Visa/I-20 guide

2012-2013

This guide is designed to assist you in applying for and obtaining your I-20 and visa, and includes information about the various documents that you will need in order to enter and stay in the country. Please see the International Student Handbook for information about steps to take once you have obtained your I-20 and visa.

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Checklist for International Students

Items required as part of the admissions process:[1]

- ☐ $45 nonrefundable application fee, drawn from a U.S. bank, or an international money order payable in U.S. dollars.
- ☐ Completed application for admission including the international supplement of the application questionnaire.
    - Christian Testimony
    - Four references (One pastoral reference is required. The other three should be either pastoral, professional, or personal references. Please do not ask relatives, and please only request references from people who have known you for at least one year)
    - International Student Organizational Partner Endorsement
    - Signed National Association of Evangelicals Statement of Faith
    - Divorce Statement (if applicable)
    - Spouse's Statement (if applicable)
    - Official transcripts from every college, university, or seminary where you have attempted more than 16 hours of course work or from which you would like consideration of transfer credit toward your program at Denver Seminary. The transcripts must be received by Denver Seminary in a sealed, official envelope from each institution. If not in English, the transcripts must be accompanied by certified English translations.
    - Application for degree major or concentration (M.Div. applicants not choosing a concentration do not need this form)
    - Applicants whose native language is not English must submit official scores from the Test of English as a Foreign Language (TOEFL) to the Admissions Office. **Denver Seminary's institutional code for the TOEFL is 4080.** The following minimum score requirement for the TOEFL apply:

Internet-based Test Section Requirements:	
Reading	22
Listening	21
Speaking	21
Writing	22
Total Score Requirements:	86/227/567 (iBT/CBT/PBT)

Items required upon acceptance into a degree program:[2]

- ☐ Completed estimated budget worksheet and Information Required for Issuance of I-20 form. Provide original bank letters showing cash availability for you and each sponsor as well as a support letter from each sponsor. No photocopies.
- ☐ If interested in international student scholarships, submit a completed Scholarship Guide and Application as well as the Scholarship Qualification Form.
- ☐ Transfer Eligibility Form (if transferring from another U.S. school)

1 International students must follow all regular application procedures for admission to Denver Seminary.

2 Processing times vary for financial verification, SEVIS record transfer, and issuance of I-20. It is recommended that students submit all forms and supporting documentation by April 1st (fall admission) or September 1st (spring admission).

Section 1: Immigration Documentation and Procedures

This section will familiarize you with the paperwork and process of applying for your student visa, including a brief description of necessary documents and an overview of the Student and Exchange Visitor Information System (SEVIS). Financial requirements and forms needed to issue an I-20 are detailed in Section 2.

Necessary documents

Passport

A passport is a document issued by a national government, which certifies the identity and nationality of its holder for the purpose of international travel.

While your passport is allowed to expire once you are within the U.S., it is recommended that you keep it valid at all times. You may renew it by contacting your embassy/consulate within the U.S.

Visa

A visa is typically a stamp placed in your passport that permits travel and reentry to the United States. You must have a valid visa to enter the U.S. (unless visa exempt). It is recommended that you renew your visa 60–90 days before it expires.

Form I-20

The Form I-20 is a document issued to the student by Denver Seminary so that U.S. Embassies can grant a student visa. A Form I-20 is issued only after an international student has been accepted into a Denver Seminary degree program and all sponsor and financial verification information has been received in the Admissions Office.

If an international student is coming to Denver Seminary from another school in the United States, a Transfer Eligibility Form must be completed by the previous school and received in the Denver Seminary Admissions Office prior to an I-20 being issued. This form can be transferred to another educational institution if you decide to study elsewhere.

It must be signed by the Designated School Official (DSO) or Registrar at least TWO weeks before travelling outside of the U.S.

