

Tuition & Fees

Tuition and fees are valid from July 1, 2018 to June 30, 2019 and are subject to change after June 30, 2019.

Tuition (per credit hour)	\$710
Application Fee for masters degrees and DMin ...	\$50
Application Fee for PhD	\$100
Off-Campus Fee	\$50
<i>(per credit hour, for approved courses, such as CPE, completed at other institutions)</i>	
Practicum Fee	\$500
Graduate Residency Fee (per month)	
Part-time	\$125
Full-time	\$250
Student Association Fee (per semester, fall and spring)	
Part-time	\$10
Full-time	\$20
Technology Fee	\$85
<i>(per semester, fall, spring and summer)</i>	
Counseling Capstone Fee	\$70
DMin Project Fee	\$150
Continuation Fee	
DMin	\$150
MTS	\$150
Deferred Payment Fee	\$75
Late Registration Fee	\$100
Incomplete Fee	\$30
Background Check Fee	\$42
<i>(required for admission)</i>	
Graduation Fee	\$150
Returned Check Fee	
First check	\$25
Second check	\$35
<i>After the second returned check, no further personal checks will be accepted.</i>	
Binding Fee (for theses)	
First two (required) copies	\$35
Each additional copy	\$15
Standard Refund Percentage Schedule	
Week 1	100%
Week 2	80%
Week 3	60%
Week 4-5	20%
After Week 5	0%
<i>Refunds for summer are made on the basis of one day equals one week in the above schedule.</i>	

Tuition Payment Policy

All net* tuition and fees are to be paid in full prior to the beginning of each semester. The current [Student Handbook](#) states the payment deadline for each semester. See *Deferred Payment* below for a payment option and fee. Failure to comply with the payment requirement will result in all courses the student is registered for to be dropped on the day after the payment deadline date set forth in the Student Handbook calendar.

Miscellaneous Charges

Bookstore, housing and other miscellaneous charges assessed to the student account are payable by the date set in the current [Student Handbook](#). Any charges or fees remaining unpaid on the student account after this date will incur a late payment fee and finance charge in the amount of one percent per month until the balance is paid in full.

Scholarships

CTS awards a variety of scholarships from partial to full tuition coverage. Please note that these scholarships do not financially cover any fees (technology, student association, practicum, etc.) that are assessed each semester, and the student will be financially responsible for these fees prior to the start of the current semester.

Credit Balance

Students who receive CTS-awarded loans and scholarships will receive their award via their student account. The award will be applied on the first day of each semester. Upon this award being applied to the student account, if a credit balance remains on the "Amount Due" line of the statement, a refund may be requested for the outstanding credit amount. A request can be emailed to the Business Office Manager (studentbilling@cts.edu).

Deferred Payment

Deferred payment will allow current net* tuition and fee charges to be paid throughout the current semester with the final payment due on the date set in the current [Student Handbook](#). Payment of at least 25 percent of the net* fees due is required prior to the start of each semester. A promissory note containing an arranged schedule of payments during the semester must be signed in the Business Office for the remaining 75 percent. A deferred payment fee in the amount of \$75 will be assessed to the student account each semester this option is chosen by the student.

Lifelong Learners

CTS offers its classes at reduced tuition rates to members of the public, including people who seek certifications. Please see the Lifelong Learners and Certification Program sections of the CTS website for details and current class offerings (www.cts.edu).

Veterans

Christian Theological Seminary is approved for veterans benefits.

Tuition at Other Institutions

Students who take classes at other institutions to fulfill their CTS degree or denominational requirements need to contact the CTS Business Office to verify specific payment arrangements and financial aid (if any).

Background Check

Background checks are required as a condition of enrollment in a degree program. Students who have already completed a background check at CTS as a condition of employment or field placement/practicum do not need to repeat the process.

Financial Aid

The CTS Financial Aid web page (<https://www.cts.edu/apply/financial-aid/>) includes information about the following: need-based and non- need-based federal, state, local, private, and institutional financial aid available to students; eligibility requirements and procedures for applying for aid; criteria for selecting recipients and determining award amounts; methods and frequency of disbursements of aid; financial aid terms and conditions, including terms applicable to employment provided as part of a financial aid package; rights and responsibilities of Title IV, HEA loan recipients; the availability of financial aid for study abroad programs; how financial aid is handled when students withdraw; terms and conditions of federal student loans; entrance and exit counseling information; drug violation penalties; code of conduct for financial aid professionals and advisory disclosure; CTS standards of Satisfactory Academic Progress which must be met to remain eligible for federal aid; and who to contact for questions regarding financial aid.

**Net is calculated by adding tuition and fees together then subtracting any CTS-awarded loans and scholarships.*