



Guide to Expenses

Average Living Expense Budget for St. Louis Region:

9-month Budget	Low = \$16,840* Moderate = \$25,140*	ANNUAL TUITION AVERAGES (not included in average living expense budget) \$595 per credit hour: 30 credit hours/yr= \$17,850 26 credit hours/yr= \$15,470 20 credit hours/yr= \$11,900
12-month Budget	Low = \$22,460* Moderate = \$33,520*	

*Average living expense budget for the St. Louis region as listed by The College Board for an individual at <http://www.collegeboard.com> (search: "living expense budget")

TUITION

\$595.00 per credit hour (except Th.M & D.Min)

\$297.50 per credit hour for students 60 years or older (except Th.M. & D.Min.)

\$48.00 per audit hour

\$665 per credit hour - Th.M & D.Min

ENROLLMENT TERM F E E S (do not apply to auditors):

\$120 (Summer, Fall, Spring)

TECHNOLOGY TERM F E E S (do not apply to auditors):

\$190 (Summer, Fall, Spring)

BOOKS AND SUPPLIES:

Textbook purchases for most students average \$62.00 per credit hour

Plan on higher cost the first year because you will be purchasing your reference books

Supplies: \$125-\$150 per year

COVENANT THEOLOGICAL SEMINARY

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