



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

- Tuition**..... The Th.M. degree is 30 credit hours (\$21,600), so the cost for one of year of this program will be reflective of 15 hours, or \$10,800. Fluctuation in cost that is different from this will need to be evaluated by your Admissions Counselor.
- 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