The expense budgets outlined in this section contain 2013-2014 fixed costs of attendance and annually adjusted averages for other expenditures that can be incurred by students.

Master of Divinity student – based on 9 month academic year

 Tuition (based on 30 credits per academic year) Full time per credit (12 credits and over) Part time per credit (less than 12 credits) Fees Housing (based on avg. cost for 1 BR furn. apt.) Health Insurance (required unless already insured) Meal plan 	\$14,400 (\$480) (\$525) None - Included in tuition \$5,400 \$2,800 \$700
6. Books (estimated)	\$600
Total of basic costs	\$23,900
 Food/household supplies Computer hardware & software School supplies Clothing/cleaning/laundry Incidentals (inc. phone, recreation) Auto payments (avg. of \$250/mo.) Auto repair/maintenance/gas/insurance (avg. \$350/mo.) Major medical deductible Miscellaneous (inc. entertainment, debt, family/child care) 	\$3,000 \$800 \$500 \$900 \$1,000 \$2,250 \$3,150 \$500 \$500
Total of average living expenses	\$12,600
TOTAL COST OF ATTENDANCE	\$36,500
Greek - (traditionally at the beginning of the 1 st year)	
 Tuition for 2 week Greek intensive Room and board – Greek intensive Misc. living expenses – Greek intensive BibleWorks software 	\$500 \$445 \$55 \$300
TOTAL WITH ADDITIONAL GREEK STUDY	\$37,800
Clinical Pastoral Education- (traditionally between 1 st & 2 nd yr.)	
 Tuition – average estimate – (rates vary depending on site) Living expenses, food, travel costs 	\$600 \$3,000
TOTAL WITH CLINICAL PASTORAL CARE UNIT	\$40,100

The expense budgets outlined in this section contain 2013-2014 fixed costs of attendance and annually adjusted averages for other expenditures that can be incurred by students.

Master of Arts student – based on 9 month academic year

 Tuition (based on 30 credits per academic year) 	\$14,400
Full time per credit (12 credits and over)	(\$480)
Part time per credit (less than 12 credits)	(\$525)
2. Fees	None - Included in tuition
3. Housing (based on avg. cost for 1 BR furn. apt.)	\$5,400
4. Health Insurance (required unless already insured)	\$2,800
5. Meal plan	\$700
6. Books (estimated)	\$600
Total of basic costs	\$23,900
7. Food/household supplies	\$3,000
8. Computer hardware & software	\$800
9. School supplies	\$500
10. Clothing/cleaning/laundry	\$900
11. Incidentals (inc. phone, recreation)	\$1,000
12. Auto payments (avg. of \$250/mo.)	\$2,250
13. Auto repair/maintenance/gas/insurance (avg. \$350/mo.)	\$3,150
14. Major medical deductible	\$500
15. Miscellaneous (inc. entertainment, debt, family/child care)	\$500
Total of average living expenses	\$12,600
TOTAL COST OF ATTENDANCE	\$36,500
Greek* - (traditionally at the beginning of the 1 st year)	
16. Tuition for 2 week Greek intensive	\$500
17. Room and board – Greek intensive	\$445
18. Misc. living expenses – Greek intensive	\$55
19. BibleWorks software	\$300
TOTAL WITH ADDITIONAL GREEK STUDY	\$37,800

^{*}Greek is only required for Christian Education students.

The expense budgets outlined in this section contain 2013-2014 fixed costs of attendance and annually adjusted averages for other expenditures that can be incurred by students.

Intern student - based on full 12 months

1. Tuition	\$1,000
2. Fees (travel pool and SA, Community Life, Tech fee)	\$825
3. Housing (based on avg. cost for 1 BR furn. apt.)	\$7,200
4. Health Insurance (required unless already insured)	\$2,800
Total of basic costs	\$11,825
5. Food/household supplies	\$4,025
6. Computer hardware & software	\$800
7. Clothing/cleaning/laundry	\$1,200
8. Incidentals (inc. phone, recreation)	\$1,300
9. Auto payments (avg. of \$250/mo.)	\$3,000
10. Auto repair/maintenance/gas/insurance (avg. \$350/mo.)	\$4,200
11. Major medical deductible	\$500
12. Miscellaneous (inc. entertainment, debt, family/child care)	\$650
Total of average living expenses	\$15,675
TOTAL COST OF ATTENDANCE	\$27,500

The expense budgets outlined in this section contain 2013-2014 fixed costs of attendance and annually adjusted averages for other expenditures that can be incurred by students.

Master of Sacred Theology student – (9 month academic year)

1. 2. 3. 4. 5. 6.	Tuition (\$275/credit = 24 required credits) Fees Housing (based on avg. cost for 1 BR furn. apt.) Health Insurance (required unless already insured) Meal plan Books (estimated)	\$6,600 None - Included in tuition \$5,400 \$2,800 \$700 \$600
Total o	f basic costs	\$16,100
7.	Food/household supplies	\$3,000
8.	Computer hardware & software	\$800
9.	School supplies	\$500
10.	Clothing/cleaning/laundry	\$900
	Incidentals (inc. phone, recreation)	\$1,000
	Auto payments (avg. of \$250/mo.)	\$2,250
	Auto repair/maintenance/gas/insurance (avg. \$350/mo.)	\$3,150
	Major medical deductible	\$500
	Miscellaneous (inc. entertainment, debt, family/child care)	\$500
Total o	f average living expenses	\$12,600
TOTAL	COST OF ATTENDANCE	\$28,700