



Guide to Expenses

Average Living Expense Budget for St. Louis Region:

9-month Budget	Low = \$14,430* Moderate = \$21,540*	ANNUAL TUITION AVERAGES (not included in average living expense budget) \$560 per credit hour: 30 credit hours/yr= \$16,800 26 credit hours/yr= \$14,560 20 credit hours/yr= \$11,200
12-month Budget	Low = \$19,240* Moderate = \$28,720*	

*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

- \$560.00 per credit hour (except Th.M & D.Min)
- \$280.00 per credit hour for students 60 years or older (except Th.M. & D.Min.)
- \$48.00 per audit hour
- \$655 per credit hour - Th.M & D.Min

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

- \$100 (Summer, Fall, Spring)
- \$60 (January Term)

BOOKS AND SUPPLIES:

- Textbook purchases for most students average \$60.00 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