Form I-94

Form I-94 is a small white card in your passport that denotes your arrival-departure record and is used by U.S. Customs and Border Protection (CBP) and U.S. Citizenship and Immigration Services (USCIS). At the port of entry into the U.S. you will submit a completed I-94 to a CBP Officer, who stamps the form, giving you final approval for admission into the United States.

Student and Exchange Visitor Information System (SEVIS)

SEVIS is an internet-based system that maintains accurate and current information on nonimmigrant students and their dependents throughout that student's stay in the United States.

All student applicants must have a SEVIS-generated I-20 issued by an educational institution approved by the Department of Homeland Security, which they submit when they are applying for their student visa. The consular officer will need to verify your I-20 record electronically through the SEVIS system in order to process your student visa application. The seminary will be required to provide the following information through SEVIS:

- Your name
- Date and place of birth
- Country of citizenship
- Address
- Status (enrolled, not enrolled)
- Program of study
- Start date of your program of study
- Practical training
- Termination date and reason

You will learn more about SEVIS at the international student orientation upon arrival at Denver Seminary. It is important to keep in mind that once you begin your degree program you must be committed to following all of the rules related to your status. Any violations of status will be reported to the United States government. By doing what is required of your status, you should have no problems during your stay in the U.S.

SEVIS Fee

Before applying for an F-1 visa, you will be required to pay the SEVIS fee to the United States Department of Homeland Security. The fee for F-1 students is $200. Spouses and dependent children (F-2) are not required to pay the SEVIS fee. Individuals from countries that do not require a visa (i.e., Canada) will be required to pay the fee before entering the United States

Who must pay the fee?

You will be required to pay the fee if:

- You are seeking an F-1 visa from a United States embassy or consulate for initial attendance at Denver Seminary. The fee must be paid before applying for the visa
- You will enter the U.S. with F-1 status but are not required to have a visa. The fee must be paid before you apply for admission to the U.S.
- You are applying for a change of status to F-1. In most cases, the fee must be paid before you submit your change of status application

The fee is not required:

- For F-2 dependents
- If your nonimmigrant status is F-1 and you are transferring to another school, program, or program category

- If you are requesting an extension of your program or course of study
- If you paid the fee, but your application for an F-1 visa was denied, and within twelve months of denial you reapply for the same status

How do I pay the SEVIS Fee?

Complete instructions on each of the following payment options can be found on the SEVIS website.

Option #1: Payment by credit card

The Department of Homeland Security has set up a website to accept electronic submission of Form I-901 and payment of the SEVIS fee using a credit card. To use this option, click here. *We strongly recommend that you use this option, if possible.* Follow the online instructions. Print a copy of the payment screen to verify your payment. Do not exit the internet browser before printing this payment screen because you will need it for your visa interview.

Option #2: Payment by Western Union

This payment option allows Western Union to collect the SEVIS fee in local currency. This option is only available where Western Union offers its "Quick Pay" service. A properly completed Western Union receipt serves as immediate proof of payment for the visa interview. You must request a "Blue Form" by clicking on "Payment Services" or "Quick Pay."

Option #3: Payment by check or money order

When paying by check or money order, there are two options. In each case, SEVIS updates the fee payment information once the request is processed. Both options can take up to three weeks or longer to complete. A receipt notice will be issued when the fee is processed:

- Internet-generated coupons: Students can go to the fee payment website, enter basic information, print out a coupon, and then mail a check or money order with the coupon to a lock-box address in Missouri.
- Paper option: Students can download or otherwise obtain Form I-901, complete it, and mail it with a check or money order to the specified address in Missouri.

The mailing addresses for paying by check or money order using the coupon or paper form I-901:

P.O. Box Address
I-901 Student/Exchange Visitor Processing Fee
PO Box 970020
St. Louis, MO 63197-0020

Street Address for Courier/Express Delivery
I-901 Student/Exchange Visitor Processing Fee
1005 Convention Plaza
St. Louis, MO 63101

All checks and money orders must be:

- Used when paying by mail
- Made payable to the "I-901 Student/Exchange Visitor Processing Fee"
- Paid in U.S. dollars and drawn on a bank located in the U.S.

