

## Seminary Cost Estimator (2008-2009)

This page will help you estimate needs and resources for your financial aid period, whether a regular, nine-month [three quarter] academic year or a period that is longer or shorter than that. It will also help you decide if you need to borrow Stafford student loan money –and if so, how much. Enter estimated figures in the spaces that apply. Use your Cost-of-Attendance sheet and adjust the figures upward or downward if necessary.

<b>Expenses</b>	
	Financial Aid Period
Tuition [\$445 (Mdiv/AR) or \$425 (Deac./MA) x (registered hours)]	
Pre-seminary Course Tuition (Greek, OT & NT Bible) \$260 per hour	
Fees [Calculate from catalog or use number from COA sheet].	
Books & Supplies [Use the COA sheet or your own estimate].	
Room & Board [residence-hall students]	
Personal Expenses [clothing, toiletries etc.]	
Housing & Utilities [married students]	
Groceries & Household Needs [married students]	
Transportation [air fares and/or auto expenses]	
Recreation	
Telephone & Internet	
Auto Insurance	
Health Insurance & Co-Pays	
Church, Charity & Miscellaneous	
Total Estimated Expenses	
<b>Resources</b>	
	Financial Aid Period
Seminary Grant-in-Aid (not for pre-seminary courses – Greek, etc.)	
District Financial Aid	
Home-Church Support	
Outside Scholarships	
Student Adoption	
Personal Savings	
Summer Work Savings	
Part-Time School-Year Earnings	
Spouse's Earnings	
Federal Stafford Student Loan	
Total Estimated Resources	