Baylor College of Medicine
Medical Student Only

**Baylor College of Medicine Institutional Loans (Medical Students only while enrolled fulltime at BCM) Limited Funding**

Ella Kate & Wallace Ralston Student Loan
- 7.5% interest rate for 10 years
- 6.5% interest rate for 10 years if residency in Eye Disease
- No Interest while enrolled at BCM
- First payment is due 30 days from graduation
- Can be deferred up to 3 years with proper documentation

Johnson County Medical Society and Anna B. Hayes Student Loan
- 4% interest upon disbursement
- Interest due monthly from disbursement
- 5-year repayment from BCM graduation
- Principal due in full, 5 years from graduation
- No deferment or forbearance available

**Other Baylor College of Medicine Institutional Loans (All Loans listed below have the same terms shown below):**

- No interest while enrolled at BCM
- Upon graduation from BCM: One-year grace period, 5% interest rate for 3 years, 10% interest for 10 years
- First payment is due 12 months from BCM graduation (12-month grace period; no int. accrues during grace)
- No deferment or forbearance
- Limited Funds Available
- 10% interest rate charged if student is no longer enrolled at BCM or did not graduate from BCM

Alumni Student Loan  Ben & Grace Williams Student Loan
Baylor Faculty Women's Club Loan  Phi Chi Benefit Student Loan
Baylor Trustee Loan  Gladys D. Miller Student Loan

All summarized loan notes terms above are subject to change. The signed loan promissory notes take precedence over these terms, no institutional loans will be awarded for more than 4 years.