FINANCES

TUITION AND FEES

Tuition, fees, and other charges for the 2015–2016 academic year are as follows.

APPLICATION FEE

Domestic ...... $75
Foreign .......... $75

This fee must accompany the original application for admission. No part of the fee is either refundable or applicable as advance payment on other fees.

QUARTERLY TUITION FEES

For M.A. students:
Full Time......................... $11,697

For Ph.D. students:
Full Time......................... $16,026
Advanced Residence......... 6,320

For M.Div. students:
Full Time Residence ...........$10,524
Half Time Residence ...........$5,262

For A.M.R.S. students:
One course ......................$3,899
Two courses ....................$5,848
Three courses ..................$11,697

Note 1: Part-time registration fees are one-half of those listed for the respective residence categories above.

Note 2: All students in a degree program, including those preparing for the qualifying examination or writing a dissertation, must be registered in at least three out of four quarters of the academic year.

Note 3: In addition to those classes for which he or she has registered, a student may audit classes without charge, subject to the consent of the instructor. Audited courses do not carry credit and are not made part of the student’s permanent record.

Note 4: No tuition is assessed when a student has been granted a Leave of Absence.

Note 5: Unlike other residence statuses, no financial aid is available during Extended Residence.

Note 6: M.Div. students may be granted a fourth year of residency at the discretion of the Dean of Students.

OTHER FEES

* Student Life Fee (quarterly) ... $363
* Dependent Life Fee ....... $286
* Foreign Language Reading Examination Fee .... $70
* Late Registration Fee (first 3 weeks of each quarter) .... $100
* Late Registration Fee (weeks 4+) ... $150
* Late Payment Fee ... $50
* Degree Cancellation Fee .... $50 (for each cancellation of an application for the same degree)
* Pro Forma Registration Fee (quarterly) ... $330
* One Time Transcript Fee .................$60

**HEALTH INSURANCE**

The Student Health and Counseling Services website provides information on the University Student Health Insurance Plan (U-SHIP) plans. Please see http://studenthealth.uchicago.edu for more information. The basic plan (student only) is $1, 144 per quarter for the upcoming year.

**TUITION REFUND SCHEDULE**

A student who is given approval to withdraw part or all of his or her registration shall be granted a reduction of a portion of the original charge in accordance with the schedule printed in the quarterly “Time Schedules” (see http://timeschedules.uchicago.edu ). Approval of the withdrawal, with the date it becomes effective, must be certified by the Dean of Students in the Divinity School.

**ESTIMATE OF EXPENSES**

Expenses will vary for each student in the Divinity School according to both individual programs and circumstances and the current cost of living. Single students should budget at least $7,714 per quarter, including fees, books and supplies, and room and board, but not including health insurance. This is based on the experience of a number of students enrolled in the University and should be regarded as a minimum amount.

**FINANCING YOUR DIVINITY SCHOOL EDUCATION**

Primary responsibility for financing graduate and professional education rests with the student and the student’s family through the use of personal savings, guaranteed student loans, part-time employment, and family funds. However, given the high cost of investing in a graduate education, the Divinity School makes every effort to assist admitted students who seek financial assistance to pursue their studies at the University of Chicago. Such financial aid consists primarily of merit-based gift aid.

**DIVINITY SCHOOL AID**

Divinity School financial aid awards, based on academic promise, consist of partial and full tuition scholarships and fellowships that cover the student’s full tuition and provide a stipend toward living expenses. The Committee on Admissions and Aid seeks to provide continuing support at a level consistent with the student’s academic performance and financial aid eligibility. The Committee makes awards on the
basis of a full-time academic program unless otherwise specified in the admissions application. If a student registers for a part-time course of study, the amount of the award will be reassessed at the time of registration. Only degree students are eligible for Divinity School financial aid.

AID FOR PH.D. STUDENTS

University of Chicago Fellowships

All Ph.D. students admitted to the Divinity School in every area of doctoral study receive a five-year University of Chicago Fellowship, which provides full tuition, a $22,000 stipend, two summer research stipends of $3000 each, and coverage in the University Student Health Insurance Plan (U-SHIP) for the student. (Additional coverage for spouse and/or dependents is available. See http://studenthealth.uchicago.edu for more information on spouse and dependent premium costs.)

Admission to the Divinity School’s Ph.D. program reflects the faculty’s judgment that a student shows exceptional promise for scholarship and teaching in her or his field of study; this financial aid package from the University is intended to allow each doctoral student to place full attention on their course of study and research, and to make timely progress through the program.

Each year there are also a number of opportunities available for dissertation writing awards for students who have been admitted to Ph.D. candidacy, such as Marty Center fellowships, Provost’s, Harper and Mellon awards (on campus), and other, off-campus opportunities, such as the Newcombe (see below).

