



Governance Document Type	<input type="checkbox"/> New Policy <input type="checkbox"/> Revision <input checked="" type="checkbox"/> Modification <input type="checkbox"/> Procedure
Policy Number	23.1.04
Policy Category	Students & Learners
Policy Sub-Category	Student Services
Effective Dates	January 19, 2022 - Present

Institutional Tuition & Fees Policy

Type & Status

Academic (relates to academic affairs generally, faculty and/or student affairs)

Policy Established on	October 12, 2006 (V1); January 31, 2018 (V2); September 25, 2019 (V3); November 17, 2021 (V4)
Policy Status, Date of Last Update	Current, as of January 19, 2022 (V4, Modified)
Next Scheduled Review Date	April 30, 2024

I. Rationale

This policy describes tuition and refund policies for students enrolled in all BCM schools and programs.

II. Stakeholders Affected by this Policy

Compliance with this policy is mandatory for all BCM students, Academic Program staff, as well as Academic Program Leaders on the BCM main campus, off-campus instructional sites, or branch campus, regardless of the site of the program or the method of instruction.

III. Definitions

- (a) **Academic Program** – a coherent course of study which is transcribed and culminates in a degree, diploma, certificate, or other for-credit credential.
- (b) **Academic Program Leaders** – qualified faculty members responsible for Academic Program and curricular quality, coordination and oversight to ensure appropriate content, pedagogy and discipline currency; monitoring student learning outcomes and student achievement; providing oversight of off-campus instructional sites, branch campuses, and distance education program operations to ensure the availability, sufficiency, and quality of faculty, academic and student resources, and quality of educational content and structure to support student learning and achievement.
- (c) **Leave of Absence (LOA)** – a temporary period of disenrollment from a BCM school and degree-granting program that exceeds 72 hours, and usually lasts less than or equal to one calendar year in duration.
- (d) **Traditional Student** – a status assigned to a student that is entering a BCM degree-program full-time and does not intend to apply previously acquired credits from other academic institutions toward that program.

IV. Policy

- A. **Financial Responsibilities of All Students.** The payment of tuition, fees, and other incurred charges is an integral part of the registration process. Students must meet all financial obligations to BCM, and BCM strives to make the billing and payment processes as transparent and

convenient as possible. SAS has an online student portal that allows students 24-hour access to their accounts where tuition and fee charges can be viewed in detail. Each student is required to pay their balance in full by the designated due date. Delays in payment may result in a late fee and registration hold (see [Section IV.A.3.b](#), below).

