

Pacific School of Religion Student Expense Budget for the 2009-2010 Academic Year (US Students)

In considering an application for financial aid, we must establish an estimated cost of attendance for each student. This cost is for the nine-month academic year and is based on only the student's expenses. This sheet lists the figures used in all financial aid calculations. Allowable expenses include tuition, fees, room, board, books, transportation, medical and personal expenses related to your attendance at PSR. Consumer debt payments, car payments, charitable gifts, legal fees, life insurance, etc. are not considered allowable expenses. If you have questions about expenses, please contact the Financial Aid Office at 510-649-2469.

2009-2010 Tuition Fees*:

Program	Per Semester	Annual
MDiv/MTS/CAPS/CSR/CSS \$620 per credit hour* (\$1,860 per 3-credit course)	\$5,580 (9 credits) \$7,440 (12 credits)	\$11,160 (18 credits) \$14,880 (24 credits)
GTU Common Master of Arts	\$6,925 (12 credits)	\$13,850 (24 credits)
Doctor of Ministry \$1,575 per 3-credit hour course \$12,600 per program	\$4,750 (9 credits)	\$9,450 (18 credits)

2009-2010 Estimated Living Expenses—Single Student Budget*:

(See reverse for breakdown)

<i>Monthly</i>		<i>Nine Months</i>	
With PSR Room/Board Plan	Without PSR Room/Board Plan	With PSR Room/Board Plan	Without PSR Room/Board Plan
\$1,704	\$2,000	\$15,330	\$18,000

2009-2010 Estimated Annual Cost of Attendance

	Tuition	Living Expenses With PSR Room/Board Plan	Living Expenses Without PSR Room/Board Plan	Total
MDiv/MTS/CAPS/CSR/CSS (18 credits)	\$11,160		\$18,000	\$29,160
	\$11,160	\$15,330		\$26,490
MDiv/MTS/CAPS/CSR/CSS (24 credits)	\$14,880		\$18,000	\$32,880
	\$14,880	\$15,330		\$30,210
GTU Common MA	\$13,850		\$18,000	\$31,850
	\$13,850	\$15,330		\$29,180
Doctor of Ministry	\$9,450		\$18,000	\$27,450
	\$9,450	\$15,330		\$24,780

**2009-2010 Estimated Living Expenses–Single Student Budget*:
(Breakdown)**

	<i>Nine Months</i>		<i>Monthly</i>	
	General Budget	<i>Adjusted budget with PSR Room/Board Plan</i>	General Budget	<i>Adjusted budget with PSR Room/Board Plan</i>
Housing	\$7,650	<i>\$7,500 (housing & meal plan)</i>	\$850	<i>\$834</i>
Food	\$3,420	<i>\$900 (additional food expenses)</i>	\$380	<i>\$100</i>
Transportation	\$1,845	\$1,845	\$205	\$205
Personal Expenses	\$1,800	\$1,800	\$200	\$200
Medical Insurance/Costs	\$1,998	\$1,998	\$222	\$222
Books and Supplies	\$1,107	\$1,107	\$123	\$123
Stafford Loan Fees	\$180	\$180	\$20	\$20
Total Living Expenses	\$18,000	\$15,330	\$2,000	\$1,704

* While expenses for other family members are not factored into the standard student budget, we suggest adding \$2000 to the budget estimate for each dependent in the family. Students with childcare expenses for dependents may submit documentation of these expenses for consideration in a budget adjustment.

The non-tuition figures above are based on averages from the students throughout the GTU consortium. Actual costs for non-tuition costs will vary from student to student. We recommend that students create their own budget using their actual or projected costs to estimate their costs most accurately. Students whose budgets exceed the standard budget may contact the Financial Aid Office for evaluation of their personal cost of attendance.

Tuition figures are subject to final approval by the PSR Board of Directors. For a complete listing of tuition, fees and expenses please visit the "Expenses and Budget" section of the Admissions section at www.psr.edu.