

TUITION AND STUDENT AID

Financial Support

Mid-America Baptist Theological Seminary is operated through funds received from student tuition and fees, endowment income, income from wills and trusts, direct gifts from interested individuals, and designated gifts from churches to the general scholarship fund. The Seminary's low tuition is made possible through the regular gifts of individuals and churches that include the Seminary in their budget as a direct missions project. The Seminary welcomes support from those who are interested. The annual cost of one student's education exceeds \$20,000.00. Full-time MABTS students pay approximately \$10,850.00 of this amount in hourly tuition and fees, well below the average cost.

The Office of Financial Aid

Scholarships/Awards

There are currently a variety of scholarships available to students of MABTS. Some scholarships are based on merit and some are based on need. After the designated scholarship application period, the Financial Aid Committee awards the various scholarships and student aid money received by the Seminary.

In addition to scholarships, there are special awards given to students who meet certain requirements at various times throughout the semester:

- The Dr. J.P. Allison Award recognizes the student with the highest grade point average in Beginning Greek.
- The Steven T. Cox Memorial Award recognizes the student with the highest grade point average in the Master of Divinity in Missions program.
- The President's Award recognizes the student with the highest grade point average in the Master of Divinity program.
- The Morris Mills Development Council Scholarship is available to entering master-level students who show promise in the ministry.

To apply for scholarships online, go here (<https://www.mabts.edu/financial-aid-application-form/>).

Or contact the Office of Financial Aid at: FinancialAid@mabts.edu.

2024–2025 Tuition and Fees

Current Tuition for Graduate Programs

Fee	Amount
On-Campus:	\$345.00 per credit hour
Online:	\$345.00 per credit hour
Audit:	\$50.00 per course

Current Tuition for PhD Program *

Fee	Amount
Tuition per semester:	\$3,295.00 per semester
3 rd PhD seminar in semester:	\$1,650.00 (by approval only)
Interrupted Status fee	\$100.00 per semester
Other Program fees:	* see PhD handbook

* Doctoral students seeking degrees at other institutions that wish to take a seminar for credit must contact the business office for tuition information.

Current Tuition for DMin Program *

Fee	Amount
Tuition:	\$1,647.50 per semester
Maintenance fee (after 3 years):	\$600.00 per semester
Interrupted Status fee	\$100.00 per semester
Other Program fees:	* see DMin handbook

* Doctoral students seeking degrees at other institutions that wish to take a seminar for credit must contact the business office for tuition information.

Current Tuition for Other Programs

Fee	Amount
Institute for Nouthetic Studies:	Prices vary by course

Additional Fees

- **Application Fees:** \$35.00 for new or re-admit application for master's level, \$50.00 for doctoral applicants.
- **Student Fee:** \$250.00 per semester.
- **LOGOS Software Fee:** \$599.99. Obtains LOGOS Software, Silver Edition that the student will use throughout Seminary coursework; recommended. The purchase request must be made during registration by emailing anewcomb@mabts.edu.
- **Late Registration Fee:** \$100.00 assessed once registration has closed.
- **Returned Payment Fee/Business Office:** \$40.00 for payments returned to the business office.
- **Returned Payment Fee/Nelnet:** Determined by Nelnet Business Solutions, Inc.
- **Nelnet Payment Plan Fee:** \$30.00 per each semester you enroll in a payment plan.
- **Paper Cut Fees/Printing:** Allows students to wirelessly print to the Library printer; minimum of \$2.00.
- **Paper Cut Fees/Copies:** Allows students to copy pages from books; minimum of \$5.00.
- **Other fees may be assessed.**

All student fees are subject to change without notice.

Student Relief Fund

Students contribute regularly to the Student Relief Fund to provide emergency assistance to fellow students through the regular offering in chapel and designated gifts. These funds are distributed by the Office of Financial Aid.

Tuition Payment and Fees

Application Fees

A \$35.00 non-refundable application fee is required with each undergraduate and graduate application for admission to the Seminary. This fee is not applicable to tuition or other student charges. A \$50.00 non-refundable application fee is required for applicants to doctoral programs.

