Santa Clara
Jesuit School of Theology

JST-SCU Student Expense Budget (Cost of Attendance) for the 2026-2027 Academic Year

The following is an estimate of each student's cost of attendance, which you should keep for reference. This budget calculates expenses for financial aid and loan applications and determines international students' economic needs. It assists JST-SCU students in estimating their budgetary requirements for the academic year. This budget is for the 9-month academic year only. As these costs are only estimates, individual budgets may vary.

2026-27	M.Div.	M.T.S.	Th.M.	S.T.B.	S.T.L.	S.T.D.	Renewal (Per Semester)
Tuition rate ($/unit)	$1,006	$1,006	$1,234	$1,046	$1,234	$1,234	$7,000
Units in Year 1	27	24	25	27	19	19	N/A
Tuition in Year 1	$27,162	$24,144	$30,850	$28,242	$23,446	$23,446	$7,000
Living expenses	$33,864	$33,864	$33,864	$33,864	$33,864	$33,864	$10,200
Health insurance	$3,901	$3,901	$3,901	$3,901	$3,901	$3,901	$1,951
International Student Fee	$90 ($45 each semester enrolled)	$90 ($45 each semester enrolled)	$90 ($45 each semester enrolled)	$90 ($45 each semester enrolled)	$90 ($45 each semester enrolled)	$90 ($45 each semester enrolled)	$45 (each semester enrolled)
TOTAL	$65,017	$61,999	$68,705	$66,097	$61,301	$61,301	$19,196

For loan applications, allowable expenses include tuition, fees, room, board (food), books, transportation, medical/dental, and personal expenses related to school attendance. Consumer debt payments, car payments, charitable gifts, legal fees, life insurance, etc., are not considered allowable expenses. Any questions about this student budget concerning loan applications should be addressed to the Financial Aid Office of Santa Clara University.

NOTES

(1) Family: While expenses for family members are not factored into the cost of attendance, we suggest adding a minimum of $7,000 for a dependent spouse and $4,000 for a dependent child to your budget for the 9-month academic year.