

Master of Divinity and Alternate Route Programs

100% Tuition Coverage

- 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 \$689 per credit hour.
- CTSFW is offering to provide 100% tuition coverage after LCMS District Aid and all outside scholarships have been applied.
- **Direct Costs (shaded)** are charged to your CTSFW student account.

Family Size	Single	M + 0 Child	M + 1 Child	M + 2/more
CTSFW Tuition ¹	\$31,005	\$31,005	\$31,005	\$31,005
100% Tuition Coverage ²	(31,005)	(31,005)	(31,005)	(31,005)
CTSFW Fees	540	540	540	540
Books/Supplies	2,100	2,100	2,100	2,100
Room/Board ³	9,555	11,127	12,156	15,333
Transportation	2,610	2,610	2,610	2,610
Health Insurance ⁴	3,954	3,954	3,954	3,954
Misc. Personal	3,810	3,810	3,810	3,810
Loan Fees ⁵	141	141	141	141
Total Net COA (with 100% tuition coverage)	\$22,710	\$24,282	\$25,311	\$28,488
Childcare ⁶			3,264	6,528
Net COA with child care			\$28,575	\$35,016

¹ Tuition cost (actual cost before any tuition grants are added) based on 15 credits/quarter for fall, winter, and spring quarters (total of 45 credits for the year)

² Any LCMS District aid or outside scholarships will count toward the 100% tuition coverage. Students must sign a consent form to be part of the 100% tuition coverage program.

³ 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.

⁴ 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 Concordia Health Plan.

⁵ Estimated for loan borrowers only, based on the Federal Student Loan origination fee of 1.057%.

⁶ If needed for attending classes, study time, or other required educational activities.