

Master's Level Students at Eden Theological Seminary may choose between two tuition payment paths: **flat tuition rate** or per **credit hour tuition rate**. This policy ensures students make informed financial decisions based on their enrollment status and academic plans. Doctoral Level Students at Eden Theological Seminary are charged the Flat Tuition Rate only. Credit Non-Degree Students at Eden Theological Seminary are charged the Credit Hour Rate tuition only.

Payment Path Descriptions

Flat Tuition Rate:

- Ideal for students who can attend full-time and plan to complete their degree in the standard completion time.

Degree Program	Full-Time Course Load per semester (minimum)	Expected weekly time commitment*	Standard Completion Time
MDiv	10.5 credits	30 hours	3 years
MCL	12 credits	36 hours	1.5 years
MTS**	12 credits	36 hours	2 years
MAPS**	10.5 credits	30 hours	2 years
DMin	3 credits	9 hours	3 years

*Estimate based on average student experience

**Not available for Academic Year 2025/26

- Provides cost savings for students enrolled full-time.
- Scholarship eligibility: Eden Scholarship, Need-Based Grant
- Students enrolled in a minimum of 6 credit hours may also apply for Federal Loan Programs
- Flat Tuition Rate is the only payment option for DMin students.

Per Credit Hour Tuition Rate:

- Ideal for students who are unable to enroll full-time.
- Tuition is calculated based on the number of credit hours enrolled.
- Scholarship eligibility: Need-Based Grant only
- Students enrolled in a minimum of 6 credit hours may also apply for Federal Loan Programs
- Not applicable for Doctoral Level students

Procedure for Selection

Step 1: Review Tuition Options

- Students can review tuition rate comparisons through the website or through a conversation with the Director of Financial Aid

Step 2: Selection of Payment Path

- New students will select a payment path when they commit to attend Eden and indicate their choice on the commitment form.

Changes & Exceptions

- **Changing Plans:** Students have the option to change payment paths one time during their degree program.
 - Students with less than 11 credit hours remaining in their program may not switch payment paths
 - Changes may only be made between semesters through the payment path change form
- **Exceptions:** Students experiencing extenuating circumstances may request exceptions to the payment path policy via the payment path change exception form

Support

- For assistance, students may contact the Financial Aid Office.

Dana McNamara
Director of Admissions and Financial Aid
Email: dmcnamara@eden.edu
Text: 314-918-2642
Call: 314-918-2642
[Schedule an appointment](#)

Effective Date & Review

- This policy is effective as of 5/1/2025 and will be reviewed annually.

Who to Contact at Eden

- **Payment path change:**
 - Brightspace> HUB> Registrar Corner> Payment Path Change Form
- **Making a payment:**
 - Blackbaud Student Account or Accounting Office
- **Help paying my tuition:**
 - Brightspace> HUB> Financial Aid

Payment Paths Comparison

<u>Criteria</u>	<u>Flat Rate Tuition</u>	<u>Credit Hour Tuition</u>
Payment Structure	Fixed number of payments at the beginning of each semester	Payment per credit hour enrolled each semester
Programs Available	MDiv (6 payments), MTS (4 payments), MAPS (4 payments), MCL (3 payments) Not available for DMIN or CND Students	All Master level programs and students enrolled as Credit Non-Degree
Continuing Registration Fee	Charged after completing set number of payments if coursework is not completed	Not charged; continue paying per credit hour
Eligibility for Grants/Scholarships & Federal Student Loans	Eden Scholarships - YES Need-Based Grant - YES Federal Student Loans - YES	Eden Scholarships - NO Need-Based Grant - YES Federal Student Loans - YES
Cost Efficiency	Lower overall cost if degree is completed in standard amount of time <u>Standard Completion Time:</u> MDiv: 3 years, MTS: 2 years, MAPS: 2 years, MCL: 1.5 years DMIN: 3 Years	Lower cost per semester; variable cost depending on number of courses enrolled. <u>Total Number of Credits per Degree:</u> MDiv: 72, MTS: 45, MAPS: 42, MCL: 36, DMin: Credit Hour Rate not available for DMin
Flexibility	Best for full-time students completing degree in standard amount of time	Best for part-time students or those taking longer to complete degree
Changing Paths	Can switch to credit hour path if more than 11 credit hours remain	Can switch to flat rate path at any time before completing coursework