

# ESTIMATE OF EXPENSES

Check the appropriate row that describes you and your dependents that will live in the U.S.

Student Status	Tuition & Fees*	Books & Supplies	Health Insurance**	Living Expenses and Other***	Total 2018-19 Calculated Expenses****
<input type="checkbox"/> Student Only	\$6,560	\$1,000	\$4,020	\$12,000	<b>USD23,580</b>
<input type="checkbox"/> Student & Spouse	\$6,560	\$1,000	\$7,880	\$18,000	<b>USD33,440</b>
<input type="checkbox"/> Student, Spouse, & 1 child	\$6,560	\$1,000	\$12,520	\$23,000	<b>USD42,600</b>
<input type="checkbox"/> Student, Spouse, and 2 children	\$6,560	\$1,000	\$12,520	\$28,000	<b>USD48,080</b>
<input type="checkbox"/> Student, Spouse, and 3 children	\$6,560	\$1,000	\$12,520	\$32,000	<b>USD52,080</b>
<input type="checkbox"/> Student, Spouse, and 4 children	\$6,560	\$1,000	\$12,520	\$37,000	<b>USD57,080</b>
<input type="checkbox"/> Other	<i>Please inform admissions of any unique costs</i>				\$____,____

\* Tuition is \$205 per credit and most students will take 32 credits per year.

\*\* Health Insurance includes the cost of purchasing health insurance, but not the annual deductible.

The U.S. health care system is different than in most other countries. Instead of socialized or government-paid medicine, each person has to pay for his or her own medical care such as the cost to see a doctor, obtaining prescription medications, having lab procedures done, and for expensive hospital stays. Health insurance helps cover the costs of such visits which can be from \$100 for seeing a doctor to over \$30,000 per day for admission to a hospital.

Without insurance, the person would be responsible for paying all of those costs. With insurance, the person would be responsible to only pay a portion (usually called an annual deductible via a per service co-pay) for these costs. Therefore, it is required that all students have health insurance. Students should read and become familiar with their policy's terminology and benefits. Important words to know and understand are deductible, co-pay, co-insurance, preferred provider, primary care physician, specialist, in-network, out-of-network, pre-existing condition, and referral. If you are unsure about any of your coverage for seeing a specific doctor, contact your insurance company.

Like doctors, dentists are also expensive. It is strongly recommended that all necessary dental work be taken care of prior to your departure for the United States, since insurance policies do not cover dental costs.

Minnesota Law (M.S. 135A.14) requires proof that all students born after 1956 are vaccinated against diphtheria, tetanus, measles, mumps, and rubella, allowing for certain specified exemptions. Any non-exempt student who fails to submit the required information within 45 days after first enrollment cannot remain enrolled.

\*\*\* Living Expenses and Other" includes the cost of housing and food, personal care items, laundry, clothing, computers/software, local transportation, etc. for 12 months. This figure does not include transportation to and from the U.S. or any travel during school breaks/summers. It also does not include the purchase / lease / maintenance of a vehicle or its mandatory auto insurance.

\*\*\*\* Expect the cost of education to increase on an average of 3% each year. Take this increase into your considerations as you plan for future years at Bethlehem College & Seminary. Please note that for I-20 purposes, international students are required to certify that you will have the total amount equal to or greater than the estimated amount listed above (and barring unforeseen circumstances, adequate funding will be available from the same or equally dependable source for subsequent years in attendance) before the I-20 will be issued.