Payment of the SEVIS fee is not limited to you, the student. The Department of Homeland Security will accept fee payment from a third party individual or institution, either in the U.S. or abroad, using any of the options above.

The fee must be paid at least three business days prior to the scheduled date of your interview in order for your payment information to be updated with SEVIS. **You should bring your I-901 receipt with you to your visa interview.** The paper receipt may be used as verification in place of internet verification.

You must have an I-20 in order to complete Form I-901. The Denver Seminary school code for the I-20 is DEN214F00058000.

If your visa is denied, you may reapply for the visa within a twelve-month period without having to pay the SEVIS fee again.

If you have obtained an I-20 for a spouse or children, they do not have to pay a SEVIS fee in order to apply for an F-2 visa.

If you have been accepted to more than one institution and paid the SEVIS using the SEVIS ID of another institution but wish to attend Denver Seminary, you will not have to pay the fee again. Bring the I-20s of both schools to the embassy/consulate or port of entry and inform the officer that you wish to attend Denver Seminary.

Designated School Officials

A Designated School Official (DSO) is a person within the academic institution who is authorized by SEVIS to maintain records for international students, as well as issue and validate I-20s. The *Primary Designated School Official* (PDSO) at Denver Seminary is Pam Betker, Registrar. Robert Jones, Vice President of Student Life and Enrollment Management

Visas

F-1 student visa

The F-1 visa is the most common visa used to attend Denver Seminary. The U.S. government regulations regarding an international student are very restrictive and must be honored. The most commonly referenced restrictions that apply to F-1 students are:

- The student must study full-time each semester.
- Students are permitted to work on-campus only, up to 20 hours per week, 40 hours per week during semester breaks and vacations. Students may not accept employment off-campus.
- Students cannot reside at a parish and provide services.

Can I study with a different type of visa?

Each type of visa is given for specific purposes, and carries strict regulations for the visa holder. The F-1 visa is specifically for nonimmigrant students who will be pursuing a degree in a full-time capacity. If you do not have an F-1 visa, reference the following table to see if you are eligible to study at Denver Seminary.

Study restrictions for different types of visa holders*

Type of Visa	Study Restrictions
• A-1, A-2, A-3 Diplomat and Foreign Government Officials	• May engage in incidental study.
• Dependents of A-1/A-2 Visa Holders	• May engage in full-time study.
• B-1 Business Visitor and B-2 Visitor for Tourism	• May engage in part-time study incidental to visit–e.g., may enroll in short-term English language courses as long as the course of study is under 18 hours per week (part-time) and of "short-duration."
• C-1, D-1, D-2 Crewman	• No study allowed.
• E-1 Treaty Trader and E-2 Treaty Investor	• Principal E-1/E-2 may engage in incidental study. E-1/E-2 dependents may engage in full-time study.
• F-1 Student	• Must maintain full-time enrollment; part-time study only with approval of DSO in accordance with INS guidance.
• F-2 Dependents	• May engage in incidental study, but must change status to F-1 to engage in full-time study.
• Visa Waiver for Business (VWB) and Tourism (VWT)	• See B-1 Business and B-2 Tourism above.
• G-1, G-2, G-3, G-4 Representative of International Organizations	• Principal G visa holder may engage in part-time study. Dependents may engage in full-time study.
• G-5 Personal Employee of G Visa Holders	• May engage in part-time study.
• H-1A/B, H-2A/B, H-3 Temporary Worker, and H-4 Dependents	• Principle H may engage in part-time study while maintaining H visa status. Dependents may engage in full- or part-time study.
• I Representative of Foreign Information Media and Dependents	• Principal I holder may engage in part-time study. Dependents may engage in full-time study.
• J-1 Exchange Visitor (Student)	• Must maintain full-time enrollment. May engage in part-time study only if authorized by DSO.
• J-1 Exchange Visitor (Short-term Scholar, Professor,	• May engage in part-time study related to principal activity provided program can be completed within

