



TUITION AND FEES

EDUCATIONAL COSTS

A comprehensive outline of total student costs for the academic year, which includes tuition and living costs, as well as seminary charges, can be obtained from the Financial Aid Office.

TUITION RATES – MASTERS LEVEL

The tuition rates for 2021-2022 (subject to change) are as follows:

- \$750 per credit hour
- \$2,250 per 3-credit course

This does not take into account scholarships that may be applied or students enrolled in cohort based education programs. See website for up to date cohort tuition pricing.

SPECIAL FEES

Student Services Fee	
Fall, Spring.....	\$175 each
Summer I, II, III	\$30 each
January	\$0
Technology Fee	\$40
Audits (official, degree seeking students)	\$150
Audits (official, non-degree students)	\$350
Partnership Program (scholarship) Fee	\$500 (Fall and Spring terms only)
External Partnership fee	\$200/term

Bookkeeping fee.....	\$35
CO 863A.....	half reg. tuition/each
CO 865A/CO865B.....	half reg. tuition/each
CO 871A.....	\$75 each
CO 873A/CO873B.....	\$75 each
CPE	\$75 per credit hour
.....	(In addition to hospital fees if any)
CO 735/CO 740	\$100 (lab fee in addition to tuition)
Payment Plan Fee	\$50
Non payment Fee	\$100
Graduation fee (masters).....	\$150
Graduation fee (doctoral).....	\$525
Delay of graduation date fee	\$25
Late/Improper registration fee ..	\$50
MACC Fee (Charlotte only).....	\$100 per semester
Mentored Ministry Fee*	\$150 (MM502, 601, 602, 701, 702 for Hamilton MDiv
.....	students under 2020 catalog or prior)
Transcripts (standard processing)	\$5
Transcripts (rush processing).....	\$10 each

**Beginning Fall 2021, Mentored Ministry units MM505, MM605, MM705, are billed per credit hour.*

TUITION RATES – DOCTOR OF MINISTRY

The tuition rates for cohorts starting between July 2021 and June 2022 are as follows:

- Tuition: \$1,850 per quarter
- Student Services Fee: \$25 per quarter
- Total cost of program over 3 years: \$22,500 (\$1,850+\$25) x 12 quarters.

This does not take into account scholarships that may be applied.

NOTE: travel expenses to attend residencies, whether domestic or international, are not billed but are the sole responsibility of the student.

APARTMENT RATES (MONTHLY)

The apartment rent rates for 2021-2022 (subject to change) are as follows:

Studio Apartments (A and B)	\$850
Studio Apartments (C, Bell and Graham)	\$850
One Bedroom (A and B)	\$1,070
One Bedroom (C, Bell and Graham)	\$1,070
Two Bedroom (A and B)	\$1,325
Two Bedroom (C, Bell and Graham)	\$1,325
<u>Three Bedroom</u>	
C Building	\$1,540
D Building	\$1,615

DORMITORY RATES (PER SEMESTER)

The room rates per semester for 2021-2022 (subject to change) are:

Main dorm Single (large).....	\$2,050
Lamont Hall Single (large)	\$2,375
Lamont Hall Single (small)	\$2,185
Lamont Hall Double	\$1,950
Gray/Phippen Hall Single	\$2,425
Gray/Phippen Hall Double	\$2,140

STUDENT HEALTH INSURANCE

All students taking 6.0 or more credit hours per semester in the Commonwealth of Massachusetts are required by the Commonwealth to have medical insurance that meets state-mandated requirements.

The Seminary provides access to a group plan that meets these requirements. Students, however, may elect to purchase other insurance coverage on their own, but the plan must be “reasonably comprehensive and reasonably accessible” in comparison to Massachusetts requirements. The student must then certify this coverage through an online waiver form to opt out of the Seminary plan. For information on the Seminary insurance plan, see the [Student Health Insurance](#) page in the Registration Hub.

The following are the 2021-2022 costs for the Seminary health insurance.

Student: \$7,424 for the entire year; charged in two installments: \$2,475 fall semester, \$4,949 spring semester

Fall Semester includes coverage for September 1-December 31, 2021, Spring Semester includes coverage for January 1-August 31, 2022.

PAYMENT OF BILLS

There are various payment deadlines for the Fall, Spring, and Summer semesters. Please be aware that there are fees and/or account holds associated with these deadlines. There is a pay in full deadline at the beginning of Fall and Spring. Any student not paid in full by the deadline will be assessed a payment plan fee and subject to in-semester payment plan deadlines. Any missed payment plan deadline can result in a late payment fee. If they are not paid in full by the end of the semester, students will receive a non-payment fee, risk deregistration for future coursework, are ineligible for future registration, may be restricted in access to transcripts and diplomas, and are at risk of being sent to collections (this includes remaining balances on withdrawn courses). To avoid collections, a student must set up an official payment plan with the Seminary. If your account is sent to collections, you will be responsible to reimburse Gordon-Conwell the fees of any collection agency, which may be based on a percentage at a maximum of 33 1/3% of the debt, and all cost and expenses, including reasonable attorney’s fees we incur in such collection efforts. Please view the *Payment Deadlines* on the student accounts website for specific dates and details and refer to the *Student Accounts* section of the handbook for payment options.

