

2023-24 Tuition and Fees: M.D. Program

Financing Your Education

Baylor College of Medicine is the least expensive private school in the nation.

Our students graduate with less debt.

- Public medical school average debt: \$194,558*
- Private medical school average debt: \$222,899*
- Baylor College of Medicine average debt: \$132,073

Source: AAMC Debt, Costs and Loan Repayment Card 2022

To help students with the cost of medical education, Baylor offers financial assistance through federal and institutional loan, scholarship and work-study programs. The Office of Student Financial Aid assists students with the application process and determines their eligibility for these programs.

[Learn More](#)

Direct Expenses

The following tables show the direct expenses that are billed to students attending Baylor College of Medicine. All charges are divided between Fall and Spring semester billing unless otherwise indicated. Tuition and fees are subject to change. View descriptions of medical student fees.

Students are required to participate in the student health insurance plan offered by the school unless they are covered by a comparable plan and have received approval for a waiver by the Student Benefits Office.

The determination of residency classification for tuition purposes is governed by statutes enacted by the Texas Legislature and rules and regulations promulgated by the Texas Higher Education Coordinating Board. Student applicants are classified as either a resident of Texas or a non-resident for tuition purposes based on information provided in their admission application. Current students who were classified as non-residents and wish to be reclassified as Texas residents should refer to the Office of the Registrar's web page on [residency determination](#).

Cost of living Estimates

Cost of living are estimates of expenses that you will incur to go to school that you will not pay directly to Baylor College of Medicine. These costs you may have already budgeted, such as housing expenses, food, and transportation. The Student Financial Aid Office will provide you with an estimate of these costs based on sample data derived from the Baylor College of Medicine campus you will attend. We will use both the Cost of Living index and the number of months you will be enrolled at Baylor. Below is the chart we will use to estimate your expenses.

Cost of Attendance for Medical School

The Cost of Attendance is the combination of the direct expenses billed to you by Baylor College of Medicine and the estimated costs of living you will incur as a student. That cost of attendance is the maximum amount you will be able to receive in financial aid while you are studying at Baylor College of Medicine.

Houston Campus, Texas Residents - 2023-2024

2023-2024 Cost of Attendance				
	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Houston Campus, Texas Residents	\$68,035	\$64,662	\$67,815	\$66,046

Direct Charges - Tuition, Fees, and Insurance				
	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total for 2023-2024:	\$28,465	\$28,420	\$28,062	\$28,087
Billed in Fall 2023:	\$14,779.50	\$14,497	\$14,318	\$14,137
Billed in Spring 2024:	\$13,685.50	\$13,923	\$13,744	\$13,950

Tuition - Texas Residents	\$19,425	\$19,425	\$19,425	\$19,425
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Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Health Insurance (\$481.00/month)	\$5,467**	\$5,772	\$5,772	\$5,772
Long Term Disability Insurance (Fall Only)	\$520	\$520	\$520	\$520
Matriculation Fee (Fall Only)	\$632			
White Coat Ceremony Fee (Fall Only)	\$93			
Student Class Fee (Fall Only)	\$100			
Lab Materials Fee	\$131			
Curriculum Resources Fee	\$1,308	\$2,024	\$1,666	\$1,304
Documentation Fee	\$100	\$100	\$100	\$100
Academic Success Center Fee	\$150	\$150	\$150	\$150
Educational IT Fee	\$375	\$265	\$265	\$265
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$54	\$54	\$54	\$54
Graduation Fee (Spring Only)				\$387

****New students are billed health insurance for the last 11 days of July at a rate of \$16 per day. The monthly premium rate is assessed for August onward.**

Indirect Charges - Estimated Cost of Living

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total Indirect Charges	\$39,570	\$36,242	\$39,753	\$37,959
Books, Course Materials, Supplies and Equipment	\$6,050	\$2,771	\$400	\$400
Transportation	\$4,125	\$4,125	\$4,500	\$4,125
Housing and Food	\$25,146	\$25,146	\$27,432	\$25,146
Miscellaneous	\$2,970	\$2,970	\$3,240	\$2,970
Loan Fees Res	\$1,279	\$1,230	\$1,191	\$1,318
Other fees			\$2,990	\$4,000

Houston Campus, Non-Texas Residents - 2023-2024

2023-2024 Cost of Attendance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Houston Campus, Non-Texas Residents	\$81,135	\$77,762	\$80,915	\$79,146

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total for 2023-2024:	\$41,565	\$41,520	\$41,162	\$41,187
Billed in Fall 2023:	\$21,329.50	\$21,047	\$20,868	\$20,687
Billed in Spring 2024:	\$20,235.50	\$20,473	\$20,294	\$20,500