Type of Visa	Study Restrictions
Researcher, or Specialist)	limitations of stay.
• J-2 dependents	• May engage in full- or part-time study.
• L-1 Intra-company Transferee and L-2 Dependents	• L-1 may engage in part-time study. Dependents may engage in full-time study.
• NATO 1-6 Personnel	• May engage in full-time study.
• O-1 Person of Extraordinary Ability, O-2 Accompanying Personnel, and O-3 Dependent	• Principle O may engage in part-time study while maintaining O status. Dependents may engage in full-time study.
• P-1, P-2, P-3 Athlete or Entertainer, and P-4 Dependents	• Principle P may engage in part-time study while maintaining P status. Dependents may engage in full-time study.
• Q Participant in an International Cultural Exchange Program	• May engage in part-time study.
• R-1 Religious Worker and R-2 Dependents	• May engage in full-time study.
• T, U, V	• May engage in full-time study.

*Table adapted from Texas A&M information found at: http://www.tamus.edu/offices/budgets-acct/tax/taxmanual/VisasEduc.html

Canadian citizens

Canadian Citizens do not need a visa to study in the U.S. You do, however, need to obtain an I-20 from Denver Seminary. At the time you receive the I-20, you will be registered with SEVIS, the student tracking system. You will be assigned a SEVIS number and be required to pay the SEVIS fee.

When you cross the border to study you will need to provide the officer at the port of entry:

- Proof of identity and citizenship (a Canadian passport for example)
- The original I-20 (or DS-2019) certificate
- Proof that you have paid your SEVIS fee
- Proof that you have the funds to pay for the school that you plan to attend
- Proof of your ties to Canada

Applying for a student visa

Upon receipt of your I-20, you will need to make an appointment with the United States consulate or embassy having jurisdiction over your place of permanent residence. Although you may apply at any U.S. consular office abroad, it may be more difficult to qualify for the visa outside the country of your permanent residence.

Embassies and consulates are able to issue your student visa up to 120 days in advance of the program start date as provided on the I-20. If you apply for your visa more than 120

days prior to your program start date, the embassy/consulate will hold your application until it is able to issue the visa. With this in mind, you should apply for your visa as soon as soon as you are prepared to do so. Remember that you are required to show proof of having paid the SEVIS fee when you appear for your visa interview.

The summer months are very busy at U.S. embassies and consulates worldwide, and it is important for you to have your visa early enough to arrive in time to get settled and also attend orientation. Appointments are mandatory for all student visas, and some U.S. embassies/consulates require that appointments be made at least four to eight weeks in advance. All U.S. embassies/consulates have a website where you can read the latest information on visa procedures. Addresses of embassies and consulates are listed at the Department of State website. For information on waiting times for student visa appointments, click here.

Before applying, you should understand the process and the rules governing visas. Many visa applications are denied because the student did not know the process or was not prepared. We do not want this to happen to you, so **please read the following very carefully.**

During the visa application process, usually at the interview, an ink-free, digital fingerprint scan will be taken.

At your visa interview, the consular officer will take a very legalistic view of your application. In the United States, it is considered important to be impersonal when administering laws. The approach may appear rude or improper in many countries, but not in the U.S., where the ideal is to apply laws equally to all, regardless of status, references, age or gender. Do not try to negotiate or discuss personal matters with the officer.

When making a decision on your visa application, the consular officer is required to think of you as someone who plans to come to the United States permanently, and *you must prove that you intend to return to your country after completing your studies. U.S. law very clearly states that F visas may be given only to persons who intend to remain in the United States temporarily.* Failure to approach the interview in this manner is the primary reason that student visa applications are denied.

