ALBANY COLLEGE OF PHARMACY AND HEALTH SCIENCES

# Estimated Program Costs

Physician Assistant Studies · Student Planning Guide

Prepared for prospective and incoming PA students. Last reviewed October 2026.

**Please read first**

This guide is intended to aid ACPHS Physician Assistant Studies students in planning for the 27-month program costs, organized by the four-semester didactic phase and the three-semester clinical phase. Each dollar figure is a single planning estimate of what a typical student spends. They are not necessarily amounts billed by the College, and they are not the official cost of attendance — Student Financial Services sets that figure, and it may differ from the estimates here. Confirm exact amounts with the PA Studies office and Student Financial Services.

## Summary of estimated costs

Costs are grouped into the two phases of the 27-month program: four semesters of didactic education on the ACPHS campus (15 months), then three semesters of clinical education at off-campus sites (12 months). Each non-tuition figure is a single planning estimate, not a minimum or a maximum. The 67 didactic credits are charged at $950 per credit hour and the 40 clinical credits at $1,150. Sections F and H cover the cost of living in the Albany area; those are market costs the College neither sets nor collects.

| | Cost | Basis |
|---|---|---|
| **Didactic phase** | | |
| Tuition and fees, didactic phase | $65,767 | 67 credits × $950, plus lab and loan fees |
| All other costs, didactic phase | $40,869 | Sections A–F |
| **Didactic phase total** | **$106,636** | |
| **Clinical phase** | | |
| Tuition and fees, clinical phase | $46,825 | 40 credits × $1,150, plus loan fees |
| All other costs, clinical phase | $32,917 | Sections G–I |
| **Clinical phase total** | **$79,742** | |
| **Total estimated program cost** | **$186,378** | Full program |

*Of the $186,378 total, $109,650 is tuition, $1,000 is the one-time lab fee, $1,942 is federal loan origination fees, $52,362 is the cost of living in the Albany area across the program, and $20,719 is everything else. Every line in this guide is a required cost, including health insurance, which is mandatory for full-time enrollment, unless students are covered under a separate health insurance policy.*

**Included in your tuition**

The College provides the following at no additional cost to the student: AccessMedicine library database, exam software licensing, clinical tracking software, OSHA, HIPAA and bloodborne pathogen training, and consumable clinical supplies.

# Part One — Didactic Phase

Four semesters on campus, 15 months · Tuition plus Sections A through F

Four semesters of in-person didactic education delivered on the Albany College of Pharmacy and Health Sciences campus, spanning fifteen months — 67 credits at $950 per credit hour, plus a one-time $1,000 lab fee.

| Item | Cost | Notes |
|---|---|---|
| Tuition, didactic phase | $63,650 | 67 credits at $950 per credit hour. |
| Lab fee | $1,000 | One-time fee, charged once during the program. |
| Federal loan origination fee | $1,117 | 1.057% of the amount borrowed, deducted from each disbursement. |

## A. Pre-matriculation and onboarding

Costs incurred between acceptance and the first day of class.

| Item | Cost | Notes |
|---|---|---|
| Enrollment / seat deposit | $500 | Credited toward first-semester tuition, but paid at acceptance. |
| Immunizations, titers | $350 | Higher if titers come back non-immune and a series must be repeated. |
| Student health insurance (per year) | $3,590 | ACPHS plan through Anthem Blue Cross. Not charged if a waiver with proof of coverage is submitted by August 1 — see the note below. |
| Transcripts and credential verification | $100 | CASPA verification, official transcripts, degree verification. |
| Laptop | $1,200 | Required for coursework and examinations; the required specifications are outlined in the course syllabi. |

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| **Subtotal, Section A** | **$5,740** |

**Health insurance requirement**

Health insurance coverage is required to enroll as a full-time student at ACPHS. Students who do not have their own coverage must enroll in the health insurance plan offered by the College through Anthem Blue Cross, which costs $3,590 per year. Students who already carry comparable coverage — through a parent, spouse, or employer — may waive the College plan by submitting a waiver with proof of insurance to the College by August 1. Enrollment in the College plan is automatic for any student who has not submitted that waiver by August 1, and the premium is billed to the student account.

## B. Diagnostic equipment and instruments

Seven instruments are required: a stethoscope, an otoscope/ophthalmoscope diagnostic set, 128 Hz and 512 Hz tuning forks, a penlight, a Babinski reflex hammer, and a metric tape measure.

| Item | Cost | Notes |
|---|---|---|
| Stethoscope | $199 | Priced on a Littmann Cardiology IV or equivalent; a Classic III costs about $100 less. |
| Otoscope / ophthalmoscope diagnostic set | $457 | Welch Allyn 3.5V student economy set or equivalent. |
| Tuning fork, 128 Hz | $19 | For vibratory sensation testing. |
| Tuning fork, 512 Hz | $17 | For auditory testing (Rinne and Weber). |
| Penlight | $10 | Inexpensive and frequently lost; many students keep a spare. |
| Babinski reflex hammer | $16 | |
| Metric tape measure | $6 | |

| **Subtotal, Section B** | **$724** |
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## C. Apparel

| Item | Cost | Notes |
|---|---|---|
| White coat | $75 | |
| Scrubs (3–4 sets) | $160 | Some sites require a specific color. |
| Clinical / professional shoes | $110 | |

| **Subtotal, Section C** | **$345** |
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## D. Books and assessments

Assessment costs are billed to the student account.

| Item | Cost | Notes |
|---|---|---|
| Textbooks | $250 | |
| Assessment | $420 | PAEA Assessment Bundle. |

| **Subtotal, Section D** | **$670** |
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## E. Certifications and professional memberships

BLS and ACLS certification are required and are the student's responsibility.

| Item | Cost | Notes |
|---|---|---|
| BLS / ACLS certification | $300 | Required. Completed before the clinical phase. |
| NYSSPA student membership | $75 | One-time student rate covering the program. |

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| **Subtotal, Section E** | **$375** |

## F. Cost of living, didactic phase

Housing, food, utilities and connectivity for the fifteen months students live in the Albany area during the didactic phase.

