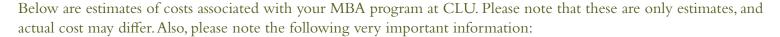
www.callutheran.edu/mba

CLU FULL-TIME MBA ESTIMATED COSTS FOR COMPLETION IN 12 MONTHS

2013- 2014 ACADEMIC YEAR





- 1. Tuition is billed for each term according to the number of classes in which you enroll for that term and at the tuition rate in effect for that term. Tuition must be paid immediately at the beginning of that term. University fees and other charges are also billed at the beginning of each term and must be paid at that time.
- 2. The university usually adjusts prices once per year. The most recent cost adjustment is effective with the beginning of the Fall 2013 term. Though the date may change, the next anticipated cost adjustment will likely occur at the beginning of the Fall 2014 term. Therefore, you may be charged a different tuition rate (the rate in effect at the time) for terms beginning with the Fall 2014 term and for later terms.
- 3. The total tuition cost for your program should be about the same as listed below, regardless of how long it takes you to complete your program, except for adjustments that may be made to the tuition rate (as indicated above). However, if you repeat a course for any reason or withdraw from a course before completing it (and later re-enroll in that course), you will be required to again pay tuition for that course
- 4. University fees are billed per term. The longer you take to complete your MBA, the higher your total fees will be (because of more terms of enrollment).
- 5. Mandatory health insurance costs are estimated. You may be billed for the actual cost of health insurance, as required by CLU's health insurance provider. It is very important to know that in the U.S. health insurance usually does not pay for all medical care costs. Students who have health insurance are usually still required to pay an additional fee for most medical office visits, laboratory tests, prescriptions, hospitalizations, emergency room visits, and any other medically-related cost. You are encouraged to carefully examine your health insurance policy when you receive it, and you are also encouraged to consider obtaining additional health insurance coverage.
- 6. Housing and personal expenses, listed below, are estimates, only. If you live in CLU housing, the university will require that you commit to a minimum of 12-months of university housing, and you may not cancel your agreement in less than 12 months. University housing costs are also adjusted once a year. The next housing cost adjustment is anticipated for the beginning of the Fall 2014 term, but this date may change. On-campus housing includes a private bedroom in shared graduate housing. Off-campus housing is an estimate (only) and presumes a shared bedroom in an apartment with other students, which you must personally locate and arrange.
- 7. If your MBA program includes completing one or more Business Foundations courses, you will be charged additionally (per course) according to the tuition rate in effect at the time. If your MBA program includes more than one Business Foundation course, you will not be able to complete your MBA in as few as 12 months, and it will be necessary for you to enroll in an additional (3-month) term, which means the minimum completion time of your MBA will be 15 months. In addition to the tuition for the Business Foundations courses, you will incur additional costs for that term for university fees, living expenses, health insurance, etc.
- 8. Most international students purchase used textbooks and/or share textbooks, and this is assumed in the estimated books cost (below). If you purchase new books for every course in every term, your books cost will be substantially higher.
- 9. Living expenses are estimated at a very minimal level. Your actual costs may substantially be higher, depending on your lifestyle. You may wish to include more money in your living expenses budget, if you have different preferences or needs other than minimal, basic ones.

ESTIMATED COSTS FOR THE 2013-2014 ACADEMIC YEAR TO COMPLETE THE MBA AT CLU IN 12 MONTHS

\$33,750*	Tuition	750 per credit for 45 credits		
800	Books	Estimated costs for used/shared books; new books cost much more		
450	Total Fees	Technology fee and international student fee		
13,180	On-campus Housing	Private bedroom in shared apartment-style suite available through the university		
9,000	Off-campus Housing	Shared bedroom in a house or apartment that is located and negotiated by the student		
1,200	Health Insurance	Mandatory for all international students		
5,400	Living expenses	Estimate for very basic necessities, only (food, laundry, etc.)		
AF 4 700 OD AND TOTAL (FOTINATED COOTS FOR 10 MONITHINADA (O				

\$54,780 GRAND TOTAL of ESTIMATED COSTS FOR 12 MONTH MBA (On-campus housing) \$50,600 GRAND TOTAL of ESTIMATED COSTS FOR 12 MONTH MBA (Off-campus housing)

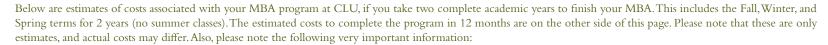
*If you are required to complete Business Foundations courses as part of your MBA, your total cost will be \$2,300 higher per course (including tuition and estimated book costs). If you are required to complete more than one Business Foundations course, your total costs will also include an additional 3-month term of housing, living expenses, health insurance and fees, etc. (approximately \$4,150 - \$5195) and the minimum time to complete your MBA will be 15 months.