Other important factors:

- You must have a definite academic or professional objective. You must know what you are going to study and where it will lead. Be ready to say what you want to study and what kind of career it will prepare you for in your home country. Be prepared to explain why it is better for you to study in the U.S. than at home.
- You must be qualified for the program of study.
- You must be definite about your choice of schools. If you appear uncertain that you want to attend Denver Seminary, you will not get a visa.
- You must be adequately financed and have documents to prove it. Remember that you may not plan to use employment as a means of support while you are in the U.S.

Some of the rules you must obey as an international student are printed on page two of your I-20. Be aware of these rules, especially the requirement that you study full-time. Look at the date entered in item #5. You must apply for a visa in time to arrive at the school no later than that date.

What documentation should I bring to my visa interview?

As an applicant for a student visa, you must provide:

- A completed visa application
- A Machine Readable Visa (MRV) fee receipt to show payment of the visa application fee, a visa issuance fee if applicable, and a separate SEVIS I-901 fee receipt
- A valid passport
- Required photo(s)
- Denver Seminary issued I-20
- Denver Seminary acceptance letter

You should also be prepared to provide:

- Transcripts and diplomas from previous institutions attended
- Scores from standardized tests verifying English proficiency, such as the TOEFL
- Documentation of financial support
- Any other documentation required by the embassy or consulate

If your dependents are also making application, you must provide:

- Proof of the student's relationship to his/her spouse and/or children (e.g., marriage and birth certificates)

F-2 dependent visas for spouse and children

F-1 students must obtain an I-20 for family members (spouse and/or children) who wish to reside with them in the U.S. The family member(s) will use the I-20 to support their application for an F-2 visa at the U.S. embassy or consulate. The embassy/consulate will require evidence that you have adequate financial resources to support family members without depending upon employment. Under no circumstance will your spouse be able to take any employment after he/she reaches the U.S. F-2 children may attend elementary or high school while they are in the U.S. F-2 spouses or children are not permitted to study at the college level full-time without changing status to F-1. In addition, bringing family members to the U.S. is not considered a valid reason for needing employment authorization.

It is preferred that families apply for F-1 and F-2 visas at the same time, but if the spouse and children must apply separately at a later time, they should bring a copy of the student visa holder's passport and visa, along with all other required documents.

Visa denial or delay

The majority of Denver Seminary students will successfully obtain their student visas. Despite this, a small number of students may have their visa applications denied. The most

common reasons for visa denial are failure to provide either sufficient ties to your home country or sufficient evidence of financial support.

The visa officer must verbally inform you of the reason for the visa denial. If your visa is denied, please contact Robert Jones, Interim Dean of Students, providing the date and location of the visa interview and detailing the reason given by the visa officer for the denial.

You should also notify the seminary if you are subject to a security check and the check is not completed in time to arrive for your program start date.

Further considerations

No assurances regarding the issuance of visas can be given in advance. Therefore final travel plans or the purchase of nonrefundable tickets should not be made until a visa has been issued.

Unless previously canceled, a visa is valid until its expiration date. Therefore, if you have a valid U.S. visa in an expired passport, do not remove the visa page from the expired passport. You may use it along with a new valid passport for travel and admission to the United States.

For more information on visas, visit the Department of State website.

When should I plan to arrive at Denver Seminary?

The Department of Homeland Security allows you to enter the U.S. thirty days or less in advance of the program start date as shown on the I-20. Please consider this date carefully when making travel plans to the U.S.

Continuing students may apply for a new visa at any time, as long as they have been maintaining student status and their SEVIS records are current. Continuing students may enter the U.S. at any time before their classes start. Other factors that may affect your decision include, but are not limited to:

- start and end dates of public schools (for those with school-age children);
- housing lease agreements and move-in dates;
- Denver Seminary orientations (these take place the week before classes start); and
- allowing yourself sufficient time to get settled.

Transfer students

A transfer student is a student coming to Denver Seminary from another school in the U.S. In order to maintain your legal immigration status, there are specific procedures you must follow to transfer your I-20 to Denver Seminary.

A transfer student must be able to begin classes within five months of transferring out of the current school or within five months of the program completion date on his or her I-20, whichever comes first.