Readmission Fees

Students seeking readmission to any academic program other than the doctoral programs at the Seminary must submit a nonrefundable readmission fee of \$35.00 at the time the application is submitted. Graduates of Mid-America applying for admission to a doctoral program must submit a non-refundable readmission fee of \$50.00 at the time the application is submitted.

Financial Responsibility

Students are expected to be prompt and faithful in payment of all tuition and fees to the Seminary. All payments, payment arrangements, and/or third-party payments must be made by the registration deadline. All outstanding financial obligations must be paid before a student can register for classes for the following semester and before grades, diplomas, or transcripts can be issued. Accounts must be paid in full before graduation. The Seminary reserves the right to secure a file report through Equifax to confirm the continued credit reliability of each student.

Returned Payment Policy and Fees

Fee	Amount
First incident:	\$40.00 NSF fee and Sonis hold.
Second incident:	\$40.00 NSF fee and consultation with the business office.
Third incident:	\$40.00 NSF fee and payment due in the business office.

Nelnet Payment Plans

Payment plans are available each semester through Nelnet Business Solutions, Inc. Plans are open for enrollment during each semester's registration period. Payment methods include automatic bank payment (ACH) or for an additional fee credit and debit cards are accepted. All Nelnet down payments and enrollment fees are processed immediately. The cost to participate in Nelnet payment plans is \$30.00 non-refundable each semester. Students may enroll in a Nelnet payment plan through their SONIS account billing tab.

Third-Party Invoicing

Students may request the business office to invoice a third party for tuition payment. Proper documentation must be provided in advance of registering for classes. When requesting that MABTS invoice a third party for the first time, students must make arrangements at least one week before registering for classes. Students that have previously participated in invoicing must secure and return new documentation at the start of each semester in advance of registering for classes. Failure to submit paperwork or confirm third-party approval in advance will delay registration and may result in additional fees.

Late Registration Fees

Late registration will incur an additional fee of **\$100.00** and is by appointment only. This fee may be waived for those that make an appointment before the end of the registration period. Payment of tuition is considered part of registration and must be made by the deadline or during a late registration appointment.

Graduation Fees

Fees for December and May graduation expenses are to be paid in the business office. The deadline will be announced by the Student Life office each semester through email and a mail out to each graduate.

Fee	Amount
Master of Arts Degrees	\$100.00
Master of Divinity Degrees	\$100.00
Doctor of Ministry	\$150.00
Doctor of Philosophy	\$150.00

Paper Services

A Paper Cut account is automatically established for all students for wireless printing from computer to the copier in the library. Non-refundable deposits of \$2.00 or greater may be made to Paper Cut via cash or check in the business office (no credit or debit cards). Each page printed from the student's Paper Cut account costs \$0.05.

Students wanting to make copies by placing books or other materials on the copier in the library will need to make non-refundable deposits of \$5.00 or greater to Paper Cut via cash or check in the business office.

Reading and Binding Fees for Doctoral Programs

Students completing the Doctor of Philosophy and Doctor of Ministry programs must pay for reading and binding fees associated with dissertations and major projects. These fees are specific to each program and are listed in the program handbooks. *All fees are subject to change.*

Fees for Student Transcripts

Academic transcripts are released to other persons or institutions only with the written consent of the student involved. A fee of \$15.00 is charged for each transcript. Transcripts are not released until all financial obligations to the Seminary have been satisfied.

Refunds of Tuition Fees

Dropped Courses or Withdrawal from the Seminary

Seminary policy states that *tuition fees are non-refundable after the start of classes*. Tuition fees are still applicable if a student drops a course at any point during a semester or withdraws from the Seminary unless the student qualifies under the exception policy.

Exception to the Non-Refundable Fee Policy

An exception is made if a student is forced to drop a course or withdraw from the Seminary during the first 12 class days of a semester due to personal or family illness or due to an emergency beyond the student's control. In such circumstances, the student will submit an administrative action exception request that must be approved by the President's Cabinet. Their decision will be submitted to the business office.

Veterans Educational Benefits

Due to the provisions of section 1015 of the Isakson and Roe Act, only schools that accept Title IV assistance will be allowed to distribute VA benefits. Mid-America does not accept Title IV assistance; therefore, Mid-America is no longer allowed to distribute VA benefits.

Notary Public Service

The business office provides a notary public service for students and faculty at no cost.