

# Guide to Expenses

Average Living Expense Budget for St. Louis Region:

9-month Budget	Low = \$13,160* Moderate = \$19,650*	ANNUAL TUITION AVERAGES (not included in average living expense budget)  \$525 per credit hour: 30 credit hours/yr= \$15,750 26 credit hours/yr= \$13,650 20 credit hours/yr= \$10,500
12-month Budget	Low = \$17,550* Moderate = \$26,200*	

<sup>\*</sup>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

\$525.00 per credit hour (except Th.M & D.Min) \$262.50 per credit hour for students 60 years or older (except Th.M. & D.Min.) \$48.00 per audit hour \$620 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 \$41.00 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