The electronic "Transfer Out" request in SEVIS must occur within the sixty-day grace period of completing studies at the first institution, so the student MUST request a transfer out during this period.

Notify the international student advisor at your current school that you intend to transfer to Denver Seminary. The advisor will set a SEVIS release date when your SEVIS record will transfer to Denver Seminary. This date is usually the last day of enrollment at your current school.

F-1 transfer students should work closely with the Foreign Student/Immigration Offices at both schools to ensure that they maintain your status.
Register for your classes no later than Friday of the second week of the semester in order to complete your transfer.

Transferring your SEVIS record

A Transfer Eligibility Form must be completed by students who are residing in the U.S. and who have studied or are studying at a school in the U.S. prior to coming Denver Seminary. It must be sent to the institution from which you are transferring the current I-20. For example, if you received an I-20 to study at the University of Colorado, you would need to send a completed transfer eligibility form to the University of Colorado in order to transfer your I-20 to Denver Seminary.

Travel during transfer

Transfer students may travel and reenter the U.S. anytime between school programs. However, transfer students must reenter with their Denver Seminary I-20, and not the previous school's document.

If you have any questions or concerns about transfer procedures, when you will receive your I-20, or travel during transfer, please contact the office of the Dean of Students at 303-357-5838.

Additional student requirements

Upon arrival

Upon arrival at Denver Seminary, each international student must appear in person within one business day at the Student Life and Enrollment Management Office at Denver Seminary to present his/her visa, I-94 arrival/departure record, and signed I-20.

Health insurance

Health insurance is required for all international students and their dependents for the duration of their studies at Denver Seminary. Health insurance and medical care in the U.S. are expensive. While the Seminary offers an insurance plan, students may be able to find a more affordable plan elsewhere. For example, some countries' embassies offer affordable coverage to their citizens while in the U.S.

Optional Practical Training (OPT)

Denver Seminary does not offer international students the option to complete Optional Practical Training upon degree completion.

Section 2: Financial Considerations & Instructions

In general, the cost of education and living in the United States is higher than in many other countries. The U.S. government requires that the Seminary supply students with realistic cost estimates for their studies. To that end, an estimated budget and an estimated budget worksheet have been provided.

International students must prove financial support for the duration of study in order for the Seminary to be able to issue an I-20. Master of Arts programs require proof of three years of support. Master of Divinity programs require proof of four years of support.

The Seminary does not guarantee jobs for international students. On-campus positions are open to all qualified students and filled using standard employment guidelines.

Denver Seminary scholarships are *not* awarded to every international student. If they are awarded, scholarships can *only* be applied to tuition and *cannot* be included as part of financial support.

Students are solely responsible for finding sponsors. Denver Seminary cannot provide sponsorship or potential donors for your education.

Sponsorship funds should be sent to the student's account at Denver Seminary, not to the student's home country.

If an international student loses sponsors or has other unexpected financial difficulty, that student must promptly notify Denver Seminary (Dean of Students). An international student who cannot meet his/her financial obligations may be asked to return to his/her homeland until sufficient financial support is raised.

Steps to take

Step 1: Complete and submit the estimated budget worksheet as part of the application package along with financial sponsorship information and verification. Be sure to include costs that are unique to your situation. For example: Will you be coming alone or with a family? Do you have a sponsor in the Denver area that will provide low-cost housing? Do you have special needs?

Step 2: Complete the information required for issuance of I-20 form showing financial resources for your education. Include personal funds, contributions from family and friends, and sponsor information from churches, mission agencies, denominations, or individuals, either in your home country or in the U.S. If you are borrowing funds, please provide lender information and the loan amount you are able to obtain.

Step 3: Gather and submit the required verification documents. For each funding source you must provide a letter from the sponsor stating the amount of money or type of assistance they will provide to you, as well as a letter from a bank official, or a current bank

statement, stating they have the financial resources available to fulfill their commitment. You will need to maintain copies of these items to take with you for your visa interview. See Sample Letters for Financial Verification.

