

## **TUITION AND FEES**

### **LOW TUITION PHILOSOPHY**

*Covenant Bible College* has the philosophy that a quality, spiritual education that trains an individual for service to the Lord Jesus Christ should not leave that individual with an oppressive financial debt.

Accordingly, we have not sought the very costly regional accreditation that leads to qualification for government-guaranteed student loans and other government programs. Institutions using such loans generally charge the maximum tuition allowable, leaving the student with a sizable debt at the completion of their education. For those called to the ministry, it can be very difficult to obey God's calling with this type of debt lingering over their finances. Therefore, *Covenant Bible College* elected a less-costly, independent accreditation through the Accrediting Commission International (ACI).

Our approach is to provide the most affordable, quality, spiritual education that we can as a ministry to the Lord and His servants.

### **STUDENT LOANS**

The policy of the College is to provide an in-house, interest-free, student loan in the form of a “*pay-as-you-go*” program rather than requiring the student to pay the full tuition at the beginning of each semester.

An advantage of the programs provided at CBC is the flexibility of schedule. Students can finish their programs of study or achieve their educational goals over a period of time convenient to them. Their own personal preferences, work schedules, and their own finances determine the speed at which they progress.

If a student cannot pre-pay the course, they must discontinue attending classes. They may resume attendance upon pre-payment of any successive course during the academic year. *There are no provisions for partial payments.*

### **STUDENT EVALUATIONS**

Any student requesting a ministerial academic evaluation is charged a one-time fee of \$250.00.

### **REFUND POLICY**

Notification of withdrawal from a course must be made in writing. The application fee and evaluation fee are non-refundable. After the beginning of classes, refunds will be made according to the following schedule.

There will be 100% refund of tuition before the 2nd week of classes begins. No refunds are provided after the 2nd class is held. Hardship withdrawals will be handled on an individual basis.

### **MISCELLANEOUS FEES**

Students will not be allowed to participate in the graduation exercise or receive official transcripts as long as any of the fees remain unpaid. All fees are non-refundable.

### **APPLICATION FEE**

There is a \$35 application fee. This fee covers both processing the application and assessing academic standing.

## **BIBLE CERTIFICATE TUITION**

*Covenant Bible College* offers students, who do not wish to pursue Degree Credits, the opportunity to receive a Certificate or Diploma. The cost of a one-year 9 course Bible Program is \$675, payable in 9 installments of \$75. Each installment includes tuition and primary textbook for each course. CBC credit may be converted to Degree Credits by paying the additional tuition amount and completing the additional work requirements.

## **UNDERGRADUATE PROGRAM ANNUAL TUITION**

The cost of a full year undergraduate studies at CBC is \$1,350. This cost is the same whether a student is working toward Credits for an Associate's Degree, Advanced Diploma, or Bachelor's Degree. It is payable in 9 installments of \$150 (\$50.00 per credit hour).

Each installment includes tuition and primary textbook for each course, Ministry Practicum credits, and graduation fees.

## **MASTER'S DEGREE CREDIT TUITION**

The cost of a one-year Master's Degree Credit Program is \$2,035, payable in 11 installments of \$185 (\$61.67 per credit hour). Each installment includes tuition and primary textbook for each course, Ministry Practicum credits, and graduation fees.

## **DOCTOR OF MINISTRY DEGREE CREDIT TUITION**

CBC offers two levels of Doctoral Degree Credits. One is the Doctor of Ministry Program in which 30 credit-hours are awarded for a doctoral dissertation. No course work is required. The cost of a Doctor of Ministry Program is \$1,600 payable in 10 installments of \$160 (\$53.34 per credit hour).

Each installment includes tuition and primary textbook for each course and graduation fees.

## **PROGRAM REQUIREMENTS**

The Doctor of Ministry requires one (1) major dissertation with a minimum of 150 pages OR, upon the approval of the Academic Dean, six (6) well documented in-ministry projects. Formal CBCS dissertation guidelines are available to doctoral candidates upon request.

## **DOCTOR OF PHILOSOPHY DEGREE CREDIT**

This program is the capstone to all previous academic degrees. It represents the most prestigious accomplishment in a student's educational endeavor. The Doctor of Philosophy is a forty-five (45) credit-hour program. These include 15 credit-hours of coursework and a 30 credit-hour doctoral dissertation.

The cost of the coursework phase of this program is \$925, payable in 5 installments of \$185 (\$61.67 per credit hour). The cost of the dissertation phase is \$1,600 payable in 10 installments of \$160 (\$53.34 per credit hour). Each installment includes tuition and graduation fees.