



Reference Guide for Seminary-Estimated Costs

Estimates are based on market analysis of local and national prices, including enrollment in a competitive health insurance plan. Housing estimates are reflective of on-campus residency at Denver Seminary. Because estimates are based on market valuations, they are subject to change and fluctuate with the economy.

Tuition & Fees

Cost per year is based on a 3-year completion track for M.A. programs and a 4-year completion track for M.Div. programs. Students in an M.Div. program will need to maintain an average of 19-20 credit hours per year; students in M.A. programs will need to maintain an average of 18 credits per year.

Tuition.....Based on 21 credits per year at \$560 per credit hour. This course load reflects a schedule of 9 credit hours during the fall and spring semesters with 3 credit hours during the intersession or summer.

Fees.....Some courses have special fees for materials and testing, but this will vary.

BooksThis cost will vary depending on the kinds of books and amount needed.

Supplies.....Pens, notebooks, folders, backpack/satchel – any supplies for use as a student

Housing

Rent.....Single student: based on 2-bedroom apartment w/roommate (\$530/month)
Married student: based on 2-bedroom apartment for family (\$1,030/month)

Security Deposit.....Nonrefundable deposit required to reserve apartment

Renters InsuranceRequired for on-campus and most off-campus housing

Utilities/PhoneWill vary

Transportation

Public Transit.....Referring to bus, light rail, taxi, etc.

AutomobilePurchase price, insurance, registration, maintenance and fuel costs

Living Expenses

FoodGroceries for home use and occasional restaurant meals

Clothing.....Winter clothes and other clothing needs

LaundrySupplies and service costs

Personal CareHygiene, hair care, beauty/grooming products, etc.

Recreation/GiftsTrips, conferences, local activities, church giving, etc.

Medical

Health InsuranceRequired for all international students and dependents

Eye Care/Dental.....Generally this is separate from health insurance

Other Costs

AirfareReferring to costs associated with traveling to/from U.S.; will vary

Laptop/ComputerPurchase price, software, and cost of accessories will vary