International Student Scholarships

Financial aid is awarded according to the need demonstrated by the student and the availability of funding from the seminary. Not all international students will receive a scholarship.

- The first scholarship deadline is March 1st. Applications postmarked by that date will be given priority.
- Scholarships are *generally* awarded in amounts up to 50% of tuition *only*. No financial aid is available for travel costs, living expenses, medical insurance, books and supplies, or other costs incurred by the student.
- International financial aid (scholarship) is awarded as a *loan* which is forgiven after the student completes three years of continuous ministry in his/her home country or as a missionary outside the U.S. following graduation or withdrawal from the seminary.
- Students who receive financial aid from Denver Seminary are *not* permitted to send money from the United States to their home countries.
- Continuance of financial aid requires the student to maintain satisfactory academic progress and required financial sponsorship.
- Funds are limited. Some students may be asked to delay entrance to the Seminary in order to receive aid.

International Financial Aid Qualification

To qualify for international financial aid the following guidelines must be met:

1. Hold citizenship from a country other than the United States of America.
2. Submission of completed application for admission to Denver Seminary and acceptance into a degree program.
3. Qualification for an F-1 visa, or have a current, acceptable visa.
4. Agreement to leave the United States upon completion of degree program or upon withdrawal or dismissal from Denver Seminary.
5. Demonstration of need for financial assistance.
6. May not hold a master's level theological degree from a U.S. school.
7. May receive only one degree from Denver Seminary under this scholarship.

Questions?

Contact Joel Laos, Financial Aid Officer, at financialaid@densem.edu or 303-762-6903 with any questions regarding financial aid or international student scholarships.

Estimated Budget: M.A. or M.Div. 2012–2013 (Single)

Cost per year based on a 3-year completion track for M.A. programs or a 4-year completion track for M.Div. programs with the student taking 24 credit hours per year, living on campus, and enrolling in a competitive health insurance plan.

Tuition and Fees (for 2 semesters)

Tuition	$ 12,600	Based on 24 credits per year @ $525 per credit hour
Fees	$ 200	Some courses have special fees for materials/testing
Books	$ 600	Will vary
Supplies	$ 100	Will vary
	($13,500)	

Housing (for 12 months)

Rent	$ 5,760	Two-bedroom apartment w/roommate
Security Deposit	$ 450	Nonrefundable deposit required to reserve apartment
Renters Insurance	$ 150	Required for on-campus housing
Utilities	$ 1,020	Allow $85 per month
Telephone	$ 300	Phone
	($ 7,680)	

Transportation

Airfare	$ 1,400	Costs to travel to/from U.S. will vary
Public Transit	$ 500	Bus, light rail, etc.
	($1,900)	

Living Expenses (for 12 months)

Food	$ 2,840	Groceries for home use and occasional restaurant meals
Clothing	$ 300	Winter clothes and other clothing needs
Laundry	$ 200	Supplies and service cost
Personal Care	$ 300	Hygiene, hair care, beauty products
Recreation/Gifts	$ 450	Trips, conferences, local activities, church giving, etc.
	($ 4,090)	

Insurance and Medical

Health Insurance	$ 1,450	Required for international students and dependents
Prescriptions	$ 150	Medications are separate charges from medical care
Deductible	$ 150	You must pay this before insurance will make payment
Eye Care/Dental	$ 300	Generally have separate, additional charges
	($ 2,050)	

TOTAL COST: $29,220

Optional Costs*

Car	$(5,000)	Purchase price, insurance, maintenance & fuel costs vary
Computer/laptop	$(1,000)	Purchase price, software, and cost of accessories will vary

**These costs are not required as part of the financial obligation and are for individual planning purposes only.*

Estimated Budget: M.A. or M.Div. 2012–2013 (Married)

Cost per year based on a 3-year completion track for M.A. programs or a 4-year completion track for M.Div. programs with the student taking 24 credit hours per year, living on campus, and enrolling in a competitive health insurance plan.

