

FINANCIAL COSTS

Although the exact cost of attending Baylor University will vary according to personal habits, tastes, and financial resources, there are some fees that all students pay. For an estimate of the 2025-26 graduate expenses for one semester including tuition, fees, room, and meals, please visit <https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition> (<https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition/>).

For financial aid purposes, the Cost of Attendance (COA) is an estimate of the total cost to attend Baylor University. It not only includes direct costs as outlined above, but also indirect costs. Direct costs are those billed by Baylor, such as tuition, fees, and on-campus room and meals for students who live on campus. Indirect costs are books, supplies, transportation, personal expenses. To see estimates that include these and other costs, please visit <https://onestop.web.baylor.edu/cost-payment/cost-attendance-coa-calculator> (<https://onestop.web.baylor.edu/cost-payment/cost-attendance-coa-calculator/>).

Tuition

See <https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition> (<https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition/>) for all tuition rates.

All tuition rates are subject to change.

A graduate student studying with one or more faculty members and using the resources of the campus is required to register for at least one semester hour of graduate credit. Students must be registered for at least one semester hour of graduate credit during the semester of intended graduation.

Fees

See <https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/optional-fees> (<https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/optional-fees/>) for optional fee rates.

All fee rates are subject to change.

Rooms and Housing

See <https://cfl.web.baylor.edu/> for rooms and housing rates.

All rooms and housing rates are subject to change.

For more information on rooms and housing visit www.baylor.edu/cfl (<https://catalog.baylor.eduHttp://www.baylor.edu/cfl/>) (room types and rates).

Meals

See <https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/meal-plan-information-cost> (<https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/meal-plan-information-cost/>) for meals rates.

All meals rates are subject to change.

Method of Billing

Baylor uses electronic billing (E-Bill System) as its official billing method and students are responsible for viewing and paying their student accounts by the scheduled due date as reflected in emails to the students and in the invoices, statements, and schedules within the My Account tab of the E-Bill System, or in the following link: www.baylor.edu/sfs/duedates (<http://www.baylor.edu/sfs/duedates/>).

Failure to review E-Bill does not constitute a valid reason for not paying on time.

Financial Aid

Aid described as “estimated” on the student account, E-Bill, or Financial Aid Award does not represent actual or guaranteed payment of that aid to the student but is an estimate of the aid the student may receive if he/she meets all requirements stipulated by that aid program.

A student’s Financial Aid Award is contingent upon continued enrollment and attendance in each class upon which the financial aid eligibility was calculated. If the student drops any class before completion, financial aid eligibility may decrease and some or all of the financial aid awarded to the student may be revoked. If some or all of a student’s financial aid is revoked because the student dropped or failed to attend class, the student is required to repay all revoked aid that was disbursed to the account and resulted in a credit balance that was refunded to the student.

Monthly Statements

Monthly Statements will be billed by the 10th day of every month for any outstanding balance. The due date will be the last day of the same month. Failure to pay the balance by the due date will result in a late fee. Balances between \$500 and \$4,999 will incur a \$40 late fee, while balances greater than \$5,000 will incur an \$80 late fee.

Payment Plan

Students have the option to either pay their charges in full or enroll in a payment plan each semester. A setup fee will be assessed each semester in which a student chooses to enroll. Students may pay their account in full any time during a semester; however, the setup fee is non-refundable. For more information on payment plans, please visit www.baylor.edu/sfs/paymentplans (<http://www.baylor.edu/sfs/paymentplans/>).

Payment of Accounts

By registering for classes, students agree to pay all tuition and required fees associated with their registration, as well as any other optional charges and fees, whether paying in full or utilizing the payment plan option. Students must meet all financial obligations to the University by their due dates to avoid late penalties. Failure to pay amounts owed may result in cancellation of the student’s registration and/or holds being placed to prevent future registration and the issuance of an official transcript. The complete Payment of Accounts policy can be found at <https://onestop.web.baylor.edu/cost-payment/billing-process> (<https://onestop.web.baylor.edu/cost-payment/billing-process/>).

Payment Methods

Baylor University utilizes online statements and electronic payments in its efforts to provide timely financial information to students and to control costs. Student account payment options include electronic check (using a personal checking or savings account), credit card (a 2.85% convenience fee will be charged by a third-party processor), Flywire, Western Union wire transfer via E-Bill system, or physical check. Payments cannot be accepted by phone. For more information on payment methods, please visit <https://onestop.web.baylor.edu/cost-payment/payment-options> (<https://onestop.web.baylor.edu/cost-payment/payment-options/>).

Returned Payments

Any payment that is rejected for payment by the paying financial institution is subject to a returned item charge of \$25. Rejected payments

may also result in cancellation of the student's registration and additional fees.

Financial Obligation

Students are individually responsible for their financial obligation to Baylor University and charges to their student account are payable when due. Upon graduation or university withdrawal, unpaid student account balances are subject to referral to a collection agency and disclosure to credit bureaus.

Right to Block Registration

Baylor University may block the registration of any prior or current student if he or she has certain outstanding obligations to the University. Please see the complete Registration Hold policy at <https://www.baylor.edu/risk/doc.php/342480.pdf>.

Veteran and Eligible Dependents Receiving Educational Assistance

Baylor University adheres to and complies with U.S.C. § 3679(e)(1)A&B. Baylor University does not prohibit attendance or impose penalties while waiting on VA payments. A student who is entitled to educational assistance under Chapter 31 Veteran Readiness & Employment or Chapter 33 Post 9/11 GI Bill® benefits must provide the following:

1. Chapter 33 and Chapter 31 recipients are permitted to attend or participate in the course of education during the period on the date on which the individual provides a Certificate of Eligibility (COE) for entitlement to educational assistance under Chapter 31 or 33 (a COE can also include a Statement of Benefits, or an authorization for Chapter 31 purposes) and ending on the earlier of the following dates:
 - a. The date on which payment from the VA is made to the institution.
 - b. 90 days after the date the institution certified tuition and fees following the receipt of the Certificate of Eligibility.
2. Baylor University will not impose any penalty including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to Baylor University due to the delayed disbursement funding from VA under Chapter 33 or Chapter 31.

For instructions providing your Certificate of Eligibility (COE) or Statement of Benefits, follow our GI Bill® Checklist. (<https://registrar.web.baylor.edu/VABenefits/ApplyForBenefits/>) For Chapter 31 Veteran Readiness & Employment information, visit the Chapter 31 website (<https://registrar.web.baylor.edu/va-education-benefits/veteran-education-benefit-types/chapter-31-veteran-readiness-and-employment/>).

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill> (<https://www.benefits.va.gov/gibill/>).

Student Communication

The students' Baylor University email address is used as the official form of communication. Students are responsible for reading the emails they receive from Baylor in a timely manner. Students are responsible for keeping Baylor records up to date with their current physical addresses, email addresses, and phone numbers via BearWeb.

Authorized Users

It is the student's responsibility to notify their parent(s)/legal guardian(s) of their account balance, or set up the parent(s)/legal guardian(s) as an Authorized User to access the student's statement, account activity, and 1098-T forms through the authorized user link located at www.baylor.edu/ebill (<http://www.baylor.edu/ebill/>).