Tuition - Non-Texas Residents	\$32,525	\$32,525	\$32,525	\$32,525
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Health Insurance (\$481.00/month)	\$5,467**	\$5,772	\$5,772	\$5,772
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Long Term Disability Insurance (Fall Only)	\$520	\$520	\$520	\$520
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Matriculation Fee (Fall Only)	\$632			
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White Coat Ceremony Fee (Fall Only)	\$93			
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Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Student Class Fee (Fall Only)	\$100			
Lab Materials Fee	\$131			
Curriculum Resources Fee	\$1,308	\$2,024	\$1,666	\$1,304
Documentation Fee	\$100	\$100	\$100	\$100
Academic Success Center Fee	\$150	\$150	\$150	\$150
Educational IT Fee	\$375	\$265	\$265	\$265
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$54	\$54	\$54	\$54
Graduation Fee (Spring Only)				\$387
<p>International students are assessed an annual Visa Fee each fall. F-1 Visa: \$75. J-1 Visa: \$100.</p> <p>**New students are billed health insurance for the last 11 days of July at a rate of \$16 per day. The monthly premium rate is assessed for August onward.</p>				

Indirect Charges - Estimated Cost of Living

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total Indirect Charges	\$39,570	\$36,242	\$39,753	\$37,959
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Transportation	\$4,125	\$4,125	\$4,500	\$4,125
Living Expenses, Housing and Food	\$25,146	\$25,146	\$27,432	\$25,146
Miscellaneous	\$2,970	\$2,970	\$3,240	\$2,970
Loan Fees Res	\$1,279	\$1,230	\$1,191	\$1,318
Other fees			\$2,990	\$4,000

Temple Campus, Texas Residents - 2023-2024

2023-2024 Cost of Attendance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Temple Campus, Texas Residents	\$61,721	\$58,847	\$59,069	\$60,231

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total for 2023-2024:	\$28,465	\$28,420	\$28,062	\$28,087
Billed in Fall 2023:	\$14,779.50	\$14,497	\$14,318	\$14,137
Billed in Spring 2024:	\$13,685.50	\$13,923	\$13,744	\$13,950
Tuition - Texas Residents	\$19,425	\$19,425	\$19,425	\$19,425
Health Insurance (\$481.00/month)	\$5,467**	\$5,772	\$5,772	\$5,772
Long Term Disability Insurance (Fall Only)	\$520	\$520	\$520	\$520
Matriculation Fee (Fall Only)	\$632			
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Student Class Fee (Fall Only)	\$100			
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Curriculum Resources Fee	\$1,308	\$2,024	\$1,666	\$1,304
Documentation Fee	\$100	\$100	\$100	\$100
Academic Success Center Fee	\$150	\$150	\$150	\$150

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Educational IT Fee	\$375	\$265	\$265	\$265
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Graduation Fee (Spring Only)				\$387

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Indirect Charges - Estimated Cost of Living

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total Indirect Charges	\$33,256	\$30,427	\$31,007	\$32,144
Books, Course Materials, Supplies and Equipment	\$6,050	\$2,771	\$400	\$400
Transportation	\$3,773	\$3,773	\$3,773	\$3,773

Indirect Charges - Estimated Cost of Living

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Living Expenses, Housing and Food	\$19,415	\$19,415	\$19,415	\$19,415
Miscellaneous	\$2,739	\$2,739	\$2,739	\$2,739
Loan Fees Res	\$1,279	\$1,729	\$1,690	\$1,817
Other fees			\$2,990	\$4,000

Temple Campus, Non-Texas Residents - 2023-2024

2023-2024 Cost of Attendance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Temple Campus, Non-Texas Residents	\$74,821	\$71,947	\$72,169	\$73,331

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total for 2023-2024:	\$41,565	\$41,520	\$41,162	\$41,187
Billed in Fall 2023:	\$21,329.50	\$21,047	\$20,868	\$20,687
Billed in Spring 2024:	\$20,235.50	\$20,473	\$20,294	\$20,500

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Tuition - Non-Texas Residents	\$32,525	\$32,525	\$32,525	\$32,525
Health Insurance (\$481.00/month)	\$5,467**	\$5,772	\$5,772	\$5,772
Long Term Disability Insurance (Fall Only)	\$520	\$520	\$520	\$520
Matriculation Fee (Fall Only)	\$632			
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Student Class Fee (Fall Only)	\$100			
Lab Materials Fee	\$131			
Curriculum Resources Fee	\$1,308	\$2,024	\$1,666	\$1,304
Documentation Fee	\$100	\$100	\$100	\$100
Academic Success Center Fee	\$150	\$150	\$150	\$150
Educational IT Fee	\$375	\$265	\$265	\$265

Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$54	\$54	\$54	\$54
Graduation Fee (Spring Only)				\$387

International students are assessed an annual Visa Fee each fall. F-1 Visa: \$75. J-1 Visa: \$100.

