

**COVENANT THEOLOGICAL SEMINARY
2009-2010 GUIDE TO EXPENSES**

Average Living Expense Budget for St. Louis Region:

<p>9-month budget: Low = \$11,540* Moderate = \$17,230*</p> <p>12-month budget: Low = \$15,390* Moderate = \$22,970*</p>	<p>Annual Tuition Averages (not included in average living expense budget)</p> <p>\$435 per credit hour: 30 credit hours/yr = \$13,050 26 credit hours/yr = \$11,310 20 credit hours/yr = \$ 8,700</p>
--	---

**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:

\$435.00 per credit hour

\$217.50 per audit hour

\$217.50 per credit/audit hour for students 60 years or older (except ThM & DMin)

\$475.00 per credit hour (until Dec. 31, 2009) – ThM & DMin

\$525.00 per credit hour (effective Jan. 1, 2010) - ThM & DMin

Books and Supplies:

Textbook purchases for most students average \$30.00 per credit/audit hour

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

Supplies: \$125-\$150 per year