www.callutheran.edu/mba

CLU FULL-TIME MBA ESTIMATED COSTS FOR COMPLETION IN 2 YEARS

2013- 2014 ACADEMIC YEAR





- 1. Tuition is billed for each term according to the number of classes in which you enroll for that term and at the tuition rate in effect for that term. Tuition must be paid immediately at the beginning of that term. University fees and other charges are also billed at the beginning of each term and must be paid at that time.
- 2. The university usually adjusts prices once per year. The most recent cost adjustment is effective with the beginning of the Fall 2013 term. Though the date may change, the next anticipated cost adjustment will likely occur at the beginning of the Fall 2014 term. Therefore, you may be charged a different tuition rate (the rate in effect at the time) for terms beginning with the Fall 2014 term and for later terms.
- 3. The total tuition cost for your program should be about the same as listed below, regardless of how long it takes you to complete your program, except for adjustments that may be made to the tuition rate (as indicated above). However, if you repeat a course for any reason or withdraw from a course before completing it (and later re-enroll in that course), you will be required to again pay tuition for that course.
- 4. University fees are billed per term. The longer you take to complete your MBA, the higher your total fees will be (because of more terms of enrollment).
- 5. Mandatory health insurance costs are estimated. You may be billed for the actual cost of health insurance, as required by CLU's health insurance provider. It is very important to know that in the U.S. health insurance usually does not pay for all medical care costs. Students who have health insurance are usually still required to pay an additional fee for most medical office visits, laboratory tests, prescriptions, hospitalizations, emergency room visits, and any other medically-related cost. You are encouraged to carefully examine your health insurance policy when you receive it, and you are also encouraged to consider obtaining additional health insurance coverage.
- 6. Housing and personal expenses, listed below, are estimates, only. If you live in CLU housing, the university will require that you commit to a minimum of 12-months of university housing, and you may not cancel your agreement in less than 12 months. University housing costs are also adjusted once a year. The next housing cost adjustment is anticipated for the beginning of the Fall 2014 term, but this date may change. On-campus housing includes a private bedroom in shared graduate housing. Off-campus housing is an estimate (only) and presumes a shared bedroom in an apartment with other students, which you must personally locate and arrange.
- 7. If your MBA program includes completing one or more Business Foundations courses, you will be charged additionally (per course) according to the tuition rate in effect at the time. If your MBA program includes more than one Business Foundation course, you will not be able to complete your MBA in as few as 12 months, and it will be necessary for you to enroll in an additional (3-month) term, which means the minimum completion time of your MBA will be 15 months. In addition to the tuition for the Business Foundations courses, you will incur additional costs for that term for university fees, living expenses, health insurance, etc.
- 8. Most international students purchase used textbooks and/or share textbooks, and this is assumed in the estimated books cost (below). If you purchase new books for every course in every term, your books cost will be substantially higher.
- 9. Living expenses are estimated at a very minimal level. Your actual costs may substantially be higher, depending on your lifestyle. You may wish to include more money in your living expenses budget, if you have different preferences or needs other than minimal, basic ones.

ESTIMATED COSTS FOR THE 2013-2014 ACADEMIC YEAR TO COMPLETE THE MBA AT CLU IN 2 YEARS

\$33,750*	Tuition	750 per credit for 45 credits
800	Books	Estimated costs for used/shared books; new books cost much more
550	Total Fees	Technology fee and international student fee
19,770	On-campus Housing	Private bedroom in shared apartment-style suite available through the university
13,500	Off-campus Housing	Shared bedroom in a house or apartment that is located and negotiated by the student
1,800	Health Insurance	Mandatory for all international students
8,100	Living expenses	Estimate for very basic necessities, only (food, laundry, etc.)

\$64,770 GRAND TOTAL of ESTIMATED COSTS FOR 2 YEAR MBA (On-campus housing) \$58,500 GRAND TOTAL of ESTIMATED COSTS FOR 2 YEAR MBA (Off-campus housing)

\$33,385 Financial Certification required (first year only) for 2 YEAR MBA – 2 Academic Years (On-campus housing) \$31,135 Financial Certification required (first year only) for 2 YEAR MBA – 2 Academic Years (Off-campus housing)



^{*}If you are required to complete Business Foundations courses as part of your MBA, your total cost will be \$2,300 per course (including tuition and estimated book costs).