



Estimated Budget: M.A. or M.Div. 2014–2015 (Single)

Cost per year based on a 3-year completion track for M.A. programs or a 4-year completion track for M.Div. programs with the student taking 24 credit hours per year, living on campus, and enrolling in a competitive health insurance plan.

Tuition and Fees (for 2 semesters)

Tuition	\$ 12,960	Based on 24 credits per year @ \$540 per credit hour
Fees	\$ 200	Some courses have special fees for materials/testing
Books	\$ 800	Will vary
Supplies	\$ 150	Will vary
	(\$ 14,110)	

Housing (for 12 months)

Rent	\$ 5,880	Based on 2-bedroom apt. w/roommate (\$490/month)
Security Deposit	\$ 450	Nonrefundable deposit required to reserve apartment
Renters Insurance	\$ 150	Required for on-campus housing
Utilities/Phone	\$ 1,500	
	(\$ 7,980)	

Transportation

Airfare	\$ 1,400	Costs to travel to/from U.S. will vary
Public Transit	\$ 500	Bus, light rail, etc.
	(\$ 1,900)	

Living Expenses (for 12 months)

Food	\$ 2,840	Groceries for home use and occasional restaurant meals
Clothing	\$ 300	Winter clothes and other clothing needs
Laundry	\$ 200	Supplies and service cost
Personal Care	\$ 300	Hygiene, hair care, beauty products
Recreation/Gifts	\$ 450	Trips, conferences, local activities, church giving, etc.
	(\$ 4,090)	

Insurance and Medical

Health Insurance	\$ 2,400	Required for international students and dependents
Eye Care/Dental	\$ 300	Generally have separate, additional charges
	(\$ 2,700)	

TOTAL COST: \$ 30,780

Optional Costs*

Car	\$(5,000)	Purchase price, insurance, maintenance & fuel costs vary
Computer/laptop	\$(1,000)	Purchase price, software, and cost of accessories will vary

**These costs are not required as part of the financial obligation and are for individual planning purposes only.*

Estimated Budget: M.A. or M.Div. 2014–2015 (Married)

Cost per year based on a 3-year completion track for M.A. programs or a 4-year completion track for M.Div. programs with the student taking 24 credit hours per year, living on campus, and enrolling in a competitive health insurance plan.

Tuition and Fees (for 2 semesters)

Tuition	\$ 12,960	Based on 24 credits per year @ \$540 per credit hour
Fees	\$ 200	Some courses have special fees for materials/testing
Books	\$ 800	Will vary
Supplies	\$ 100	Will vary
	(\$ 14,110)	

Housing (for 12 months)

Rent	\$ 11,460	Based on 2-bedroom apt. (\$955/month)
Security Deposit	\$ 450	Nonrefundable deposit required to reserve apartment
Renters Insurance	\$ 150	Required for on-campus housing
Utilities/Phone	\$ 1,700	
	(\$ 13,860)	

Transportation

Airfare	\$ 2,500	Costs to travel to/from U.S. will vary
Public Transit	\$ 500	Bus, light rail, etc.
	(\$ 3,000)	

Living Expenses (for 12 months)

Food	\$ 5,750	Groceries for home use and occasional restaurant meals
Clothing	\$ 450	Winter clothes and other clothing needs
Laundry	\$ 300	Supplies and service cost
Personal Care	\$ 300	Hygiene, hair care, beauty products
Recreation/Gifts	\$ 600	Trips, conferences, local activities, church giving, etc.
	(\$ 7,400)	

Insurance and Medical

Health Insurance	\$ 7,000	Required for international students and dependents
Eye Care/Dental	\$ 300	Generally have separate, additional charges
	(\$ 7,200)	

TOTAL COST: \$ 45,570*

Optional Costs**

Car	\$(5000)	Purchase price, insurance, maintenance & fuel costs vary
Computer/laptop	\$(1000)	Purchase price, software, and cost of accessories will vary

*\$3,500 is added to the minimum support needed for a married student per child.

Married + 1 child	Married + 2 children	Married + 3 children	Married + 4 children
\$45,380	\$48,880	\$52,380	\$55,880

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