



Cost of Attendance

ETS students in Master's or DMin programs may apply for Unsubsidized Direct Loans from the US Department of Education.

In addition to your tuition and fees, your Cost of Attendance (COA) helps determine how much federal financial aid you may be eligible to borrow. As defined by the US Department of Education, COA includes:

- Tuition and fees
- Books and other materials/equipment required for class
- Living expenses
 - Housing
 - Food
 - Transportation
 - Other personal expenses

A standard Cost of Living is used for all students. It is important that you submit the [FAFSA](#) *as early as possible* so that your individual needs can be taken into account.

The Cost of Living Estimate used by ETS (listed below) is based on typical expenses for a student without dependents living independently (i.e., not with parents) in the Metro Detroit area. Your actual costs will vary.

COA is one factor in determining your eligibility for federal student loans. Aid eligibility is also affected by your [Student Aid Index](#) (formerly “Expected Family Contribution”), which includes any scholarships (through ETS or external) you may receive and other funds you are able to contribute.

Cost of Living Estimate for ETS Students

Tuition and fees:	See tuition and fee schedules posted on the ETS website
Food allowance:	\$315 per month
Housing allowance	
Independent students:	\$840 per month
Students living at home (e.g., with parents):	\$504 per month
Miscellaneous personal expenses:	\$989 per month This category includes (per the US Department of Education):
	<ul style="list-style-type: none">• loan fees (excluding any loan fees for non-federal student loans);• miscellaneous expenses (including a reasonable amount for the documented cost of a personal computer);• allowance for childcare or other dependent care;• costs related to a disability;• costs of obtaining a license, certification, or a first professional credential; and• reasonable costs for eligible study abroad programs
Transportation	
Hybrid program (on-site and remote classes):	\$529 per month
Online courses only:	\$493 per month

These estimates were calculated using the [US Bureau of Labor Statistics \(US BLS\) data for the most recent available year](#) (2021-2022) for food, housing, transportation, and other expenses in the Midwest. The data was adjusted to the current academic year (2023-2024) using the [Consumer Price Index](#) published by the US BLS.

ETS uses a third-party Financial Aid processor. To learn more about how financial aid offers are calculated, visit <https://studentaid.gov/complete-aid-process/how-calculated>.