1. **Tuition Charges.** Tuition will be assessed and charged according to the following principles:
 - a. **Residency:** For both clinical sciences and pre-clinical medical students, tuition charges for each academic year will be based on the student's state of legal residence. The residency status and applications for Texas state residency are processed by the Office of the Registrar. Applications for reclassification are reviewed once a year. Any subsequent change in residency status is not effective until the start of the next academic year. [Please visit the Registrar's residency webpage for more information on dates and deadlines.](#)
 - b. **Full-Time Enrollment:** Any student who is not on an approved LOA, dismissed or suspended from the College following action by the school dean or program promotions committee, and who satisfies applicable school and program-specific credit hour requirements described in the [Credit Hour Policy \(23.1.11\)](#), with the exception of students in pre-determined dual degree programs is considered to be enrolled Full-Time.
 - c. **Extended Length of Study:** School of Medicine and School of Health Professions students who repeat coursework or otherwise extend their enrollment beyond the length of their respective programs will generally be charged tuition and fees for each additional semester of enrollment. However, programs may receive approval from the President and designee (e.g., School Dean) to administer alternative tuition methods on a case-by-case basis (e.g., based on programmatic and national/regional norms). Financial Aid is not available for students who have met all degree requirements at the end of the semester.
 - d. **Off-Site Electives:** No adjustment in tuition shall be made for BCM students taking electives for credit at other schools.
2. **Payment Deadlines & Late Fees.**
 - a. Tuition and fees for all students are billed twice a year, at the start of Fall semester and at the start of Spring semester. A billing statement will be available on the Student Portal following each billing cycle. Tuition and fee payments are due in-full by the designated due date for each billing cycle. Students whose balances have not been paid in full by the due date will be assessed a \$50 Late Payment Fee.
 - b. Students that are eligible to receive educational assistance from a third party payer and have submitted all required documentation to receive funding from that payer will not be subject to late fees provided that such funding would cover the student's balance in full. For example, students who have qualified to receive educational funding through the U.S. Department of Veteran's Affairs (VA) Vocational Rehabilitation Program or Post-9/11 GI Bill (see [Section X, below](#)) will not face a late fee due to delayed payment from the Department when the pending VA funds will cover the student's remaining balance.
3. **Effect of Delinquency: Holds.**
 - a. **Academic Holds.** All students and former students who fail to pay tuition and fees by the stated deadline will have a "**Hold**" placed on their academic records. Verification of attendance, transcripts, diplomas and/or other information in the student's file will not be released until the Academic Hold is removed. In addition, current students who are delinquent in meeting their financial obligations to the College will not be allowed to transfer credits to another school or to graduate from the College until the Academic Hold is removed.
 - b. **Registration Holds.** Current students whose accounts have a balance exceeding \$200 that is over 120 days delinquent will not be permitted to register for courses until their balance is settled or payment arrangements have been made with SAS.

c. Military Veterans and Other Third-Party Pay Recipients.

- 1) Students who have qualified to receive educational funding through the VA's Vocational Rehabilitation Program or Post-9/11 GI Bill will be permitted to register for classes and will not be subject to a Hold on their academic records, so long as the student produces a certificate of eligibility for entitlement to educational assistance pursuant to applicable laws and the pending VA funds will cover the student's remaining balance. Students who satisfy these requirements can access classrooms, libraries, and other institutional facilities while disbursement from the VA is pending, and will not be required to borrow additional funds in the interim.
 - 2) Students whose balances will be covered in full by other third-party payers that require direct invoicing and certification from Baylor College of Medicine will also be exempt from Academic and Registration Holds while disbursement of these funds are pending, so long as the student has provided proof of eligibility to Student Account Services prior to the payment due date. Such third-party payers include but are not limited to all branches of the United States military, Americorps, and the Texas Guaranteed Tuition Plan.
4. **Deferred Payments.** Under extenuating circumstances, students may be allowed to defer tuition and fee payments for short periods. SAS must approve late payments.
 5. **Tuition Refund Schedule: Proration of Charges.** Charges will be calculated according to the date of last attendance (regardless of the reason for the status change), as documented in writing by the school or program and certified by the BCM Registrar.
 - a. Ph.D. and Masters Students in the Graduate School of Biomedical Sciences (GSBS) who take a LOA or for any reason stop attending school will have their tuition prorated to the number of months of school attended during the enrollment period for which the student was charged, rounded to the nearest dollar.
 - b. Students in all other BCM schools and Academic Programs (e.g., M.D., M.D./Ph.D., M.S., P.A., D.N.P., A.P.R.N.) governed by the requirements of Tex. Edu. Code § 54.006 (2007) who withdraw from school, go on a LOA longer than 60 days, are dismissed, or otherwise stop attending classes will have their tuition prorated according to the chart below. Tuition will be refunded based on the length of the enrollment period for which the student is charged.
 - c. Charges associated with remediation courses are addressed in [Section IV.A.1.c](#) (above), and are not addressed by this subsection or proration chart.