AID FOR M.DIV. STUDENTS

M.Div. students who request financial assistance will be considered for various forms of Divinity School financial gift aid. The Committee on Admissions and Aid awards this assistance at the time of admission based on academic merit. The following awards are made in each entering class:

1. Entering Ministry Fellowships:
   a. The Schloerb Entering Ministry Fellowship is awarded to two entering M.Div. students each year, and provides full tuition plus a $10,000 stipend for a total of three academic years.
   b. The Elsa Marty Entering Ministry Fellowship is awarded to one entering M.Div. student each year, and provides full tuition plus a $4,000 stipend for a total of three academic years.
   c. The Divinity School Fellowship in Public Religious Leadership is awarded to one entering M.Div. student each year and provides full tuition plus a $4,000 stipend for a total of three academic years.

2. University of Chicago Divinity School Dean’s Scholarships provide full tuition for three academic years.

3. Divinity School Scholarships provide partial tuition aid ranging from 50% to 75% of tuition.
Supplemental financial support is provided for second- and third-year M.Div. students as they complete requirements for field education and field work assignments:

a. Field education stipends of $2,000 per quarter are provided to all second-year M.Div. students participating in the Arts of Ministry sequence while serving a local congregation.

b. Fieldwork stipends of $1,500 to support the completion of the fieldwork placement. When such placement requires a registration (e.g., for Clinical Pastoral Education), the Divinity School subsidizes such a charge up to $500. This assistance is provided to all M.Div. students in the third or final year of their program.

c. The International Ministry Study Grant program provides funding for first- and second-year Master of Divinity students enrolled at the Divinity School to study an issue or aspect of ministerial practice in another cultural context. Applications are due December 1 for travel to be completed during the following summer. For more information, contact Cynthia Lindner, Director of Ministry Studies, at clindner@uchicago.edu.

AID FOR M.A. STUDENTS

All admitted M.A. applicants who request financial assistance are considered for the following awards. Awards are determined by the Committee on Admissions and Aid at the time of admission. No supplemental application form is required in order to be considered for these awards.

M.A. students are eligible for financial aid for the equivalent of two years of Full-Time Residence, with the award made at the time of admission for the initial year automatically renewed for the second year based upon satisfactory academic progress. (M.A. students who are subsequently admitted to the Ph.D. program will receive the standard University of Chicago Fellowship for Ph.D. students. See Aid for Ph.D. students for more information).

1. The Divinity School Visiting Committee Fellowship is awarded to one exemplary student admitted to the M.A. program. The award provides full tuition plus a $12,000 stipend, and is funded by generous gifts from members of the Divinity School’s Visiting Committee.

2. University of Chicago Divinity School Dean’s Scholarships provide full tuition for two years. A limited number of Dean’s Scholarships are awarded at admission each year.

3. Divinity School Scholarships provide partial tuition awards ranging from 25% to 75% of tuition.

4. Title VI or FLAS (Foreign Language Area Studies) Fellowships are available for graduate study in critical languages and related areas. Divinity School M.A. applicants are encouraged to apply for these awards at admission. Please contact the Dean of Students for more information on FLAS applications as part of the admissions process.

Aid for A.M.R.S. students
A.M.R.S. students who request consideration of financial aid are eligible for Divinity School Scholarships, which provide partial tuition awards. The award will be applied as a percentage of the tuition cost per course.

**OUTSIDE AID**

Divinity School students at various stages of their studies are also strongly encouraged to apply for financial assistance from sources outside the Divinity School. In fairness to all applicants for Divinity School aid, the Committee on Admissions and Aid requires that persons winning such awards report them promptly; however, adjustments in such persons’ financial aid are made only in cases where the outside award substantially reduces the level of financial need. Most such outside awards are, in fact, more modest and may be used to supplement Divinity School financial aid awards.

For more information, students should consult the Graduate Education Fellowships & Funding page. The following fellowships are among the most prestigious and remunerative of outside awards:

1. National Resource (Title VI or FLAS) Fellowships are available for graduate study in critical languages and related areas. Only U.S. citizens or those who can prove that they are seeking citizenship are eligible. Application is made through the University, and forms are available at the beginning of the winter quarter from the Dean of Students in the Divinity School.

