

Tuition and Fees

Program and Miscellaneous Fees



Please note that all fees quoted are in U.S. Currency. The following fees have been established for the various programs offered by CTS based on per course work at the level shown. **Additional charges include textbooks, shipping and handling, a mandatory graduation fee and other applicable fees.**

	Total Cost Per Level
Certificate Programs	
Per Course Fee	\$250
Tuition - (Per Semester Hour)	\$63
Graduation Fee	\$250
Bible Institute Division (All Programs)	
Per Course Fee	\$275
Tuition - (Per Semester Hour)	\$69
Graduation Fee	\$275
College Division – Associate/Bachelor Degree	
Per Course Fee	\$300
Tuition - (Per Semester Hour)	\$75
Graduation Fee	\$300
Seminary Division - Master Degree	
Per Course Fee	\$360
Tuition - (Per Semester Hour)	\$90
Graduation Fee	\$360
Seminary Division - Doctor Degree	
Per Course Fee	\$420
Tuition - (Per Semester Hour)	\$105
Graduation Fee	\$420

Transcript Fee (Each additional transcript \$5)	\$25
Change of Program Fee	\$125
Reinstatement Fee	\$150
Change of Course Fee (per course)	\$50
Auditing Fee	\$150
Distance Learning Notebook (includes S&H)	\$50
Distance Learning Shipping Fee	\$175
Thesis Binding Fee	\$100

Note: All graduating students are required to attend the annual graduation exercises held at a named seminary location, unless providentially hindered. Whether attending or not, a graduation fee is assessed at time of graduation.

Student Tuition and Fees

All students are expected to become familiar with the financial obligations they will incur while attending Covington Theological Seminary and Bible Institute.

Approximate semester and per course expenses do not include books, supplies, fees, or personal expenses. Covington Theological Seminary and Bible Institute students are required to pay their bills, in full, by the first day of classes each semester or they will not be able to attend class.

Methods of Payment

1. Payments may be made online through the CTS Online Payment Center by debit/credit card. (Visa, MasterCard, American Express, or Discover)
2. Payments by check* or money order* may be sent payable to:
Covington Theological Seminary
Bursar
7623 Alabama Hwy
Ringgold, GA 30736
3. Students may pay through PayPal and have the option to borrow money from PayPal in order to make monthly payments to PayPal. Covington no longer administrates the monthly payment option for students, but does provide opportunities to collaborate with other organizations that will administrate a monthly payment option such as PayPal. Covington encourages students who are faithful in their local church to share their desire to further their education with their church and see if their local church might be willing to support their education in some way.

*Please include student name and ID # on all checks and money orders.

Handling of Accounts

1. All students must provide a valid debit/credit card at the time of enrollment for the provision of fees that might be incurred.
2. All applicants/students must provide full payment at the time of registration without exception. Covington (CTS) will not administrate payment plans for students.

3. An extension student who does not provide full payment by the first day of class will not be allowed to attend the class.
4. CTS Online and E-Course students will not be allowed to begin a course without first making full payment for the course.
5. In the event that a student becomes delinquent on their account the student will be contacted by phone or email and given five business days to make their account current or they will be automatically withdrawn from their current courses, be required to take them over, and be invoiced \$200 more per course along with a \$100 late payment fee.
6. If the student's debit/credit card expires, it is the responsibility of the student to contact the school to update their card information.

Students Enrolled Under an Old Agreement

1. If a student is found to be delinquent in their account although they were signed up under an old agreement, they must then adhere fully to this new tuition policy.
2. If the student which has become delinquent in their account does not pay off their balance in the given 10 days, that student will be automatically withdrawn from their current courses, be required to take them over, and be invoiced \$200 more per course along with a \$100 late payment fee.

Tuition for Prisoners

1. An individual who is incarcerated will receive half off of their tuition while all of the above policies will continue to apply.

Spousal

1. An individual whose spouse is enrolled will receive half off of their tuition while all of the above policies will continue to apply.
2. The spouse who is pursuing the highest degree will pay the full tuition price while the spouse who is pursuing the lesser degree will receive half off of their tuition.

Graduate Students Paying Tuition for Required Writing Courses

1. Once the student is ready to begin the required writing courses at the graduate level, the student must initiate payment for that course with Seminary. Before a writing assignment will be evaluated for approval, the tuition for that writing course must be paid.

Refunds

Refunds will be given only if the student withdraws within 30 days after payment for course(s) have been made. All tuition will be refunded except a \$250 service charge. Fees are not refundable. Should the student receive an involuntary call to military duty, the Seminary will refund 70 percent of the remaining unused tuition, less the cost of any books supplied by the seminary. The same rule will be used for one with an illness of

such duration and severity, as confirmed by a physician, that withdrawal is required. The rule also applies to the death of a student while studying with Covington.

If a student has received tuition payment to the seminary through a sponsorship of a church, corporation, friends or relatives then the refund of that student's must be sent to the church, corporation, friends or relatives who have made the tuition payment to Covington.

Sponsorships

A student's church, corporation, friends or relatives may desire to pay some or all of his/her tuition and fees. The amount of the payment will be credited to his/her account after proper authorization has been received by CTS.

Proper authorization is understood to be an official document from a church or corporation stating the person(s) being sponsored and the amount(s) to be credited. It must be signed by an officer who is not receiving any part of the scholarship.

For sponsorships from individuals, a formal letter is required.

NOTE: If payments are not current, the student is responsible for any balance due should the sponsor choose not to or fail to pay. This means the student may be not be allowed to begin the course and may not enroll in any further courses until their account becomes current. This student becomes susceptible to late fees as well.