> **These are living costs, not College charges**
>
> The figures below are the standard monthly allowances published by Albany Medical College for 2026–27, used here because its students live in the same housing market as ours. They are market costs set by landlords, utility companies and grocers — not charges the College sets, bills or collects, and not amounts the College can reduce. Students who share an apartment will spend less than this; students living alone in a one-bedroom will spend more.

| Item | Cost | Notes |
|---|---|---|
| Housing | $18,480 | $1,232 per month. |
| Food | $8,190 | $546 per month. |
| Utilities | $2,715 | $181 per month. Winter heating runs well above this monthly average. |
| Phone and internet | $3,630 | $242 per month. |

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| **Subtotal, Section F** | **$33,015** |

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| **Didactic phase total — $65,767 tuition and fees plus $40,869 in other costs** | **$106,636** |

## Part Two — Clinical Phase

Three semesters at clinical sites, 12 months · Tuition plus Sections G through I

Three semesters of clinical education completed at a variety of off-campus clinical sites, conducted primarily in person with the exception of occasional telehealth experience, spanning twelve months — eight rotations totaling 40 credits at $1,150 per credit hour.

| Item | Cost | Notes |
|---|---|---|
| Tuition, clinical phase | $46,000 | 40 credits at $1,150 per credit hour. |
| Federal loan origination fee | $825 | 1.057% of the amount borrowed, deducted from each disbursement. |

## G. Clinical travel and misc

The majority of supervised clinical practice experiences (SCPEs) require travel away from Albany. Students should plan on at least four SCPEs at distant rotations, five weeks each, and budget accordingly.

**Plan for the travel to rotations**

This is the largest block of non-tuition spending the program itself drives. Students should expect at least four five-week SCPEs at distant rotation sites, which means two round-trip flights and twenty weeks of housing at the rotation site. The figures below assume about $1,800 per month for short-term furnished housing; students who arrange housing early, or who share a unit with a classmate placed nearby, will spend less.

| Item | Cost | Notes |
|---|---|---|
| Airfare to and from distant SCPE sites | $1,000 | Assumes two round trip airfares at about $500 each. |
| Travel to and from regional SCPE sites | $1,200 | Fuel, tolls, and transit for rotations within driving distance of Albany. |
| Parking permits (campus and hospital) | $400 | Hospital sites frequently charge separately from campus parking. |
| Background Checks | $200 | Federal and State |
| Site-required immunizations or titers | $100 | Some sites require documentation beyond program minimums. |

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| **Subtotal, Section G** | **$2,900** |

## H. Cost of living, clinical phase

Housing, food, utilities and connectivity for the months of the clinical phase spent living in the Albany area.

> **These are living costs, not College charges**
>
> Students continue to live in the Albany area for most of the clinical phase. The monthly figures are the same Albany Medical College allowances used in Section F, applied to the roughly seven months not spent at a distant rotation site. Housing for the twenty weeks away is carried in Section G; food and phone service continue wherever the student is, so those are counted across all twelve months. As in Section F, these are market costs the College does not set, bill or collect.

| Item | Cost | Notes |
|---|---|---|
| Housing | $8,624 | $1,232 per month for the seven months not spent at a distant rotation site. Housing for the twenty weeks away is in Section G. |
| Housing for the distant SCPEs (20 weeks) | $9,000 | Four five-week rotations at about $1,800 per month. Sharing a unit with a classmate placed nearby cuts this materially. |
| Food | $6,552 | $546 per month across all twelve months. |
| Utilities | $2,172 | $181 per month |
| Phone and internet | $2,904 | $242 per month across all twelve months. |

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| **Subtotal, Section H** | **$29,252** |

## I. Certification and licensure

Concentrated in the final months of the program and the weeks after graduation, when students are typically no longer receiving financial aid disbursements.

| Item | Cost | Notes |
|---|---|---|
| PANCE registration (NCCPA) | $550 | Paid with the exam application in the final months of the program. |
| State licensure application | $115 | New York; other states differ. |
| Graduation and regalia fees | $100 | |

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| **Subtotal, Section I** | **$765** |

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| **Clinical phase total — $46,000 tuition plus $32,917 in other costs** | **$79,742** |

## Reducing the cost

- Share an apartment in Albany. Housing and utilities are the largest non-tuition figures in this guide, and splitting a unit with a classmate brings the Section F and Section H numbers down substantially.
- Wait for the official equipment list before buying. Items purchased early are sometimes provided by the program or superseded by a required alternative.
- Use the program's vendor arrangement. Group orders through medical supply distributors regularly save 15–30 percent on required instruments.
- Book housing and flights as soon as placements are known. Short-notice furnished rentals and airfare are materially more expensive than the same booked months ahead.
- Share housing with a classmate placed nearby. Two students splitting a unit for the distant rotations can cut the $9,000 housing line close to half.
- Check what an employer will cover. State licensure and ACLS renewal are commonly reimbursed by a first employer.