





## Reference Guide for Seminary-Estimated Costs

Estimates are based on market analysis of local and national prices, including enrollment in a competitive health insurance plan. Housing estimates are reflective of on-campus residency at Denver Seminary. Because estimates are based on market valuations, they are subject to change and fluctuate with the economy.

### Tuition & Fees

Cost per year is based on a 3-year completion track for M.A. programs and a 4-year completion track for M.Div. programs. Students in an M.Div. program will need to maintain an average of 19-20 credit hours per year; students in M.A. programs will need to maintain an average of 18 credits per year.

- Tuition**.....Based on 21 credits per year at \$720 per credit hour. This course load reflects a schedule of 9 credit hours during the fall and spring semesters with 3 credit hours during the intersession or summer.
- Fees**.....Some courses have special fees for materials and testing, but this will vary.
- Books** .....This cost will vary depending on the kinds of books and amount needed.
- Supplies**.....Pens, notebooks, folders, backpack/satchel – any supplies for use as a student

### Housing

- Rent**.....Single student: based on 2-bedroom apartment w/roommate (\$1,100/month)  
Married student: based on 2-bedroom apartment for family (\$2,200/month)
- Security Deposit**.....Nonrefundable deposit required to reserve apartment
- Renters Insurance** .....Required for on-campus and most off-campus housing
- Utilities/Phone** .....Will vary

### Transportation

- Public Transit**.....Referring to bus, light rail, taxi, etc.
- Automobile** .....Purchase price, insurance, registration, maintenance, and fuel costs

### Living Expenses

- Food**.....Groceries for home use and occasional restaurant meals (Est. \$275/mo per person)
- Clothing**.....Winter clothes and other clothing needs
- Laundry** .....Supplies and service costs
- Personal Care** .....Hygiene, hair care, beauty/grooming products, etc.
- Recreation/Gifts** .....Trips, conferences, local activities, church giving, etc.

### Medical

- Health Insurance** .....Required for all international students and dependents (Est. \$180/mo per person)
- Eye Care/Dental**.....Generally this is separate from health insurance

### Other Costs (Not included in estimated total)

- Airfare** .....Referring to costs associated with traveling to/from U.S.; will vary
- Laptop/Computer** .....Purchase price, software, and cost of accessories will vary