The **Fellowship Stipend Estimator Tool** will allow prospective fellows to gauge what their estimated stipend amount will be if they are awarded a fellowship. The actual stipend amount will be calculated individually by APHL and listed within the fellowship agreement that will be reviewed by a potential fellow before signing and accepting a fellowship. The actual stipend will include a deviation for the host laboratory location and the fellowship program focused area, as well as relocation funding.

The base stipend amount considers the prospective fellow’s level of education and factors in the annual Presidential Administration General Schedule (GS) rate adjustments. In addition to the base amount, fellows will receive specific funding with their monthly stipends for health insurance ($500/month for a total of $6,000 annually) and local transportation ($86.67/month for a total of $1,040.04 annually) which will be paid in 12 monthly installments. The transportation and insurance amounts are incorporated into the stipend estimate when using this estimator tool.

Within the first stipend paycheck, fellows will also receive a one-time Supplementary Support Fund payment which is comprised of funds specifically for relocation assistance ($1500 - $5000) and for any unexpected hardships ($1500). These funds are intended to be used on an as needed basis by the fellow throughout their participation in the program.

Fellows will be paid on the last working day of each month including the month they start their fellowship, provided that the fellow starts on or before the 15th day of the calendar month. If a fellow’s start date is on or after the 16th day of the calendar month, their first paycheck will come at the end of the second month. Fellows will need to plan to allocate these funds accordingly, especially in the first months of their fellowship.

Applicants who are considering relocating to a new area for a fellowship should review several cost-of-living factors for themselves, including but not limited to:

- Average cost of living expenses and basic necessities in a new area (e.g., rent or mortgage, utilities, property taxes, groceries and average cost of food, etc.)
- Transportation expenses (e.g., gas prices, vehicle registration and insurances fees, public transportation options and prices, vehicle maintenance fees, etc.)

These, and other expenses, can differ greatly between locations and individuals, and must be considered when choosing a host laboratory during the matching process.

**References:**