

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. Please visit the student financial services website for an estimate of the 2023-2024 expenses for one semester, including tuition, fees, room, and meals. You can also see SWO Graduate Tuition & Fees found here: <https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition> (<https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition>). Health insurance is required for all MSW students; please refer to the Students Policies, Rights & Responsibilities (<https://catalog.baylor.edu/school-social-work/garland-school-social-work-general-information/student-policies/>) page for more information on costs and eligibility for opting out. Cost of Attendance (COA) is an estimate of the total cost to attend Baylor University and includes not only direct costs as outlined above but also indirect costs. Direct costs are those billed by Baylor: tuition, fees, and on-campus room and meals for students who live on campus. Indirect Costs are books, supplies, transportation, and personal expenses. For those students who live off campus or with a parent, indirect costs include room and meals. For Cost Of Attendance (COA) information, please visit <https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition> (<https://onestop.web.baylor.edu/cost-payment/tuition-other-fees/tuition>).

Payment of Accounts

A student's registration for a semester is not finalized (financially settled) until all expenses are paid, or acceptable payment arrangements are made, and the student has confirmed their intent to attend for the term or semester billed. The complete Payment of Accounts policy can be found at www.baylor.edu/student_policies/financial (<https://studentpolicies.web.baylor.edu/student-policies-and-procedures/financial-information/>). For additional information about the financial settlement process, please visit www.baylor.edu/sfs/financialsettlement (<http://www.baylor.edu/sfs/financialsettlement/>).

Students who are recipients of scholarships from religious institutions, foundations, corporations, individuals, or other organizations outside the University should complete the online Outside Scholarship Report form at www1.baylor.edu/OSRF (<http://www1.baylor.edu/OSRF/>) for each outside scholarship so that the award can be reflected in the student's financial aid award package. Organizations should send scholarship checks to:

Cashier's Office
One Bear Place #97048
Waco, TX 76798-7048.

For questions about outside scholarships, please email Outside_Awards@baylor.edu. If you have questions about tuition, fees, or financial settlement that are not covered here, visit the Student Financial Services website at www.baylor.edu/sfs (<http://www.baylor.edu/sfs/>), email the Cashier's Office at Cashiers_Office@baylor.edu, or call (254) 710-2311.

Financial Aid Priority Dates

Students must complete the Free Application for Federal Student Aid (FAFSA-www.fafsa.gov) by the deadlines (see Financial Aid Timeline (<https://onestop.web.baylor.edu/apply-aid/financial-aid-timelines/>) for specific dates) to receive priority and ensure the availability of funding by the time payment is due. Students who file the FAFSA after the deadline should be prepared to pay their semester bill

from their own resources by the due date. If eligible for aid, the student may be reimbursed after aid has been credited to the student's account. For more information, visit the Student Financial Services website at www.baylor.edu/sfs (<http://www.baylor.edu/sfs/>).

Financial Obligations

Students are individually responsible for their financial obligations to Baylor University. 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.