



## PhD Student Budget Worksheet: 2025-2026

Denver Seminary requires F-1 students in the PhD program to provide attestation of funding for the residential class portion of the semester (typically 1 week). Below are budget estimates for “single” and “married” students covering one week of residential courses 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       Married

	Seminary-Estimated Costs		Student Budgeted Costs
	Single	Married	Residential Course Cost
<b>Tuition and Fees</b>			
Tuition (per student)	\$5,370	\$5,370	\$ 5,370
Fees	\$565	\$565	\$ 565
Books	\$200	\$200	\$ 200
Supplies	\$100	\$100	\$ 100
	<b>(\$6,235)</b>	<b>(\$6,235)</b>	<b>(\$6,235)</b>
<b>Housing</b>			
Room	\$750	\$750	\$ _____
	<b>(\$750)</b>	<b>(\$750)</b>	
<b>Transportation</b>			
Public Transit	\$55	\$85	\$ _____
	<b>(\$55)</b>	<b>(\$85)</b>	
<b>Daily Living Expenses</b>			
Food	\$280	\$560	\$ _____
Recreation/Gifts	\$60	\$80	\$ _____
	<b>(\$340)</b>	<b>(\$640)</b>	
<b>Health Insurance and Medical</b> (required for all international students)			
Health Insurance	\$110	\$165	\$ _____
	<b>(\$110)</b>	<b>(\$165)</b>	
<b>Other Costs</b> (select and add to total as needed. Not included in estimated total cost)			
Airfare (travel to/from U.S.)	\$2,750	\$3,850	\$ _____
Computer/laptop	\$1,100	\$1,100	\$ _____
<b>Children</b>			
An additional \$4,000 per child is added to the total cost for a married student			\$ _____
<b>ESTIMATED TOTAL COST</b>	<b><u>\$7,490</u></b>	<b><u>\$7,875</u></b>	<b>\$ _____</b>



## Reference Guide for Seminary-Estimated Costs

Estimates are based on market analysis of local and national prices. Because estimates are based on market valuations, they are subject to change and fluctuate with the economy.

### Tuition & Fees

Due to the nature of the PhD courses being offered in the summer, an F-1 student must acquire a new SEVIS number and I-20 for each residential class session since these sessions happen more than 5 months apart. Classes will be for one week and since the class session is all day for the week of residential learning, this is considered full time.

**Tuition**.....Based on 6 credits per residential course session and \$895 per credit hour. For PhD students, this is considered full time.

**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

**Room**.....Based on the average cost of a hotel room in the Denver area (\$125/night for 6 nights). If housing is being provided by host families, this can be noted on the budget sheet.

### Transportation

**Public Transit**.....Referring to bus, light rail, taxi, etc. for the duration of stay

### Living Expenses

**Food**.....Based on an average of \$40/day for food

### Medical

**Health Insurance**.....Required travel insurance or insurance coverage in the US for all international students and dependents

### 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

### Children

**Additional \$4,000 per child**... Referring to additional cost for child joining you in Denver for your residential course