

Memo

To: BGS Faculty

From: Kelly Jordan Sciotto, Ph.D., Associate Dean for Graduation Education and Director of Biomedical Graduate Studies

Jill Baxter, Director of Financial Operations, BGS

Date: October 14, 2024

Re: PhD and MD/PhD BGS Mentor Cap for FY2025

Effective **9/1/2024** the FY2025 mentor cap (including tuition, fees, stipend, and health insurance) to support BGS PhD students in years 3-5 and BGS MD/PhD students in years 4-5, is \$45,000.00. While this reflects an increase of \$3,000 from last year, it continues to be well below the current maximum allowable NIH support of Trainees at \$61,008. While BGS strives to maintain the lowest possible cost to mentors, we cannot predict future increases in tuition, changes in support from training grants and institutional sources, or stipend increases to maintain parity with peer institutions. The full cost of a graduate student in FY2025 is \$94,848 for BGS PhD. As such, when planning your support for your students we ask that future cost increases and time to degree be considered.

BGS supports our students throughout their career as graduate students, starting from 100% support in the first 21 months and ranging between 13% - 54% in years 3-5. In year 6 and beyond, mentors will provide approximately 95% of a student's cost at \$50,312.

In AY25, the total cost of stipend/tuition/fees/health insurance for all BGS students is approximately \$105.8M, of which \$57.3M will be covered by BGS/PSOM/University; \$13.2M from individual student awards such as T32/F30/F31/NRSAs/other fellowships and \$35M from mentor funds. BGS does not control the levels of tuition, fees, and health insurance charged; these amounts are determined by the University. BGS controls only the stipend level, the number of students admitted each year, and the faculty mentor contribution to support students in their lab. The BGS-controlled factors are adjusted annually with consideration of minimizing costs to faculty while ensuring our students are paid a living wage.

LENGTH OF SUPPORT FOR BGS PhD STUDENTS: Students are fully BGS-supported for their first **21 months**. For FY2025, Mentors of rising 3rd year students began their support of such students on **June 1, 2024**.

LENGTH OF SUPPORT FOR (MD/PhD) STUDENTS: Students are fully BGS supported for their first 3 years of the program (i.e. MD Years 1-2, PhD Year 3). Mentors of rising 4th year students began their support of such students on **July 1, 2024**.

MENTOR SUPPORT OF STUDENTS ON NRSA TRAINING GRANTS AND FELLOWSHIPS:

Because training grants vary in their stipend and tuition coverage, the level of mentor support will vary accordingly. The mentor support will not exceed the mentor cap of \$45,000 and is most often less than this amount. The gap between the mentor cap and the NIH support will yield the mentor's obligation of financial support. Please refer to item number two below.

MENTOR SUPPORT FOR PART OF AN ACADEMIC YEAR: If a mentor ends up supporting a student for only part of an academic year, the mentor should contact the BGS office as early as possible, so that BGS staff can calculate the support required.

MENTOR SUPPORT OF STUDENTS WITH NON-NIH INDIVIDUAL EXTRAMURAL AWARDS:

Students who receive extramural fellowship awards relieve mentors of a portion of these costs. Mentors are requested to contact the BGS Finance office with details of these awards, so that BGS Finance staff can calculate the support required. The award itself does not eliminate the mentor's contribution. The attached tables indicate the typical distribution of costs among mentor, BGS, and most extramural awards for students at different stages of training.

Please note the following:

1. There is a real incentive for faculty participation in training grants (NIH and others). Costs to mentors of students on training grants are reduced, though not eliminated.
2. Per NIH rules, federal research grant funds (e.g. R01 and P01) may be used to compensate students that are also appointed to training grants or fellowships (T32/T35/F30/F31) under certain conditions.
3. BGS students in years 1-5 are charged full tuition of \$43,174. In Years 6+, BGS students are charged reduced tuition and fees. The balance of costs beyond the contribution by the mentor and/or a training grant is paid by BGS. The total cost of tuition, fees, health insurance and stipend for this academic year will be \$94,848 per BGS PhD student in years 1-5 and \$117,185 per MD/PhD student in years 1-2 and then \$94,848 in years 3-5.

Please note that tuition expenses on a federal grant are not subject to indirect costs.

4. The maximum aggregate duration for NIH NRSA support (to one or more training grants or individual fellowships) is five years for PhD students and six years for MD/PhD students.

If your student has funding from a source not listed in the attached tables, please contact BGSPayroll@penmedicine.upenn.edu.