TUITION REFUND POLICIES

Not attending classes does not guarantee a refund. Formal application for drop/withdrawal must be made to and approved by the Registration Office. A student who withdraws totally from the Seminary after registration without advice and consent of the Registration Office, or who is dismissed, will receive no refund of tuition. Tuition refunds will be given for dropping individual courses according to the *Academic Calendar*. The

Registration Office must approve dropping/withdrawing the course(s) before any refund will be given. Doctor of Ministry students are enrolled in 15-16 credits each year which is billed on a quarterly basis. Students withdrawing from the DMIN will not be refunded past charges but will not be charged for future quarters in which they are not enrolled.

Gordon-Conwell utilizes two refund calculations: *Federal* and *Institutional*.

Federal—The 1998 Reauthorization of the Higher Education Act has changed the way Gordon-Conwell calculates student refunds when a student withdraws or otherwise fails to complete the period of enrollment for which he or she was charged. The law requires that, when you withdraw during a payment period or period of enrollment, the amount of Title IV assistance that you have earned up to that point is determined by a specific formula. If the student withdraws or stops attending classes before completing 60% of the semester or session, a portion of the total federal aid received, excluding Federal Work-Study earnings, may need to be repaid.

The amount of assistance that you have earned is determined on a pro-rata basis. That is, if you completed 30% of the payment period or period of enrollment, you earn 30% of the assistance you originally were scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all of your assistance. The withdrawal date or last day of attendance for implementing this refund policy is the date the student formally submits an application for withdrawal to the Registration Office. If the student fails to notify the Registration Office of the intent to withdraw, the midpoint of the payment period or period of enrollment will be used in the refund calculation.

The amount of federal aid that the student must repay is determined via the “Federal Formula for Return of Title IV Funds.” The refund policy applicable to Gordon-Conwell refers to the return of student loan funds from unsubsidized Federal Stafford loans and Federal Perkins loan funds. The law specifies the order that the funds will be returned beginning with the unsubsidized loan funds first.

The student may be required to make a repayment when cash has been disbursed from financial aid funds in excess of the amount of aid that was earned based on the date of the total withdrawal. The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than Federal Work-Study) for which the student qualified by the percentage of time during the term that the student was enrolled.

- If less aid was disbursed than was earned, you may receive a late disbursement for the difference.
- If more aid was disbursed than was earned, the amount of Title IV aid that you must return (i.e., not earned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning the unearned Title IV aid is shared between the Seminary and the student. It is allocated according to the portion of disbursed aid that could have been used to cover seminary charges, and the portion that could have been disbursed directly to the student once those charges were covered. Gordon-Conwell will distribute the unearned aid back to the Title IV programs, as specified by law. The student will be responsible for returning any funds that were disbursed directly to the student and which the student was determined to be ineligible for based on the “Federal Formula for Return of Title IV Funds.”

Institutional—Under the institutional refund calculation, only tuition charges are considered. Refunds for room and board will be pro-rated on a weekly basis if the withdrawn student’s tuition refund is determined to be institutional. Please refer to the Seminary’s *Academic Calendar* on the registration website for specific dates and details.

FINANCIAL AID

Gordon-Conwell Theological Seminary aims to provide financial assistance and counseling to all students who demonstrate need. We believe it is important to make informed financial decisions when funding your education as it sets a precedent to your experience in seminary and life in ministry. Here at Gordon-Conwell, we recognize the financial challenges students and families may face when pursuing higher education. We offer multiple categories of scholarships and grants to qualified master level students and we encourage you to explore the available options and resources for each respective campus.

Please contact the financial aid team at 978-646-4018 or by email at finaidinfo@gordonconwell.edu with any financial aid or returning scholarship questions. Questions pertaining to scholarships for new incoming students should be directed to the [Admissions Office](#).

SCHOLARSHIPS

Gordon-Conwell offers multiple categories of scholarship and grant moneys to qualified master's-level students. Most scholarships are awarded to students only at the beginning of their program of studies at Gordon-Conwell, meaning that if a student enrolls without a scholarship, he/she will not be eligible to apply for the scholarship at a later date. To learn more, select a category of scholarship/grant offerings below.

Hamilton campus scholarship categories:

- [Partnership Program](#)
- [Merit-Based Scholarships – Domestic Students](#)
- [Merit-Based Scholarships – International Students](#)
- [Ministry Scholarships](#)
- [Fellowships and Research Scholarships](#)
- [Partnerships with other Ministries](#)

Boston campus scholarship categories

- [Partnership Program](#)
- [CUME student scholarship](#)

Charlotte and Online student scholarship categories:

- [Partnership Program](#)
- [John & Lois Pierce Fellowship](#)
- [Christopher Brown Scholarship](#)
- [Team Ministry Grant](#)
- [Billy Graham Evangelistic Association Scholarship](#)

Jacksonville student scholarship categories:

- [Team Ministry Grant](#)
- [Other scholarships](#)

STUDENT LOANS

Gordon-Conwell participates in the William D. Ford Federal Direct Loan Program. Through this program we are able to offer the Direct Unsubsidized loan and the Graduate Direct PLUS Loan to help provide funding options to eligible candidates. For more information regarding these loan options, please review the following:

To receive a federal student loan, aid recipients must 1) be a U.S. citizen or eligible non-citizen (such as a Permanent Resident), 2) have a Bachelor's degree **OR** have completed at least 3 years of full-time study at the undergraduate or graduate level, 3) be accepted into a masters-level degree program and be registered for at least 4 credits per semester in both the fall and spring semesters, 4) complete at least 67% of the credits attempted, and 5) maintain the minimum required degree GPA.

Comprehensive student loan information and instructions can be found online at <https://www.gordonconwell.edu/financial-aid/sources/student-loans/>.

