

Th.M. Student Budget Worksheet: 2025-2026

Denver Seminary requires international students applying for the Th.M. program to provide attestation of funding for the first year of their program of study. Below are budgeted estimates for "single" and "married" students as well as a blank budget column to be completed by the student. The Student Budgeted Costs for each line item should match the Seminary's Estimated Costs unless specific reasoning is provided with a written explanation. For information about how these estimates are established, please refer to the attached Reference Guide.

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 year (per student)	\$10,800	\$10,800	\$ 10,800
Fees	\$435	\$435	\$ 435
Books	\$900	\$900	\$ 900
Supplies	\$150	\$150	\$ 150
	(\$12,285)	(\$12,285)	(\$12,285)
Housing			
Rent	\$13,200	\$26,400	\$
Security Deposit	\$550	\$770	\$
Renters Insurance	\$165	\$165	\$
Utilities/Phone	\$1,650	\$1,850	\$
	(\$15,565)	(\$29,185)	
Transportation (one of these	e must be selected)		
Public Transit	\$550	\$715	\$
Vehicle and Auto Insurance* (*Cost of automobile is reflected	\$8,250 I in above amount and in	\$8,250 cluded in total cost bel	ow) \$
Daily Living Expenses			
Food	\$3,300	\$6,600	\$
Clothing	\$330	\$550	\$
Laundry	\$220	\$385	\$
Personal Care	\$330	\$440	\$
Recreation/Gifts	\$500	\$660	\$
	(\$4,680)	(\$8,635)	
Health Insurance and Med	ical (required for all in	iternational students)	
Health Insurance	\$2,160	\$4,320	\$
Eye Care/Dental	\$330	\$660	\$
	(\$2,490)	(\$4,980)	
Other Costs (select and add to to	tal as needed. Not included	in estimated total cost)	
Air Travel to/from U.S.	\$2,750	\$3,850	\$
Computer/laptop	\$1,100	\$1,100	\$
Children			
An additional \$4,000 per child	is added to the total cos	st for a married studen	t \$
ESTIMATED TOTAL COST	\$43,27 <u>0</u>	\$ <u>63,335</u>	\$



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.
	Pens, notebooks, folders, backpack/satchel – any supplies for use as a student

Housing

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

Single student; based on 2 hadroom apartment w/reemmate (\$1,100/month)

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)
Eve Care/Dental	Generally this is separate from health insurance

Other Costs (not included in estimated total)

Airtare	.Referring to costs associated	I with traveling to/from U.S.; will vary
Laptop/Computer	. Purchase price, software, an	d cost of accessories will vary