



JST Student Expense Budget for the 2022-2023 Academic Year

The following is an estimate of the cost of attendance for each student. 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. As you will note, this budget is for the **nine-month academic year only**. As these costs are **only estimates**, individual budgets may vary considerably. Keep this document for your reference.

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.

2022-2023	M.T.S.	M.Div	Th.M.	S.T.B.	S.T.L.	S.T.D.	Renewal (Per Semester)
Tuition rate (\$/unit)	\$864	\$864	\$1,060	\$864	\$1,060	\$1,060	N/A
Units in year one	24	27	25	27	19	19	N/A
Tuition in year one	\$20,736	\$23,328	\$26,500	\$23,328	\$20,140	\$20,140	\$7,000
Living expenses	\$24,398	\$24,398	\$24,398	\$24,398	\$24,398	\$24,398	\$8,900
Health insurance	\$3,239	\$3,239	\$3,239	\$3,239	\$3,239	\$3,239	\$1,620
TOTAL	\$48,373	\$50,965	\$54,137	\$50,965	\$47,777	\$47,777	\$17,520

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.