Tuition and Fees (for 2 semesters)

Tuition	$ 12,600	Based on 24 credits per year @ $525 per credit hour
Fees	$ 200	Some courses have special fees for materials/testing
Books	$ 600	Will vary
Supplies	$ 100	Will vary
	($13,500)	

Housing (for 12 months)

Rent	$ 9,960	One-bedroom apartment on campus ($830/month)
Security Deposit	$ 450	Nonrefundable deposit required to reserve apartment
Renters Insurance	$ 150	Required for on-campus housing
Utilities	$ 1,020	Allow $85 per month
Telephone	$ 300	Phone
	($11,880)	

Transportation

Airfare	$ 2,500	Costs to travel to/from U.S. will vary
Public Transit	$ 500	Bus, light rail, etc.
	($3,000)	

Living Expenses (for 12 months)

Food	$ 5,750	Groceries for home use and occasional restaurant meals
Clothing	$ 450	Winter clothes and other clothing needs
Laundry	$ 300	Supplies and service cost
Personal Care	$ 300	Hygiene, hair care, beauty products
Recreation/Gifts	$ 600	Trips, conferences, local activities, church giving, etc.
	($7,400)	

Insurance and Medical

Health Insurance	$ 5,500	Required for international students and dependents
Prescriptions	$ 150	Medications are separate charges from medical care
Deductible	$ 150	You must pay this before insurance will make payment
Eye Care/Dental	$ 300	Generally have separate, additional charges
	($ 6,100)	

TOTAL COST: $41,880*

Optional Costs**

Car	$(5000)	Purchase price, insurance, maintenance & fuel costs vary
Computer/laptop	$(1000)	Purchase price, software, and cost of accessories will vary

**$3,500 is added to the minimum support needed for a married student per child.*

Married + 1 child	Married + 2 children	Married + 3 children	Married + 4 children
$45,380	$48,880	$52,380	$55,880

***These costs are not required as part of the financial obligation and are for individual planning purposes only.*

Sample Letters for Financial Verification

The following sample letters may be shared with financial sponsors or bank officials to assist with providing Denver Seminary with the necessary information to verify funding for your educational expenses.

Sample Letter from Individual Sponsor

I, *(NAME OF SPONSOR)*, fully intend and do have the resources available to provide support for *(NAME OF INTERNATIONAL STUDENT)* to attend Denver Seminary.

I will provide financial support in the amount of *$(AMOUNT IN USD)* per *(YEAR/MONTH/SEMESTER)* for a time period of *(NUMBER OF SEMESTERS/YEARS)* to be applied toward tuition and living expenses.

Sample Letter from Sponsoring Organization

We, *(NAME OF SPONSORS OR ORGANIZATION)*, fully intend and do have the resources available to provide support for *(NAME OF INTERNATIONAL STUDENT)* to attend Denver Seminary. This support will be in the form of housing at a reduced rental rate of *$(AMOUNT IN USD)* per month for a time period of *(NUMBER OF SEMESTERS/YEARS)*. We will also provide transportation for this student to and from his/her home country.

Sample Letter from Bank Official

RE: *(NAME OF STUDENT)*

Dear Sirs:

At the request of our client, *(NAME OF ACCOUNT HOLDER)* we confirm that *(NAME OF ACCOUNT HOLDER)* has sufficient funds on deposit with us to fulfill his sponsorship obligations of *$(AMOUNT IN USD)* in support of *(NAME OF STUDENT)* during his/her attendance at Denver Seminary.
This information is given in confidence and without guarantee or liability on the part of the bank.

Sincerely,

Name of Bank Official
Title of Bank Official

6399 South Santa Fe Drive • Littleton CO 80120
800-922-3040 • 303-761-2482 • Fax: 303-783-3122
www.denverseminary.edu • info@denverseminary.edu

Cover photo of Roxborough State Park, about 25 minutes from Denver Seminary's campus.