2. Andrew W. Mellon Fellowships in Humanistic Studies are offered through a national competition. Any college senior or recent graduate who is a U.S. or Canadian citizen is eligible to apply. A faculty member must nominate the student to a regional director. Requests for further information should be made to:

   Web site: http://www.mellon.org/

3. Charlotte W. Newcombe Doctoral Dissertation Fellowships support the last full year of research and writing for outstanding doctoral students whose dissertations focus on ethical or religious values and the way those values govern the choices made by people and societies. Requests for further information should be made to:

   Charlotte W. Newcombe Doctoral Dissertation Fellowships
   Woodrow Wilson National Fellowship Foundation
   P.O. Box 5281
   Princeton, New Jersey 08543-5281
   Phone: 609-452-7007
   Fax: 609-452-7828
   Web site: http://www.woodrow.org/newcombe/

4. Disciples Divinity House offers tuition and housing support and an annual living stipend for qualified members of the Christian Church (Disciples of Christ) who are pursuing the M.Div., M.A., or Ph.D. degrees at the
Divinity School. These scholarships are renewable annually through the time normally required for obtaining the degree. Further information may be requested from:

The Disciples Divinity House
1156 East 57th Street
Chicago, Illinois 60637

Phone: 773-643-4411
Fax 773-643-4413
Web site: http://ddh.uchicago.edu

5. Ford Foundation Diversity Fellowships are available on a competitive basis to members of certain minority groups who are U.S. citizens or nationals at the time of application. Both predoctoral and dissertation fellowships are available to support doctoral work in the behavioral and social sciences, the humanities (including religious studies), and certain other fields. Requests for further information should be made to:

Ford Foundation Doctoral Fellowships for Minorities
Fellowship Office, GR 346A
National Research Council of the National Academies
550 Fifth Street NW
Washington, D.C. 20001

Phone: 202-334-2872
E-mail: infofell@nas.edu
Web site: http://www.nationalacademies.org/opportunities/

6. The Fund for Theological Education, Inc. (http://www.thefund.org), offers several fellowship programs of interest to both ministry and doctoral students. Further information may be requested from:

The Fund for Theological Education, Inc.
825 Houston Mill Road, Suite 250
Atlanta, Georgia 30329

Phone: 404-727-1450
Fax: 404-727-1490
Web site: www.thefund.org (http://www.thefund.org)

7. Jacob K. Javits Fellowships (http://www.ed.gov/programs/iegpsjavits) support graduate study in selected fields within the arts, humanities, and social sciences. The award, which is renewable for up to four years, covers tuition and fees and includes a stipend. Fourth-year college students and persons who are U.S. citizens or permanent residents, and who have not completed their first year of graduate study, are eligible to apply. Requests for further information should be made to:

U.S. Department of Education,
OPE Teacher and Student Development Programs Service
1990 K Street, NW
Washington, D.C. 20006-8524

Phone: 202-502-7542
Fax: 202-502-7859
E-mail: OPE_Javits_Program@ed.gov

8. Foreign students are encouraged to explore appropriate funding opportunities such as Fulbright-Hays, DAAD, SSHRC (Canada Council), Harkness, and World Council of Churches grants.

FELLOWSHIPS FOR FOREIGN STUDY

Graduate students at the University of Chicago have a number of opportunities for overseas study and research. Applications for overseas programs are usually due in early October of the year preceding the year of study abroad. Interested students should consult Graduate Student Affairs (http://grad.uchicago.edu/ fellowships_funding).

A sampling of fellowships for foreign study is listed below:

1. The American Institute of Indian Studies (AIIS) Advanced Language Programs in India (http://www.indiastudies.org) are open to graduate students (U.S. citizens or permanent residents) who will have completed a minimum of two years of instruction in Hindi, Bengali, or Tamil at the time of departure. For more information, contact:

   The American Institute of Indian Studies
   1130 East 59th Street
   Chicago, Illinois 60637
   Phone: 773-702-8638
   E-mail: aiis@uchicago.edu
   Web site: http://www.indiastudies.org

2. The Doolittle-Harrison Fellowship awards up to $400 to doctoral students for presentation at a professional academic conference or for short-term travel outside of the contiguous United States to facilitate dissertation research. For more information, contact:

   Brooke Noonan
   The Office of Graduate Affairs
   5801 South Ellis Avenue, Room 221-A
   Chicago, Illinois 60637
   Phone: 773-702-0871
   Fax: 773-702-1194
   E-mail: brookec@uchicago.edu

3. Fulbright-Hays Doctoral Dissertation Research Abroad Fellowships (U.S. Department of Education) are awarded for six to twelve months of research in non-Western countries through a national competition. The awards provide international travel, living stipends, and other expenses for doctoral candidates. For more information, contact:

   U.S. Department of Education
   OPE, International Education Programs Service
   1990 K Street, NW, Sixth Floor
   Washington, D.C. 20006-8521
4. German Academic Exchange Service (DAAD), an association of the institutions of higher education in the Federal Republic of Germany, offers a variety of awards to graduate students for study in Germany. The awards cover tuition, maintenance, and transportation to and from Germany. For more information, contact:

DAAD
871 United Nations Plaza
New York, New York 10017
Phone: 212-758-3223
Fax: 212-755-5780
E-mail: daadny@daad.org

5. The University of Chicago is one of sixty institutions invited to participate in the Luce Scholars Program, established by the Henry Luce Foundation to send fifteen individuals for a year of work and travel in East Asia. Each award provides a substantial stipend (with an additional allowance for dependents), plus air transportation. Applications for nomination should be submitted to the University’s Center for East Asian Studies (CEAS) in late October. For more information, go to http://www.hluce.org/3scholfm.html or contact Dianne Yurco in CEAS at 773-702-8647.