Date of Last Attendance to BCM School or Program	Percentage of Tuition Due to Student
Before the first day of classes or never attends classes	100%
During the first three weeks of classes	90%
During the fourth week of classes	80%
During the fifth week of classes	70%
During the sixth week of classes	60%
During the seventh week of classes	50%
During the eighth through thirteenth weeks of classes	25%
After the thirteenth week of classes	0%
GSBS Ph.D. & Masters students	Varies (charged only for months attended)

6. **Fee and Insurance Refunds.** Fees assessed to any student's account (regardless of school or program) are also refunded in accordance with table above, with the following exceptions:
 - a. Graduation Fee. This fee will be waived in full if a student withdraws.

- b. Health Insurance. Health Insurance will be prorated to the number of months during which the student was enrolled during the enrollment period billed. Students who are enrolled in the student health plan prior to their first day of an approved LOA have the option to continue health insurance for a maximum of 12 months following the last day of the month in which their LOA is effective. Students have 31 days from their effective date of LOA to checkout with the HR – Benefits office and elect to continue health insurance by completing the “Student Continuation for Insurance while on LOA” form and submitting a check for premium payment for the first month of leave to the Benefits Office. Thereafter, payment must be made (postmarked) on or before the first of each month for that month’s coverage.
- c. Fees billed to GSBS Ph.D. and Masters Students. GSBS Ph.D. and Masters Students who graduate, withdraw, or begin LOA within the first two weeks of an academic term will be refunded the fees billed for that term.
- d. Long-Term Disability (LTD) Insurance. Students billed for LTD Insurance who cease attending after the first day of classes will not be refunded this charge by BCM. Instead, the student will be contacted by the LTD plan administrator informing them of the option to either drop the policy and request a pro-rated refund or keep coverage in place until the next annual billing. Students who elect to drop their policy will be issued a prorated refund directly by the plan administrator.

7. *Withdrawal and Dismissal.*

- a. Clearing Account Balances. Students who withdraw, are dismissed, or otherwise cease to be a student at BCM must clear their financial account at the College prior to getting a signature of clearance from SAS. When clearing a balance upon checkout, the student must pay the balance using cash, money order, or credit card. SAS does not accept checks from students as final payment for clearing a balance due when leaving the College. As provided in Tex. Edu. Code § 54.006(b-1) (2007), if a student has outstanding balances at the time of withdrawal or dismissal BCM will credit the refund amount due (as provided in [Sections IV.A.5-6](#), above) to the payment of outstanding tuition and mandatory fees owed for that academic year, and if any portion of the amount to be refunded remains then BCM will issue a refund to the student.
- b. Health Insurance: Students who withdraw, are dismissed, or otherwise cease to be a student at BCM are not allowed to continue their health insurance. Insurance coverage terminates on the last day of the month in which a student withdraws, is dismissed, or otherwise departs from the BCM community. A student may need to [purchase an individual policy](#) in order to obtain health insurance following withdrawal or dismissal.
- c. Military Withdrawal. If a student withdraws from a BCM academic program because the student is called to active military service, then BCM will take one of the following actions at the student’s request:
 - 1) Refund tuition and fees for the semester and return any unearned financial aid to its source;
 - 2) If current academic program guidelines indicate that the student is eligible, grant the student an “incomplete” in the semester’s courses by indicating “withdrawn-military” on the transcript; or
 - 3) If determined by the course instructor to be appropriate in accordance with course objectives and requirements, assign a final grade or credit based on the student’s demonstration of sufficient mastery of the course material and satisfactory completion of a substantial amount of coursework.

8. *Financial Aid.*

- a. Return of Unearned and Overpaid Student Loan Funds. Title IV federal financial aid recipients who take a LOA prior to the end of the semester will be subject to the BCM Office of Student Financial Aid’s Return of Title IV Refunds Policy.

Consult BCM's [Return of Title IV Refunds Policy](#) for information on financial aid return calculation formulas and disbursement procedures.