**New students are billed health insurance for the last 11 days of July at a rate of \$16 per day. The monthly premium rate is assessed for August onward.

Indirect Charges - Estimated Cost of Living

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Total Indirect Charges	\$33,256	\$30,427	\$31,007	\$32,144
Books, Course Materials, Supplies and Equipment	\$6,050	\$2,771	\$400	\$400
Transportation	\$3,773	\$3,773	\$3,773	\$3,773

Indirect Charges - Estimated Cost of Living

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Living Expenses, Housing and Food	\$19,415	\$19,415	\$19,415	\$19,415
Miscellaneous	\$2,739	\$2,739	\$2,739	\$2,739
Loan Fees Res	\$1,279	\$1,729	\$1,690	\$1,817
Other fees			\$2,990	\$4,000

Medical Research Pathway - 2023-2024

2023-2024 Cost of Attendance

	Texas Residents	Non-Texas Residents
Medical Research Pathway**	\$59,951	\$73,051

Direct Charges - Tuition, Fees, and Insurance

	Texas Residents	Non-Texas Residents
Total for 2023-2024:	\$26,031	\$39,131
Billed in Fall 2023:	\$13,302.50	\$19,852.50
Billed in Spring 2024:	\$12,728.50	\$19,278.50
Tuition	\$19,425	\$32,525
Health Insurance (\$481.00/month)	\$5,772	\$5,772

Direct Charges - Tuition, Fees, and Insurance

	Texas Residents	Non-Texas Residents
Long Term Disability Insurance (Fall Only)	\$520	\$520
Academic Success Center Fee	\$150	\$150
Malpractice Insurance	\$12	\$12
Student Activities Fee	\$60	\$60
Student Services Fee	\$38	\$38
Yearbook Fee (Fall Only)	\$54	\$54

International students are assessed an annual Visa Fee each fall. F-1 Visa: \$75. J-1 Visa: \$100.

Indirect Charges - Estimated Cost of Living

	Texas Residents	Non-Texas Residents
Total Indirect Charges	\$33,920	\$33,920
Books, Course Materials, Supplies and Equipment	\$400	\$400
Transportation	\$4,125	\$4,125
Living Expenses, Housing and Food	\$25,146	\$25,146
Miscellaneous	\$2,970	\$2,970

Indirect Charges - Estimated Cost of Living

	Texas Residents	Non-Texas Residents
Loan Fees Res	\$1,279	\$1,279

**The Research Year for the Medical Research Pathway is completed between the second and third years of the medical program.

Descriptions of Medical Student Fees

The following table describes the use of fees assessed to students in the School of Medicine. Some fees are only assessed to students during specific semesters of the program.

Fee Name	Description
Academic Success Center Fee	Supports Academic Success Center (formerly Educational Resource Center) use of computers and training.
Curriculum Resources Fee	<p>Covers student materials including study aids, various learning software, BLS/ACLS/PALS, and USMLE books. BLS, ACLS, and PALS will be required as part of the medical student curriculum.</p> <ul style="list-style-type: none">• BLS initial will occur in the MS1 year.• BLS recertification will occur in MS4 year.• Either ACLS or PALS will occur in MS4 year.

Fee Name	Description
Documentation Fee	Covers all transcripts distributed while a student is enrolled and after graduation. The fee also includes the original diploma at the completion of the degree program.
Educational IT Fee	Supports IT facilities and improvements at the college.
Graduation Fee	This fee is applied to expenses associated with the graduation ceremony.
International Fee - F1 or J1*	The fee is charged to cover administrative services that support our international students.
Lab Materials Fee	Anatomy lab & lab reviews.
Matriculation Fee	Off-site retreat and on-site orientation for entering medical students.
Student Activity Fee	Supports medical school organization and Student Senate activity expenses throughout the academic year.
Student Class Fee	Supports entering class activities throughout first through fourth academic years.
Student Services Fee	Supports student-centered events, programs, activities and resources that are specifically open to all students such as the BCM LIFE program in degree granting schools at Baylor College of Medicine.
White Coat Ceremony Fee	Applied to expenses (venue rental and misc. expenses) associated with entering student ceremony, which signifies the rite of passage for BCM medical students, as they don their white coats and take an oath asserting their commitment to the very highest standards of ethics and healthcare.
Yearbook Fee	For yearbook publication and printing costs.

*Assessed only to international students based on visa type.