6. Each year, the University awards numerous Overseas Dissertation Research Grants to advanced graduate students whose dissertations require a period of overseas research. For more information, contact the Office of International Affairs (http://internationalaffairs.uchicago.edu).

7. The Social Science Research Council (http://www.ssrc.org/fellowships) (SSRC) offers fellowships and grant programs through annual competitions on a wide range of topics and across many different career stages. Most support goes to predissertation, dissertation, and postdoctoral fellowships. Some programs support summer institutes and advanced research grants. For more information, contact:

SSRC
810 Seventh Avenue
New York, New York 10019
Phone: 212-377-2700
Fax: 212-377-2727
Web site: http://www.ssrc.org/fellowships/

8. The University offers exchange programs with the following Japanese universities: Rikkyo University, Tsukuba University, and Waseda University. Fluency in Japanese is required. Contact the Dean of Students in the Divinity School for more information.
GRADUATE STUDENT LOANS AND WORK-STUDY

To assist students in meeting the costs of their education, the University of Chicago participates in several major student loan programs. In addition, a limited number of loans is available from a variety of small, emergency loan funds. The terms of these programs are described briefly below.

STUDENT LOANS

Many students find that scholarship aid and their own resources (parental contributions, earnings from employment, savings, and gifts or loans from relatives and friends) are insufficient to meet the costs of their graduate or professional education. In such situations, students can turn to low-interest, long-term student loans. Borrowing from these sources, even at the favorable terms currently available, should be planned carefully in order to avoid the accumulation of unmanageable debt; nevertheless, students should not hesitate to take advantage of such loan programs, which are designed especially for them. Students who expect to be in the Divinity School for two or more years should budget their savings to last through the whole course of their education rather than exhausting them in the first year or two just to avoid borrowing.

Students who are considering loans to help finance their education should be aware that procedures and policies of the student loan programs are subject to review by the federal government. Students who take out federal student loans are also subject to maintaining satisfactory academic progress in compliance with federal requirements.

The most up-to-date information on student loan programs, as well as counseling about student debt and its implications, may be obtained from the Student Loan Administration (SLA). SLA staff are available for scheduled or walk-in appointments.

Students must meet satisfactory academic progress in order to be eligible for federal student loan programs. Please see Satisfactory Academic Progress for more information.

The Student Loan Administration
970 East 58th Street, Room 411
Chicago, Illinois 60637
Phone: 773-702-6061
Fax: 773-702-3238
E-mail: student-loans@uchicago.edu
Web site: https://sla.uchicago.edu/

Students admitted for the autumn quarter who wish to be considered for a student loan should submit a loan application to the SLA office by the May 15 priority deadline; notifications concerning loan approval are sent out in August. SLA also determines eligibility for the Work-Study program, but job assignments cannot be made until the student is actually on campus.

FEDERAL WORK-STUDY
The Federal Work-Study program provides an excellent opportunity for students to earn money from part-time work. The program encourages students to apply early because these funds are extremely limited. Federal work-study eligible students are particularly attractive to campus departments that have job openings. Federal work-study is restricted to students who are U.S. citizens or permanent residents.

Please go to the Student Loan Administration (https://sla.uchicago.edu) for more detailed information.

EMPLOYMENT OPPORTUNITIES

Both on- and off-campus part-time employment opportunities for Divinity School students and spouses are available. On-campus student employment opportunities are posted online at https://studentemployment.uchicago.edu. Many Divinity School students work during some phase of their graduate studies.

Divinity School students have full access to the many services of the University’s Office of Career Advancement (https://careeradvancement.uchicago.edu), including job skills workshops, the Graduate Intern program, the College Work-Study program, and career counseling.

Students can work as research assistants for professors, as editorial assistants on one of the journals published in Swift Hall, on the Wednesday Lunch crew, in the Divinity School’s student-run coffee shop, or elsewhere on campus. Go to the Student Employment Web site (http://studentemployment.uchicago.edu), managed by the University’s Human Resources Department, for a list of current job openings.

Many students work in various University offices, in the libraries, and in business establishments, colleges, and religious institutions throughout the Chicago area.

Student spouses are eligible for many of the opportunities described above as well. Spouses of foreign students, however, may not work unless they hold J-2 visas and have received permission to work from U.S. Citizenship and Immigration Services. Contact the University Department of Human Resources (http://hr.uchicago.edu) for more information:

University Department of Human Resources
956 East 85th Street
Chicago, Illinois 60637
Phone: 773-702-8900
Fax: 773-702-0353
E-mail: employment@uchicago.edu