- b. **Student Loan Exit Counseling.** Consistent with the [Student Financial Aid Policy \(23.1.02\)](#), all students who are awarded and disbursed federal student loans must meet with a Financial Aid Counselor, Room N104, in order to determine the amount of Title IV program assistance earned and/or loan funds to return.
9. **Leave of Absence.** Students who return from an approved LOA, or otherwise begin attending after the start of the billing period, will be charged tuition and fees for the number of months remaining in the billing period. A month's charges will be assessed if the student returns/enters prior to the sixteenth of the month.
10. **Billing Disputes and Appeals.** Students that wish to dispute a charge should contact Student Account Services directly (SAS@bcm.edu), and include a description of the contested charge(s) and an explanation of the individual circumstances warranting an exception to standard billing procedures. The request will be sent to the Student Billing Review Committee for consideration. If the request is denied, the student may file an appeal of the billing dispute determination as provided in the [Student Appeals & Grievances Policy \(23.1.08\)](#) (see 23.1.08, Section VI.F), provided that requirements for pursuing an appeal are satisfied.

B. Tuition and Fee Assessment by School and Program.

1. School of Medicine (SOM).

- a. **Traditional Students.** All students at BCM are required to pay tuition and fees for every academic term in which they are a matriculated student unless they are on an approved LOA.
- b. **Medical Research Pathway Students (MRP).** This five-year program is for medical students who desire increased exposure to basic or clinical research. The students will spend a full year conducting basic or clinical research. Students are charged as Traditional Students for every year except the MRP research year. Students are not eligible for financial aid during the MRP research year because they will receive scholarships that cover tuition; however students are responsible for payment of all other fees and charges.
- c. **M.D./Ph.D. Students.** Students complete two years of medical school prior to starting the Ph.D. portion of their program. After completing the Ph.D., these students return to medical school for one or more years. They are charged medical school tuition and fees only for the semesters they are registered for medical school courses.
- d. **M.D./M.B.A. Students.** Students in the MBA dual-degree program begin business school at Rice University after their third year of medical school. They are billed standard medical school charges for the first three years of the program and are then billed charges according to the following timeline:
 - 1) **Fall (following completion of MS3 year) – billed July 1:**
 - a. Tuition: No tuition is charged.
 - b. Fees:
 - Annual Long-Term Disability Insurance,
 - Yearbook Fee,
 - Student Services Fee,
 - Malpractice Insurance, and
 - Health Insurance (6 months, unless waiver is approved).
 - 2) **Spring – billed January 1:**
 - a. Tuition: No tuition is charged.
 - b. Fees:
 - Malpractice Insurance,
 - Student Services Fee, and
 - Health Insurance (6 months, unless waiver is approved).
 - 3) **Fall – billed July 1:**

