



Graduate
Theological
Union

Financial Aid Office

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2018-2019 Academic Year Doctoral And MA Student Budget

The following budget is an estimated average and reasonable cost of completing the 2018-2019 academic year at the Graduate Theological Union. This budget serves as the foundation for determining student's financial need as well as the amount of qualified institutional grant/scholarship and federal student aid that can be offered, and is provided to assist GTU students in estimating their budgetary requirements for the **nine (9) month academic year only**. As these costs are only estimates, individual budgets may vary considerably. We recommend that each student create a personal budget using actual or projected costs to estimate one's budget and financial need most accurately. While expenses for family members are not factored into the cost of attendance (COA), we suggest adding a minimum of \$7,000 for a dependent spouse and \$4,000 for a dependent child to one's personal budget for the nine-month academic year.

For the purpose of TIV federal student aid, COA figures are established through student surveys and other research and allowable expenses include: tuition and fees, books and supplies, room and board, transportation, health insurance, federal student loan fees, and personal expenses related to school attendance. Costs incurred prior to the start of the academic year, consumer debt payments, car payments, charitable gifts, legal fees, life insurance, etc., are not considered allowable expenses. The GTU Financial Aid Office may adjust the cost of attendance for students on a case-by-case basis to address individual circumstances as allowed by GTU Policy and the U.S. Department of Education. For information on budget adjustments, refer to "*Financial Aid Budget Adjustment Policy*" under the Financial Aid Policies section of <http://www.gtu.edu/admissions/financial-aid>.

Program	per credit	4-month semester	9-month academic year
Ph.D. and Th.D. in tuition	\$1,385	\$16,620	\$33,240
Ph.D. and Th.D. continuing relations fee		\$4,775	\$9,550
M.A. in tuition	\$755	\$9,060	\$18,120
M.A. continuing relations fee		\$4,530	\$9,060

Allowable Non-Tuition Expenses	per month	4-month semester	9-month academic year
Books and Supplies		\$500	\$1,000
Housing	\$1,200	\$4,800	\$10,800
Food	\$330	\$1,320	\$2,970
Transportation	\$250	\$1,000	\$2,250
Health/Medical		\$1,500	\$3,000
Miscellaneous	\$140	\$560	\$1,260
Loan Fee		\$110	\$220
Total estimated non-tuition expenses	\$1,920	\$9,790	\$21,500

Total 2018-2019 Cost of Attendance (sum of tuition and non-tuition expenses)	4-month semester	9-month academic year
Ph.D. and Th.D. in tuition	\$46,010	\$54,740
Ph.D. and Th.D. continuing relations fee	\$14,565	\$31,050
M.A. in tuition	\$18,850	\$39,620
M.A. continuing relations fee	\$14,320	\$30,560