

# BA—Financial Information

## Fees for the 2023 – 2024 Academic Year

### THE REAL COST OF EDUCATION

The high cost of education is a reality which we at Continental Theological Seminary are fully aware of. Therefore, our goal is to make our programs reasonably priced, and we do our best to accomplish this through fund raising initiatives and available scholarships that will cover a substantial part of student fees. The seminary does not receive any governmental subsidies and, consequently, it is the students' responsibility to meet the rest of the costs. For example, in the school year 2023-2024, the estimation of the real cost of education for one residential full-time student is about 13.260 €. Each student is subsidized by about 50% of this actual cost, which can be seen in the tables below. As a result, the tuition, room and board for such a student will be as low as 6.630 €.

<b>FULL-TIME STUDENTS (Status – between 36 and 63ECTS per year)</b>			
Fees apply for additional modules over 63ECTS			
DESCRIPTION	PER YEAR	PAYMENT PLAN INITIAL PAYMENT (Beginning of School year)	PAYMENT PLAN MONTHLY PAYMENTS*
<i>Off-campus Students - Tuition and Administration Only</i>	3110 €	1130 €	250 €
<i>On-Campus Single Students – Tuition, Administration, Board &amp; Lodging (room rental, utilities, meals)</i>	6630 €	2130 €	565 €
<i>Married Students – Tuition, Administration &amp; Apt Rent**</i>	6715-9770€	1935-2790 €	600-875 €

\*Includes a one-time 20,00 EUR Payment Installment Plan Fee (non-Visa students only)

\*\*Apartment rent depends on the type of apartment chosen

**PART-TIME STUDENTS:** Part-time students will be charged for each class individually (270 € or 535 €, depending on the ECTS for the class).

**PAYMENT OPTIONS:** Full-time CTS students have the option to pay in full at the time of registration **and receive a reduction of 100 € - residential students / 50 € - non-residential students**, or to pay in monthly installments (see above chart).

**APPLICATION FEE:** 40 € (for new students only)

### STUDENT WORK PROGRAM

School fees are set at a level, which takes into consideration that students will undertake work program and campus maintenance duties as outlined in the Student Handbook. Persistent lack of co-operation, lateness, or absence from the required student duties, for whatever reason, will result in the imposition of additional Board and Lodging fees.