- a. Tuition: Texas Residents will be charged \$1,500 and non-residents will be charged \$3,500.
 - b. Fees:
 - Annual Long-Term Disability Insurance,
 - Yearbook Fee,
 - Student Services Fee,
 - Malpractice Insurance, and
 - Health Insurance (6 months, unless waiver is approved).
 - 4) Spring – billed January 2nd: Students return to BCM in the Spring as Fourth-Year medical students. They are charged standard Spring MS4 Tuition and Fees.
 - 5) Rice University tuition and fees must be paid directly to that institution. Students should consult with the dual-degree Program Director for more information.
 - e. M.D./M.P.H. Students. Students in the M.P.H. program can begin their year at The University of Texas School of Public Health (UTSPH) either in May or September following their 3rd year in medical school.
 - 1) Due to differences between the BCM and UTSPH academic calendars, there may be a 1-to-2 month gap between the end of the student's MS3 year and the beginning of the M.P.H. program, and/or between the conclusion of the M.P.H. program and the beginning of BCM's Fall term. During these periods, M.D./M.P.H. students may either:
 - a. Register for the USMLE Preparation Course and be billed accordingly.
 - b. Be billed standard 4th year medical student tuition and fees, subject to the institutional refund and LOA return policies. This option allows students to do clinical rotations during this time.
 - 2) Students should consult with the dual-degree Program Director for more information.
 - f. Dual-Degree Students Taking the USMLE. The USMLE Preparation Course is offered at the end of the Spring and at the beginning of the Fall. Students are not permitted to do clinical rotations while enrolled in the USMLE Preparation Course.
 - 1) Students enrolled in the USMLE Preparation Course will be charged tuition of \$125 per month and long-term disability insurance. In addition, they will be billed malpractice and health insurance for the months of enrollment in the USMLE Preparation Course.
 - 2) Students may enroll in the USMLE Preparation Course for one or two months according to these guidelines:
 - a. *Spring*. Students may register for the months of both May and June OR the month of June only.
 - b. *Fall*. Students may register for the months of both July and August OR the month of July only.
2. **School of Health Professions (SHP).**
- a. Traditional Students. Master of Science Physician Assistant (MSPA) and Master of Science in Orthotics and Prosthetics (MSOP) students are required to pay two-and-one-half years' tuition regardless of whether degree requirements are met in less time, i.e., students must pay full tuition for two-and-one-half years and tuition charges will not be pro-rated. Master of Science in Genetic Counseling (MSGC) students are required to pay a minimum of two years of tuition charges regardless of whether degree requirements are met in less time .i.e., students must pay full tuition for two years and tuition charges will not be pro-rated. Doctor of Nursing Practice-Nurse Anesthesia (DNPNA) students are required to pay three years of tuition charges regardless of whether degree requirements are met in less time, i.e., students must pay full tuition for three years and tuition charges will not be pro-rated.

- b. Advanced Standing. Students who are offered advanced standing in any SHP degree program will be provided with a Revised Degree Plan (RDP), which will specify the required time for RDP completion. Students must pay full tuition charges for the time period specified in the RDP regardless of whether degree requirements are met in less time and tuition charges will not be pro-rated.
- 3. **Graduate School of Biomedical Sciences (GSBS).**
 - a. Doctoral and master's students are charged for the time they are in attendance. If a Ph.D. student completes his/her program in three and a half years, only three-and-a-half years of tuition are charged. The graduation dates for these students are determined by the GSBS. Students matriculating in the GSBS have their tuition and health insurance paid by the school, department, mentor's grant funding (e.g., research grant), or training grants. However, payment of other fees depends on the funding source, as some pay all fees on the student's behalf and others require the student to pay some or all of their fees. Each student is financially responsible for all fees assessed to his/her account that are not paid by the school, department, or grant.
- 4. **National School of Tropical Medicine (NSTM).**
 - a. Diploma in Tropical Medicine students are charged for the modules they enroll in. The fee structure provides discounted rates to BCM- and TMC-affiliated learners. BCM employees are charged discounted fees based on their job title (e.g., physician, resident). Other domestic and international learners are required to pay all NSTM fees without any discount. Each learner is financially responsible for the fees that are not paid by their institution, department, or scholarships.
 - b. Certificate Participants are charged by credit hours in the term they are in attendance. Each participant is financially responsible for the fees that are not paid by their institution, department, financial aid, or scholarships.

C. Tuition Changes.

- 1. Annual Review. BCM reviews tuition charges annually, and reserves the right to change the amount of tuition and fees and/or to amend the method of charging tuition and fees without notice. Any changes in school tuition or fees will apply to all students enrolled in the applicable school or program regardless of the date of matriculation, unless otherwise specified (e.g., grandfathered rates, which may be verified by Dean's administrative memo). Tuition by year (and any changes) will be documented on the BCM website (see [Section VIII, below](#)). School Deans (or their Designees) and/or other Academic Program Leaders (as applicable) must ensure that students enrolled in their Academic Programs are notified of tuition and fee increases prior to official registration (as provided below) to enable the student to meet their financial obligations or withdraw.
- 2. Tuition and Fees Announced Per Academic Period. After tuition and fee charges are published for an academic period, BCM will not increase the tuition rate or fees charged for that academic period (e.g., semester), regardless of whether the student has paid the charges in full for that academic term by the date of registration.
- 3. Official Course Enrollment Prohibited Before Tuition and Fee Announcement. Consistent with Tex. Education Code § 54.009 (1997), School Deans (or their Designees) must ensure that Academic Programs they oversee do not permit official registration in the Comprehensive Academic Management System (CAMS) for the ensuing academic period before tuition and fees for that academic period have been announced, although unofficial registration in CAMS is permitted.

