

M.A. and M.Div. Student Budget Worksheet: 2025-2026

Denver Seminary requires F-1 students to provide attestation of funding for the first year (12 months) of their program of study. Below are budget estimates for "single" and "married" students and a blank budget column intended to be completed by the student. Costs for each line item should match the estimates unless specific reasoning is provided with a written explanation. For information about how these estimates are established, please refer to the attached Reference Guide.

Name:			
Family name/Surname/Last name		First name	Middle
Marital status: ☐ Single	\square Married		
	Seminary-	Estimated Costs	Student Budgeted Costs
Tuition and Fees	Single	Married	1st year of program
Tuition (per student) Fees Books Supplies	\$15,120 \$435 \$900 \$150 (\$16,490)	\$15,120 \$435 \$900 \$150 (\$16,490)	\$ 15,120 \$ 435 \$ 900 \$ 150 (\$16,490)
Housing			
Rent Security Deposit Renters Insurance Utilities/Phone	\$13,200 \$550 \$165 \$1,650 (\$15,565)	\$26,400 \$770 \$165 \$1,850 (\$29,185)	\$ \$ \$ \$
Transportation (one of these r	nust be selected)		
Public Transit Automobile/Fuel/Insurance* (*Cost of automobile is reflected	\$550 \$8,250 in above amount and inc	\$715 \$8,250 cluded in total cost bel	\$ \$ ow)
Daily Living Expenses			
Food Clothing Laundry Personal Care Recreation/Gifts	\$3,300 \$330 \$220 \$330 \$500 (\$4,680)	\$6,600 \$550 \$385 \$440 \$660 (\$8,635)	\$ \$ \$ \$ \$
Health Insurance and Med	ical (required for all inter	national students)	
Health Insurance Eye Care/Dental		\$4,320 \$660 (\$4,980)	\$ \$
Other Costs (select and add to to	otal as needed. Not included	in estimated total cost)	
Airfare (travel to/from U.S.) Computer/laptop	\$2,750 \$1,100	\$3,850 \$1,100	\$ \$
Children An additional \$4,000 per child i	is added to the total cos	t for a married studen	t \$
ESTIMATED TOTAL COST	\$47.475	\$67.540	\$



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)

Transportation

Public Transit......Referring to bus, light rail, taxi, etc.

AutomobilePurchase 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

LaundrySupplies and service costs

Medical

Health Insurance	Required for all international students ar	nd dependents (Est. \$180/mo per person)
Eye Care/Dental	Generally this is separate from health ins	surance

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