BGS Mentor Cap Table - FY2025
PhD students with Mentor Support (no Training Grants or NRSA Grants)
 (Effective 9/1/24 - 8/31/25)
 Issue Date: 10/14/24

Program Years 1 & 2: PhD Student only on BGS Support						
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>TOTAL</u>
BGS Cost	41,500	43,174	3,954	1,092	5,128	94,848

Program Years 3, 4 & 5: PhD Student on Mentor Support and BGS Support						
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>TOTAL</u>
Mentor Cost	35,000	10,000	-	-	-	45,000
BGS Cost	6,500	33,174	3,954	1,092	5,128	49,848
Total	41,500	43,174	3,954	1,092	5,128	94,848

Program Years 6+: PhD Student on Mentor Support						
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>TOTAL</u>
Mentor Cost	41,500	2,698	986	-	5,128	50,312
BGS Cost	-	2,698	-	-	-	2,698
Total	41,500	5,396	986	-	5,128	53,010

Mentor Cap Yrs. 3 - 5: \$45,000
 Questions? BGSPayroll@penncmedicine.upenn.edu

BGS Mentor Cap Table - FY2025
PhD students with Training Grant (T32) @ \$28,224
 (Effective 9/1/24 - 8/31/25)
 Issue Date: 10/14/24

Program Years 1 & 2:		PhD Student with Training Grant (T32) & BGS Support				
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>TOTAL</u>
Training Grant	28,224	16,000	-	-	2,000	46,224
BGS Cost	13,276	27,174	3,954	1,092	3,128	48,624
Total	41,500	43,174	3,954	1,092	5,128	94,848

Program Years 3, 4 & 5:		PhD Student with Training Grant (T32) on Mentor & BGS Support				
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>TOTAL</u>
Training Grant	28,224	16,000	-	-	2,000	46,224
Mentor Cost	13,276	13,587	917	1,092	3,128	32,000
BGS Cost	-	13,587	3,037	-	-	16,624
Total	41,500	43,174	3,954	1,092	5,128	94,848

Program Years 6+:		PhD Student with Training Grant (T32) & Mentor Support				
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>TOTAL</u>
Training Grant	28,224	5,396	-	-	2,000	35,620
Mentor Cost	13,276	-	986	-	3,128	17,390
BGS Cost	-	-	-	-	-	-
Total	41,500	5,396	986	-	5,128	53,010

Mentor Cap: \$32,000
 Questions? BGSPayroll@penmedicine.upenn.edu

BGS Mentor Cap Table - MD/PhD students with Mentor Support (no Training Grants or NRSA Grants)
(Effective 9/1/24 - 8/31/25)

Issue Date: 10/14/24

Program Years 1 & 2: MD/PhD Student only on BGS Support - MD Phase							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
BGS Cost	41,500	65,940	3,802	1,450	5,128	55	117,875

Program Year 3: MD/PhD Student only on BGS Support - PhD Phase							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
BGS Cost	41,500	43,174	3,954	1,092	5,128	55	94,903

Program Years 4 & 5: MD/PhD Student on Mentor Support and BGS Support - PhD Phase							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Mentor Cost	35,000	10,000	-	-	-	-	45,000
BGS Cost	6,500	33,174	3,954	1,092	5,128	55	49,903
Total	41,500	43,174	3,954	1,092	5,128	55	94,903

Program Years 6+: MD/PhD Student on Mentor Support - PhD Phase (Thesis)							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Mentor Cost	41,500	2,698	986	-	5,128	-	50,312
BGS Cost	-	2,698	-	-	-	55	2,753
Total	41,500	5,396	986	-	5,128	55	53,065

Program Years 6+: MD/PhD Student only on BGS Support - MD Phase (Clinics)							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Mentor Cost	-	-	-	-	-	-	-
BGS Cost	41,500	-	3,802	1,450	5,128	55	51,935
Total	41,500	-	3,802	1,450	5,128	55	51,935

Mentor Cap Yrs. 4 - 5: \$45,000

Questions? BGSPayroll@penmedicine.upenn.edu

BGS Mentor Cap Table - MD/PhD students on Training Grants (T32)

(Effective 9/1/24 - 8/31/25)

Issue Date: 10/14/24

Program Years 1 & 2: MD/PhD Student with Training Grant (T32) & BGS Support - MD Phase							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Training Grant	28,224	16,000	-	-	2,000	-	46,224
BGS Cost	13,276	49,940	3,802	1,450	3,128	55	71,651
Total	41,500	65,940	3,802	1,450	5,128	55	117,875

Program Year 3: MD/PhD Student with Training Grant (T32) & BGS Support - PhD Phase							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Training Grant	28,224	16,000	-	-	2,000	-	46,224
BGS Cost	13,276	27,174	3,954	1,092	3,128	55	48,679
Total	41,500	43,174	3,954	1,092	5,128	55	94,903

Program Years 4 & 5: MD/PhD with Training Grant (T32) on Mentor & BGS Support - PhD Phase							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Training Grant	28,224	16,000	-	-	2,000	-	46,224
Mentor Cost	13,276	13,587	917	1,092	3,128	-	32,000
BGS Cost	-	13,587	3,037	-	-	55	16,679
Total	41,500	43,174	3,954	1,092	5,128	55	94,903

Program Years 6+: MD/PhD with Training Grant (T32) & Mentor Support - PhD Phase (Thesis)							
	<u>Stipend</u>	<u>Tuition</u>	<u>General Fee</u>	<u>Technology Fee</u>	<u>Health Insurance & Clinical Fee</u>	<u>Disability Insurance</u>	<u>TOTAL</u>
Training Grant	28,224	5,396	986	-	2,000	-	36,606
Mentor Cost	13,276	-	-	-	3,128	-	16,404
BGS Cost	-	-	-	-	-	55	55
Total	41,500	-	986	-	5,128	55	53,065

T32 funding ends when student completes PhD.

Mentor Cap: \$32,000

Questions? BGSPayroll@penmedicine.upenn.edu