



Financial Aid Office

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2022-2023 Academic Year Estimated Indirect, Non-Tuition Cost of Attendance

The following budget is an estimated average and reasonable cost of completing the 2022-2023 academic year at the Graduate Theological Union. This budget serves as the foundation for determining student's financial need as well as the amount of qualified institutional grant/scholarship and federal student aid that can be offered, and is provided to assist GTU students in estimating their budgetary requirements for the **nine (9) month academic year only**. As these costs are only **estimates**, individual budgets may vary considerably. We recommend that each student create a personal budget using actual or projected costs to estimate one's budget and financial need most accurately. While expenses for family members are not factored into the cost of attendance (COA), we suggest adding a minimum of \$7,000 for a dependent spouse and \$4,000 for a dependent child to one's personal budget for the nine-month academic year.

For the purpose of TIV federal student aid, COA figures are established through student surveys and other research and allowable expenses include: tuition and fees, books and supplies, room and board, transportation, health insurance, federal student loan fees, and personal expenses related to school attendance. Costs incurred prior to the start of the academic year, consumer debt payments, car payments, charitable gifts, legal fees, life insurance, etc., are not considered allowable expenses. The GTU Financial Aid Office may adjust the cost of attendance for students on a case-by-case basis to address individual circumstances as allowed by GTU Policy and the U.S. Department of Education.

2022-2023 Standard Non-Tuition Indirect Cost of Attendance			
	Per month	4.5 semester	9-month academic year
Books		\$500	\$1,000
Housing	\$1,300	\$5,850	\$11,700
Food	\$336	\$1,510	\$3,020
Transportation	\$250	\$1,150	\$2,300
Medical		\$1,500	\$3,000
Miscellaneous	\$140	\$630	\$1,260
Loan Fees		\$110	\$220
Total Estimated non-tuition expenses	\$2,026	\$11,250	\$22,500