

# 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: \$197,843\*
- Private medical school average debt: \$222,381\*
- Baylor College of Medicine average debt: \$135,532

**\*Source:** AAMC Debt, Costs and Loan Repayment Card 2023

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](#)

## Cost of Attendance for Medical School

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

## Direct Expenses

Direct expenses billed to students include tuition, fees, and insurance. All charges are divided between Fall and Spring semester billing unless otherwise indicated. Tuition and fees are subject to change.

Students are required to participate in the Student Health Insurance Plan (SHIP) 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 [Office of Student Financial Aid](#) will provide you with an estimate of these costs based on sample data derived from the Baylor College of Medicine campus you will attend, using both the Cost of Living index and the number of months you will be enrolled at Baylor. The charts used to estimate student expenses are included below.

## Houston Campus, Texas Residents - 2025-2026

### 2025-2026 Cost of Attendance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
Houston Campus, Texas Residents	\$65,812.10	\$64,150.50.50	\$66,203.50	\$67,702.50

### Direct Charges - Tuition, Fees, and Insurance

	First Year (MS1)	Second Year (MS2)	Third Year (MS3)	Fourth Year (MS4)
<b>Total for 2025-2026:</b>	<b>\$30213.10</b>	<b>\$29851.50</b>	<b>\$29,314.5</b>	<b>\$29,403.5</b>
Billed in Fall 2025:	\$15,639.35	\$15,221.25	\$14,952.75	\$14,849.75
Billed in Spring 2026:	\$14,573.75	\$14,630.25	\$14,361.75	\$14,553.75
Tuition - Texas Residents	\$19,682.5	\$19,682.5	\$19,682.5	\$19,682.5

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Health Insurance (\$522.00/month)	\$5,913.60**	\$6,264	\$6,264	\$6,264
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	\$608	\$280	\$360	\$440
Curriculum Resources Fee	\$1,208	\$1,172	\$1,202	\$1,398.58
Student Affairs Resources Fee	\$650	\$1,237	\$590	
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

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$71	\$71	\$71	\$71
Graduation Fee (Spring Only)				\$295

\*New students are billed health insurance for the last 10 days of July at a rate of \$16.38 per day. The monthly premium rate is assessed for August onward.

Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Total Indirect Charges	\$35,599	\$34,299	\$36,889	\$38,299
Books, Course Materials, Supplies and Equipment	\$1,750	\$450	\$450	\$450
Transportation	\$4,244	\$4,244	\$4,759	\$4,244
Living Expenses, Housing and Food	\$25,989	\$25,989	\$27,454	\$25,989

Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Miscellaneous	\$3,141	\$3,141	\$3,425	\$3,141
Loan Fees	\$475	\$475	\$498	\$475
Other fees			\$2,590	\$4,000

## Houston Campus, Non-Texas Residents - 2025-2026

2025-2026 Cost of Attendance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Houston Campus, Non-Texas Residents	\$78,912.10	\$77,250.5	\$79,303.5	\$80,802.5

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
<b>Total for 2025-2026:</b>	<b>\$43,313.10</b>	<b>\$42,951.50</b>	<b>\$42,414.50</b>	<b>\$42,503.50</b>
Billed in Fall 2025:	\$22,189.35	\$21,771.25	\$21,502.75	\$21,399.75
Billed in Spring 2026:	\$21,123.75	\$21,180.25	\$20,911.75	\$21,103.75
Tuition - Non-Texas Residents	\$32,782.50	\$32,782.50	\$32,782.50	\$32,782.50

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Health Insurance (\$522.00/month)	\$5,913.60	\$6,264	\$6,264	\$6,264
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	\$608	\$280	\$360	\$440
Curriculum Resources Fee	\$1,208	\$1,172	\$1,202	\$1,506
Student Affairs Resources Fee	\$650	\$1,237	\$590	
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

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$71	\$71	\$71	\$71
Graduation Fee (Spring Only)				\$295

International students are assessed annual Visa Fee each fall. F-1 Visa: \$75. J-1 Visa: \$100.  
 \*\*New students are billed health insurance for the last 10 days of July at a rate of \$17.16 per day. The monthly premium rate is assessed for August onward.

### Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Total Indirect Charges	\$35,599	\$34,299	\$36,889	\$38,299
Books, Course Materials, Supplies and Equipment	\$1,750	\$450	\$450	\$450
Transportation	\$4,244	\$4,244	\$4,759	\$4,244
Living Expenses, Housing and Food	\$25,989	\$25,989	\$27,454	\$25,989

Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Miscellaneous	\$3,141	\$3,141	\$3,425	\$3,141
Loan Fees	\$475	\$475	\$498	\$475
Other fees			\$2,590	\$4,000

## Temple Campus, Texas Residents - 2025-2026

2025-2026 Cost of Attendance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Temple Campus, Texas Residents	\$58,654.80	\$56,992.5	\$58,253.5	\$56,544.5

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
<b>Total for 2025-2026:</b>	<b>\$30,213.10</b>	<b>\$29,851.50</b>	<b>\$29,314.5</b>	<b>\$29,403.5</b>
Billed in Fall 2025:	\$15,639.35	\$15,221.25	\$14,952.75	\$14,849.75
Billed in Spring 2026:	\$14,573.75	\$14,630.25	\$14,361.75	\$14,553.75
Tuition - Texas Residents	\$19,682.5	\$19,682.5	\$19,682.5	\$19,682.5

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Health Insurance (\$522.00/month)	\$5,913.60**	\$6,264	\$6,264	\$6,264
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	\$608	\$280	\$360	\$440
Curriculum Resources Fee	\$1,208	\$1,172	\$1,202	\$1,398.58
Student Affairs Resources Fee	\$650	\$1,237	\$590	
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

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$71	\$71	\$71	\$71
Graduation Fee (Spring Only)				\$295

\*New students are billed health insurance for the last 10 days of July at a rate of \$16.38 per day. The monthly premium rate is assessed for August onward.

### Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Total Indirect Charges	\$28,441	\$27,141	\$28,939	\$27,141
Books, Course Materials, Supplies and Equipment	\$1,750	\$450	\$450	\$450
Transportation	\$3,882	\$3,882	\$3,882	\$3,882
Living Expenses, Housing and Food	\$19,516	\$19,516	\$21,300	\$19,978

Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Miscellaneous	\$2,818	\$2,818	\$2,818	\$2,818
Loan Fees	\$475	\$475	\$489	\$475
Other fees			\$2,590	\$4,000

## Temple Campus, Non-Texas Residents - 2025-2026

2025-2026 Cost of Attendance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Temple Campus, Non-Texas Residents	\$71,111.8	\$69,399	\$70,582	\$68,751.58

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
<b>Total for 2025-2026:</b>	<b>\$42,670.80</b>	<b>\$42,258</b>	<b>\$41,643</b>	<b>\$41,610.58</b>
Billed in Fall 2025:	\$21,876.30	\$21,424.50	\$21,117	\$20,973.29
Billed in Spring 2026:	\$20,794.50	\$20,833.50	\$20,526	\$20,637.29
Tuition - Non-Texas Residents	\$32,525	\$32,525	\$32,525	\$32,525

Direct Charges - Tuition, Fees, and Insurance

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Health Insurance (\$498.00/month)	\$5,641.80**	\$5,976	\$5,976	\$5,976
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	\$521	\$180	\$210	\$240
Curriculum Resources Fee	\$1,182	\$1,124	\$1,126	\$1,398.58
Student Affairs Resources Fee	\$650	\$1,237	\$590	
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

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Malpractice Insurance	\$12	\$12	\$12	\$12
Student Activities Fee	\$60	\$60	\$60	\$60
Student Services Fee	\$38	\$38	\$38	\$38
Yearbook Fee (Fall Only)	\$71	\$71	\$71	\$71
Graduation Fee (Spring Only)				\$255

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 10 days of July at a rate of \$16.38 per day. The monthly premium rate is assessed for August onward.

### Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Total Indirect Charges	\$28,441	\$27,141	\$28,939	\$27,141
Books, Course Materials, Supplies and Equipment	\$1,750	\$450	\$450	\$450
Transportation	\$3,882	\$3,882	\$3,882	\$3,882

Indirect Charges - Estimated Cost of Living

	<b>First Year (MS1)</b>	<b>Second Year (MS2)</b>	<b>Third Year (MS3)</b>	<b>Fourth Year (MS4)</b>
Living Expenses, Housing and Food	\$19,516	\$19,516	\$21,300	\$19,978
Miscellaneous	\$2,818	\$2,818	\$2,818	\$2,818
Loan Fees	\$475	\$475	\$489	\$475
Other fees			\$2,590	\$4,000

Medical Research Pathway - 2025-2026

2024-2025 Cost of Attendance

	<b>Texas Residents</b>	<b>Non-Texas Residents</b>
Medical Research Pathway**	\$62,963	\$76,153

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

Direct Charges - Tuition, Fees, and Insurance

	<b>Texas Residents</b>	<b>Non-Texas Residents</b>
<b>Total for 2025-2026:</b>	<b>\$26,450</b>	<b>\$39,640</b>
Billed in Fall 2025:	\$13,565.50	\$20,115.50
Billed in Spring 2026:	\$12,974.50	\$19,524.50

Direct Charges - Tuition, Fees, and Insurance

	<b>Texas Residents</b>	<b>Non-Texas Residents</b>
Tuition	\$19,425	\$32,525
Health Insurance (\$522.00/month)	\$6,264	\$6,264
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)	\$71	\$71
International students are assessed an annual Visa Fee each fall. F-1 Visa: \$75. J-1 Visa: \$100.		

Indirect Charges - Estimated Cost of Living

	<b>Texas Residents</b>	<b>Non-Texas Residents</b>
Total Indirect Charges	\$36,513	\$36,513
Books, Course Materials, Supplies and Equipment	\$400	\$400

## Indirect Charges - Estimated Cost of Living

	<b>Texas Residents</b>	<b>Non-Texas Residents</b>
Transportation	\$4,759	\$4,759
Living Expenses, Housing and Food	\$27,454	\$27,545
Miscellaneous	\$3,425	\$3,425
Loan Fees	\$475	\$475

## 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.

<b>Fee Name</b>	<b>Description</b>
Academic Success Center Fee	Supports Academic Success Center (formerly Educational Resource Center) use of computers and training.
Curriculum Resources Fee	<p>Covers curriculum-related materials including 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"> <li>• BLS initial will occur in the MS1 year.</li> <li>• BLS recertification will occur in MS4 year.</li> <li>• Either ACLS or PALS will occur in MS4 year.</li> </ul>

<b>Fee Name</b>	<b>Description</b>
Student Affairs Resources Fee	Covers student affairs related student materials primarily including study aids.
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.

<b>Fee Name</b>	<b>Description</b>
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Yearbook Fee	For yearbook publication and printing costs.
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\*Assessed only to international students based on visa type.