



JST Student Expense Budget 2023-24 Academic Year

Following is an estimate of the cost of attendance for each student, which you should keep for reference. This budget is used in calculating expenses for financial aid and loan applications, for determining the economic need of international students, and is provided to assist JST 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.

2023-24	M.Div.	M.T.S.	Th.M.	S.T.B.	S.T.L.	S.T.D.	Renewal (Per Semester)
Tuition rate (\$/unit)	\$894	\$894	\$1,097	\$894	\$1,097	\$1,097	N/A
Units in Year 1	27	24	25	27	19	19	N/A
Tuition in Year 1	\$24,138	\$21,456	\$27,425	\$24,138	\$20,843	\$20,843	\$7,000
Living expenses, on campus	\$24,911	\$24,911	\$24,911	\$24,911	\$24,911	\$24,911	\$9,200
Living expenses, off campus	\$26,561	\$26,561	\$26,561	\$26,561	\$26,561	\$26,561	N/A
Health insurance	\$3,523	\$3,523	\$3,523	\$3,523	\$3,523	\$3,523	\$1,762
International Student Fee (Year 1 international students only)	\$125	\$125	\$125	\$125	\$125	\$125	N/A
TOTAL, On Campus	\$52,697	\$50,015	\$55,984	\$52,697	\$49,402	\$49,402	\$17,962
TOTAL, Off Campus	\$54,347	\$51,665	\$57,634	\$54,347	\$51,052	\$51,052	N/A



For the purposes of 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 with regard to 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 personal budget for the 9-month academic year.