ESTIMATED ANNUAL BUDGET FOR EXPENSES

	Single		*Married	
SEMINARY EXPENSES				
Tuition & Fees	\$	8,930.00	\$	8,930.00
Books	\$	600.00	\$	600.00
Annual Seminary Expenses	\$	9,530.00	\$	9,530.00
MONTHLY PERSONAL EXPENSES				
Housing:				
Food	\$	250.00	\$	400.00
Rent	\$	1,000.00	\$	1,000.00
Electric	\$	100.00	\$	120.00
Water	\$	35.00	\$	45.00
Basic phone service	\$	70.00	\$	90.00
Miscellaneous household	\$	80.00	\$	100.00
	\$	1,535.00	\$	1,755.00
Apparel & Services:				
Clothing & personal care	\$	120.00	\$	150.00
Entertainment	\$	75.00	\$	90.00
Miscellaneous emergencies	\$	75.00	\$	90.00
	\$	270.00	\$	330.00
Medical:				
Health insurance	\$	130.00	\$	350.00
Life insurance	\$	25.00	\$	25.00
	\$	155.00	\$	375.00
Transportation:				
Auto payment	\$	300.00	\$	300.00
Fuel & oil	\$	110.00	\$	140.00
Maintenance	\$	50.00	\$	80.00
Auto insurance	\$	170.00	\$	200.00
	\$	630.00	\$	720.00
Monthly Personal Expenses	\$	2,590.00	\$	3,180.00
Annual Personal Expenses	\$	31,080.00	\$	38,160.00
ANNUAL TUITION, FEES, AND BOOKS + PERSONAL EXPENSES	\$	40,610.00	\$	47,690.00