

### Master of Arts

- Cost of attendance (COA) is based on nine months—fall, winter, and spring quarters—September through May.
- These are all cost estimates, which may or may not be applicable to your situation. Actual costs will depend upon your lifestyle, number of credits taken, and whether or not you borrow.
- Tuition cost is \$661 per credit hour.
- **Direct Costs (shaded)** are charged to your CTSFW student account.

Family Size	Single	M + 0 Child	M + 1 Child	M + 2/more
CTSFW Tuition <sup>1</sup>	\$23,796	\$23,796	\$23,796	\$23,796
CTSFW Fees	540	540	540	540
Books/Supplies	1,635	1,635	1,635	1,635
Room/Board <sup>2</sup>	9,555	11,127	12,156	15,333
Transportation	2,610	2,610	2,610	2,610
Health Insurance <sup>3</sup>	3,954	3,954	3,954	3,954
Misc. Personal	3,810	3,810	3,810	3,810
Loan Fees <sup>4</sup>	288	288	288	288
<b>Total COA</b>	<b>\$46,188</b>	<b>\$47,760</b>	<b>\$48,789</b>	<b>\$51,966</b>
Childcare <sup>5</sup>			3,264	6,528
			<b>\$52,053</b>	<b>\$58,494</b>

<sup>1</sup> Tuition cost (actual cost before tuition grant is added) based on 12 credits/quarter for fall, winter, and spring quarters (total of 36 credits for the year).

<sup>2</sup> Room and board for student only. Cost for single students is based on CTSFW dorm, room/board rates. Cost for married students is based on off-campus student survey of expenses and does not include food cost for family members.

<sup>3</sup> Cost for student only based upon CTSFW/CHP (Concordia Health Plan) student health plan for 12 months (rates are as of 4/15/21). Additional health insurance costs for family members not included in COA (rates are for 12 months as of 4/15/21):

\$5,256 for spouse only

\$4,836 for children only

\$10,092 for spouse and children only

**PLEASE NOTE: All students taking seven or more credit hours per quarter are required to enroll in the student health plan unless an eligible opt-out health plan is submitted by the student and approved by CHP.**

<sup>4</sup> Estimated for loan borrowers based on the Federal Student Loan origination fee of 1.057%.

<sup>5</sup> If needed for attending classes, study time, or other required educational activities.