V. Responsibilities

The Office of the Provost will have the final determination of all tuition and fees charges and of this policy. Any faculty and staff that handle or participate in the processing of student financial information, and/or serve as custodians of education records that contain financial information (e.g., social security numbers, bank and credit card account numbers, income and credit history, names, addresses, phone numbers)

that is governed by the Gramm-Leach-Bliley Act (GLBA), also known as the Financial Services Modernization Act of 1999 (15 U.S.C. §§ 6801-6809), are subject to mandatory and routine training on GLBA compliance and must handle, store, and destroy student financial records in accordance with GLBA and/or Family Educational Rights and Privacy Act (FERPA) requirements, as applicable.

VI. Procedures for Implementation and Review

A. Tuition or Fee Change Requests:

1. In December of each year, each program director, dean, or dean's designee will communicate with the Office of the Provost regarding any recommended changes for tuition and fees. This includes requests to increase tuition or fees for existing programs, proposals to incorporate new fees, as well as tuition charges and fees for new programs.
2. All programs currently receiving student fees will be required to submit a budget plan that includes recommended and/or proposed tuition or fee changes to the Office of the Provost. The budget adjustments must be submitted by the established deadline and include all necessary information.

- ### B. Notice of Tuition and Fee Increases:
- SAS will issue a campus-wide notice of the proposed tuition and fee increases in the Student Commons Newsletter on an annual basis. This notice will include the amount of each change and a statement of purpose.

VII. Stakeholder Compliance

In cooperation with SAS within the Office of Finance, the Office of the Provost will monitor student tuition and fees to satisfy compliance requirements set forth by Higher Education Act, Sec 472.

VIII. Tools

- Consult the [Office of the Registrar](#) for more information on residency, grades, transcript requests, Tuition & Fees by Year and Program, and related services
- Consult the [Office of Student and Trainee Services](#) for links to the Student and Trainee Services Handbook, which describes academic resources, support services, student committees, and information on student grievances and mistreatment.
- See also [BCM Office of the Provost, Student Concerns and Grievance Process Map](#);
- Consult the [Student Benefits](#) webpage maintained by the Office of Human Resources for more information on available benefits and health plan premiums.
- For more information on standard required length of study and the maximum time frame to achieve program completion, please consult the [Office of Student Financial Aid](#) or [School Websites](#) and Handbooks for information on specific requirements:
 - [Graduate School of Biomedical Sciences Handbook](#);
 - [National School of Tropical Medicine Handbook](#);
 - [School of Health Professions \(SHP\) Handbook](#), and [SHP Doctor of Nursing Practice Program -Nurse Anesthesia Student Manual](#);
 - [School of Medicine Student Handbook](#);

IX. Related Policies

- [Return of Title IV Funds Policy](#);
- [23.1.02 – Student Financial Aid Policy](#);
- [23.1.08 – Student Appeals and Grievances Policy](#);

X. Applicable Laws, Regulations & Standards

- Tex. Edu. Code [§ 54.006](#) (2007).
- Department of Education's [Return of Title IV Funds Policy](#);
- [Higher Education Act](#), Sec 472;
- 38 U.S.C. 31 (Vocational Rehabilitation and Employment Program);
- 38 U.S.C. 33 (GI Bill);
- 38 U.S.C. § 3679(e) (Veteran's Benefits and Transition Act of 2018);