles per gallon at \$3.50/gallon for 20 days) x 6 rotations	\$1,332.00
<u>Distant Core Rotations</u> (assuming an average distant rotation is 153 miles from campus and that a student stays in housing 10 miles from the site, with transportation provided by a car that averages 30 miles per gallon at \$3.50/gallon for 20 days) x 2 rotations	\$165.00
<u>Distant Elective Rotations</u> (assuming an average round trip per rotation is 136 miles with a car that averages 30 miles per gallon at \$3.50/gallon) x 1 rotation	\$79.00
<b>Clinical Phase Housing</b> (assuming student stays in Fort Wayne apartment, program provided housing, or privately-arranged, no-cost lodging)	\$0.00

Prior to Matriculation	
Item/Fee	Cost
Personal laptop	\$1,000.00
Scrubs and professional clothes	\$400.00
Medical Equipment	\$1,500.00
Suture Pad	\$70.00
Annual Physical Exam	\$150.00
Lab Tests/ Immunizations	\$200.00
Background Check	\$30.00
Typhon Software	\$90.00
Titers for Hep. B, Varicella, MMR	\$310.00

Didactic Semesters III-IV	
Item/Fee	Cost
ACLS Certification	\$350.00
OSHA Form and Fit Test	\$40.00
Annual Physical Exam	\$150.00
2-Step TB Testing	\$50.00
Second Background Check	\$30.00
Drug Screen	\$50.00
Possible 3rd TB*	\$50.00
Required Textbooks^	\$0.00

Didactic Semester I	
Item/Fee	Cost
Required Textbooks^	\$800.00
Name Badge	\$12.00

Clinical Year (Semesters V-VII)	
Item/Fee	Cost
Flu Shot	\$20.00
Graduation Pictures	\$50.00
Annual Physical Exam	\$150.00
2-Step TB Testing	\$50.00
Third Background Check	\$30.00
Drug Screen	\$50.00
Required Textbooks^	\$100.00
Possible Additional TB Test**	\$50.00

Didactic Semester II	
Item/Fee	Cost
Required Textbooks^	\$0.00
Flu Shot	\$20.00
BLS Certification	\$90.00

**Total Estimated Cost: \$42,408.00**

^Only includes required texts not offered as a free eText

\*Based on individual results, included in "typical student" average cost

\*\*Requirement varies by clinical site, included in "typical student" average cost

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### 4.5.3 REFUND OF TUITION AND FEES POLICY & PROCEDURE

SF publishes a "[Refund Policy](#)" and procedure in the Graduate Catalog. The policy and procedure (A1.02k) are repeated here. As stated in [section 4.2.7](#), the \$1,000 admission deposit is non-refundable.

1. Registration constitutes a contractual agreement between the student and the University of Saint Francis.
2. Should a student decide not to attend classes at SF any longer, the student must login to Cougar Connection and fill out the electronic complete withdraw form in Knowledgebase. This form will also count as an exit interview.
3. Failure to attend classes does not withdraw a student from classes.
4. Students that drop below full-time during the drop/add period may have a refund due to them. This refund amount will be calculated based on revised billing and financial aid packaging.
5. If a student does not begin the withdrawal process or otherwise notify the University of his/her intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student's control, the University may determine the appropriate withdrawal date.
6. The return of grant funding from the state of Indiana's Division of Student Financial Aid (SFA) is defined by the SFA Refund Policy. Under the SFA policy, if a student completely withdraws from SF before the end of the fourth week, the student is not eligible for the state award and SF must return 100 percent of the semester's award to SFA. If a student withdraws after the fourth week, the SFA aid would be 100 percent earned and no SFA funds would be returned. Funds must be returned to SFA independent of other financial aid.
7. Students who receive Title IV funding (Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Federal Stafford Loans, PLUS or Perkins Loan) and completely withdraw from SF are subject to the Title IV return of funds calculation, as mandated by the Department of Education. The Title IV refund calculation is different than SF's refund calculation; therefore, a student who withdraws before completing 60 percent of an enrollment period may owe SF for charges no longer covered by returned federal aid.
8. All SF and private financial aid will be refunded according to the tuition and fees schedule shown below.
9. Refunds will be made in the following order:
  - Unearned SFA Awards
  - Unearned Federal Aid
  - Unearned SF scholarships and awards
  - Outside agencies
  - The student
10. If, prior to withdrawing, a student has received a disbursement of federal aid in the form of a refund, the student may be required to return part of the funds to the University of Saint Francis. If funds are to be returned by the student, this must be done within 15 days of notification by the University.
11. Students are responsible to pay any outstanding balance owed to SF after all adjustments have been made to their account based on the SFA, Title IV, and SF refund policies.

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#### 4.5.3.1 REFUND SCHEDULE

The University maintains several refund schedules that may apply to students in the PA Program. Each of these refund schedules is included in the Graduate Catalog's "[Refund Policy](#)" and detailed below.

For the Fall and Spring semesters, students who completely withdraw:

- Prior to the first day or during the first week of the semester are refunded 100% of paid tuition and fees.
- During the second week of the semester are refunded 75% of paid tuition and fees.
- During the third week of the semester are refunded 50% of paid tuition and fees.
- During the fourth week of the semester are refunded 25% of paid tuition and fees.
- During the fifth week of the semester or later are not refunded any paid tuition or fees.

For the Summer semester, students who completely withdraw:

- Prior to the first day or during the first week of the semester are refunded 100% of paid tuition and fees.
- During the second week of the semester are refunded 50% of paid tuition and fees.
- During the third week of the semester or later are not refunded any paid tuition or fees.

Maryland residents who completely withdrawal follow a different refund schedule. Students who have completed:

- Less than 10% of the course as of the date of withdrawal are refunded 90% of paid tuition.
- 10-19% of the course as of the date of withdrawal are refunded 80% of paid tuition.
- 20-29% of the course as of the date of withdrawal are refunded 60% of paid tuition.

- 30-39% of the course as of the date of withdrawal are refunded 40% of paid tuition.
- 40-59% of the course as of the date of withdrawal are refunded 20% of paid tuition.
- 60% or more of the course as of the date of withdrawal are refunded 0% of paid tuition.

The following refund schedule applies for Department of Defense Tuition Assistant Program recipients:

- Any unearned Tuition Assistance Program (TAP) funds are refunded on a proportional basis through at least the 60 percent portion of the period for which the funds were provided. TAP funds are earned proportionally during an enrollment period, with unearned funds returned based upon when a student stops attending. In instances when a Service member stops attending due to a military service obligation, the university will work with the affected Service member to identify solutions that will not result in a student debt for the returned portion of the funds.

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#### 4.5.3.2 REFUND PROCESSING

- Refunds are processed through the Business Office, and any refunds will be available approximately one month after a student withdraws officially and after all debts are paid and all charges/ credits are posted.
- A completed official withdrawal form from the Registrar's Office is required for a refund to be processed.

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#### 4.5.3.3 REFUND POLICY APPEALS

If for any reason a student is dissatisfied with a financial aid award and cannot resolve his or her differences with the Office of Financial Aid, an appeal may be submitted to the Scholarship and Financial Appeals Committee. Current students can submit an appeal on Knowledgebase through their My Cougar Connection account. Non-current students can submit an appeal in writing addressed to:

**Scholarship and Financial Appeals Committee**  
University of Saint Francis  
2701 Spring Street  
Fort Wayne, IN 46808-3994

This committee will review the appeal and is responsible for rendering a final decision.