

**12 Month Student Expense Budget
2025-2026 Academic Year
45 Week Academic Year
Graduate MINISTRY**

ALLOWANCE	W/PARENTS (Commuting)	CAMPUS (Residence)	OFF CAMPUS
Tuition & Fees	\$550/unit \$500/Student Fee (annual)	\$550/unit \$500/Student Fee (annual)	\$550/unit \$500/Student Fee (annual)
Books* & Supplies	\$1,089/Yr. \$545/Term	\$1,089/Yr. \$545/Term	\$1,089/Yr. \$545/Term
Food	\$15,780/Yr. \$1,315/Month	\$7,000/Yr. \$3,500 Fall Term** \$3,500 Spring Term**	\$10,044/Yr. \$837/Month
Housing	Included in Food	\$7,850/Yr. \$2,000 Summer Term \$2,925 Fall Term** \$2,925 Spring Term**	\$20,292/Yr. \$1,691/Month
Personal Expenses	\$5,520/Yr. \$460/Month	\$4,380/Yr. \$365/Month	\$6,756/Yr. \$563/Month
Average Loan Fees	\$205	\$205	\$205
Total (excluding tuition)	\$23,094	\$21,024	\$38,886

* LOGOS Software not included.

** QUAD occupancy and 15 meal plan

Fall Parent: 6/02/25-12/14/25
MOD 1: 6/02/25-8/10/25
MOD 2: 8/18/25-10/12/25
MOD 3: 10/13/25-12/14/25

Spring Parent: 1/05/26-5/17/26
MOD 1: 1/05/26-3/15/26
MOD 2: 3/23/26-5/17/26

Loan Period: 6/02/2024 – 5/17/2026

Fall Term: 6/02/25 – 12/14/25
1st Disb. date: 7/02/25

Spring Term: 1/05/26 – 5/17/26
1st Disb. date: 2/11/26

Summer (mod 1) is header for academic year.

V4 Verification is required for Graduate students.

Students not registered for the duration of all Parent Terms provided above will have the monthly figures used to determine budget components based on the projected number of months enrolled for the year.