



Academic Year 2025-2026
Estimated Budget and Cost of Attendance

The following budget represents the estimated average and reasonable cost of attendance (COA) for the 2025-2026 academic year at the Graduate Theological Union (GTU). This budget is used to determine a student's financial need and to establish eligibility for institutional grants, scholarships, and federal student aid. It is provided to help students estimate their budgetary requirements for the nine-month academic year.

Please note that these costs are estimates and individual budgets may vary. We encourage students to create a personal budget based on actual or projected expenses to more accurately assess their financial need. While expenses for family members are not included in the COA, students with dependents are advised to budget an additional minimum of \$7,000 for a spouse and \$4,000 for a dependent child for the nine-month academic year.

For Title IV federal student aid purposes, the COA is derived from student surveys and other research and includes both direct and indirect costs. Direct costs consist of tuition, fees, and required books and supplies. Indirect costs include living expenses (room and board), transportation, health insurance, federal student loan fees (if applicable), and personal expenses related to school attendance.

Expenses such as consumer debt payments, car payments, charitable contributions, legal fees, life insurance, and other non-educational costs incurred prior to the start of the academic year are not considered allowable expenses for COA purposes.

Table with 4 columns: Category, Per credit/month, 4.5 Mo Semester, 9-Mo Academic Year. Rows include Tuition Costs (PhD, MA) and Non-Tuition Costs (Books, Living Expenses, Transportation, Medical, Miscellaneous, Loan Fees, Total non-tuition expenses).

2025-2026 Estimated Total Costs		4.5 Mo Semester	9-Mo Academic Year
PhD in Tuition (Estimated)		\$37,540	\$75,080
PhD Continuing Relations Fee (Estimated)		\$22,885	\$45,770
MA in Tuition (Estimated)		\$31,115	\$62,230
MA Continuing Relations Fee (Estimated)		\$22,885	\$45,770

## Indirect Costs Overview

Indirect costs refer to out-of-pocket expenses related to your education that are not directly billed to your student account. These costs are estimated based on typical expenditure patterns and include the following:

- **Living Expenses:** The Graduate Theological Union (GTU) applies a standardized amount for all financial aid applicants. The allowance for food is based on an average of 15 meals per week, while the housing allowance reflects the average rental costs in the San Francisco Bay Area.
- **Books, Course Materials, Supplies, and Equipment:** This standard allowance is intended to cover the cost of required books, course-related materials, and necessary supplies or equipment for academic purposes.
- **Transportation:** The transportation allowance is a standard figure that accounts for travel expenses between home, school, and work for the duration of the academic year.
- **Medical:** A standard medical allowance is provided to cover out-of-pocket medical expenses that are not reimbursed by insurance.
- **Miscellaneous:** This allowance is based on typical expenditures for items such as clothing, toiletries, incidentals, and entertainment.
- **Federal Student Loan Fees:** Borrowers of federal student loans are charged an origination fee, which is deducted directly from the loan before disbursement.

Costs incurred prior to the start of the academic year, including consumer debt payments, car payments, charitable donations, legal fees, life insurance, and similar non-educational expenses, are not considered allowable for the cost of attendance (COA). The GTU Financial Aid Office may adjust the COA using **Professional Judgment (PJ)** on a case-by-case basis to address individual student circumstances, in accordance with GTU Policy and U.S. Department of Education regulations. For further details on budget adjustments, please refer to the **Financial Aid Budget Adjustment Policy**.