Degree Student Expense Budget
2015-2016 Academic Year

Following is an estimate of the cost of attendance for each student. This budget is used in calculating expenses for financial aid and loan applications, for determining the economic need of international students, and is provided to assist JST students in estimating their budgetary requirements for the academic year. As you will note, this budget is for the nine-month academic year only. As these costs are only estimates, individual budgets may vary considerably. Keep this document for your reference.

For the purposes of loan applications, allowable expenses include tuition, fees, room, board (food), books, transportation, medical/dental and personal expenses related to school attendance. Consumer debt payments, car payments, charitable gifts, legal fees, life insurance, etc., are not considered allowable expenses. Any questions about this student budget with regard to loan applications should be addressed the Financial Aid Office of the Graduate Theological Union.

**Tuition:** The following tuition figures are for full-time study for the 2015-2016 academic year. Please refer to the JST Tuition and Fees worksheet for additional information.

- **M.T.S., M.Div., S.T.B.**
  - $16,211 per year / $8,106 per semester
  - $19,636 per year / $9,818 per semester
- **GTU/JST M.A.**
  - $16,560 per year / $8,280 per semester

*Special Students* are charged on a per-unit basis: $901 per unit
*New Directions* are charged on a per-unit basis: $771 per unit

**New Directions:** Please see the Estimated Expenses information prepared by the New Directions office.

**Continuing Registration fees** for M.A., Th.M., STL, STD students are detailed on the Tuition & Fees worksheet.

---

**Single Degree Student Budget Estimate:** Nine Months

<table>
<thead>
<tr>
<th></th>
<th>M.Div.</th>
<th>S.T.D.</th>
<th>GTU/ JST</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Estimated Living Expenses:</strong></td>
<td>S.T.B.</td>
<td>Th.M.</td>
<td>M.A.</td>
</tr>
<tr>
<td>Housing</td>
<td>$ 9,900</td>
<td>$ 9,900</td>
<td>$ 9,900</td>
</tr>
<tr>
<td>Food</td>
<td>$ 3,375</td>
<td>$ 3,375</td>
<td>$ 3,375</td>
</tr>
<tr>
<td>Transportation (local and trips)</td>
<td>$ 2,250</td>
<td>$ 2,250</td>
<td>$ 2,250</td>
</tr>
<tr>
<td>Health Insurance (estimate)</td>
<td>$ 2,805</td>
<td>$ 2,805</td>
<td>$ 2,805</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,350</td>
<td>$1,350</td>
<td>$1,350</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$ 1,000</td>
<td>$ 1,000</td>
<td>$ 1,000</td>
</tr>
</tbody>
</table>

**SUBTOTAL:** $20,680

<table>
<thead>
<tr>
<th>Tuition</th>
<th>$16,211</th>
<th>$19,636</th>
<th>$16,560</th>
</tr>
</thead>
</table>

**TOTAL COST ESTIMATE:** $36,891

*New Directions:* Please see the Estimated Expenses information prepared by the New Directions office.

**NOTES**

1. **Family:** While expenses for family members are not factored into the cost of attendance, we suggest adding a minimum of $7,000 for a dependent spouse and $4,000 for a dependent child to your personal budget for the 9-month academic year.
2. **Health Insurance:** See separate materials regarding the school’s health insurance plan charges.
3. **For information on budget adjustments,** refer to “Requesting a Financial Aid Budget Adjustment” under the Financial Aid Information section of http://www.gtu.edu/admissions/financial-aid.

THIS BUDGET HAS BEEN PREPARED IN CONJUNCTION WITH THE STAFF OF THE FINANCIAL AID OFFICE OF THE GRADUATE THEOLOGICAL UNION, AND IS CONSISTENT WITH THE STANDARD BUDGET OF LIVING EXPENSES FOR JST AND GTU STUDENTS.

Revised 05/05/2015