UNIVERSITY OF TORONTO - STUDENT ACCOUNTS 2008-2009 FALL/WINTER SESSION TORONTO SCHOOL OF THEOLOGY - EMANNUEL COLLEGE

INTERNATIONAL STUDENTS

Contents:

Basic Degree Programs

1. L.Th., M.P.S., M.T.S., M.Div., M.R.E., Non-Degree Special

Advanced Degree Programs

- 2. Non-Degree Special Students
- 3. Master of Theology (Th.M.)
 - 4. Master of Arts (M.A.)
- 5. Doctor of Theology (Th.D)
- 6. Doctor of Ministry (D.Min)
- 7. Doctor of Philosophy (Ph.D)

1

Basic Degree Programs

1. L.Th., M.P.S., M.T.S., M.Div., M.R.E., Non-Degree Special

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$1,270.50	\$184.21	\$2,210.71
1.0	\$2,541.00	\$184.21	\$3,481.21
1.5	\$3,811.50	\$184.21	\$4,751.71
2.0	\$5,082.00	\$643.02	\$6,481.02
2.5	\$6,352.50	\$643.02	\$7,751.52
3.0	\$7,623.00	\$643.02	\$9,022.02

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

L.Th., M.P.S., M.T.S., M.Div., M.R.E., Non-Degree Special Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$1,264.50	\$184.21	\$2,204.71
1.0	\$2,529.00	\$184.21	\$3,469.21
1.5	\$3,793.50	\$184.21	\$4,733.71
2.0	\$5,058.00	\$643.02	\$6,457.02
2.5	\$6,322.50	\$643.02	\$7,721.52
3.0	\$7,587.00	\$643.02	\$8,986.02

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

L.Th., M.P.S., M.T.S., M.Div., M.R.E., Non-Degree Special Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session, or earlier

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$1,253.00	\$184.21	\$2,193.21
1.0	\$2,506.00	\$184.21	\$3,446.21
1.5	\$3,759.00	\$184.21	\$4,699.21
2.0	\$5,012.00	\$643.02	\$6,411.02
2.5	\$6,265.00	\$643.02	\$7,664.02
3.0	\$7,518.00	\$643.02	\$8,917.02

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

Advanced Degree Programs

2. Non-Degree Special Students

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,117.00	\$47.05	\$2,920.05
1.0	\$4,234.00	\$47.05	\$5,037.05
1.5	\$6,351.00	\$197.88	\$7,304.88
2.0	\$8,468.00	\$197.88	\$9,421.88
2.5	\$10,585.00	\$197.88	\$11,538.88
3.0	\$12,702.00	\$197.88	\$13,655.88

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Non-Degree Special Students Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,107.00	\$47.05	\$2,910.05
1.0	\$4,214.00	\$47.05	\$5,017.05
1.5	\$6,321.00	\$197.88	\$7,274.88
2.0	\$8,428.00	\$197.88	\$9,381.88
2.5	\$10,535.00	\$197.88	\$11,488.88
3.0	\$12,642.00	\$197.88	\$13,595.88

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

Non-Degree Special Students Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session, or earlier

Initial Course Load	Academic Fees	Incidental & Ancillary fees*	Total**
0.5	\$2,087.00	\$47.05	\$2,890.05
1.0	\$4,174.00	\$47.05	\$4,977.05
1.5	\$6,261.00	\$197.88	\$7,214.88
2.0	\$8,348.00	\$197.88	\$9,301.88
2.5	\$10,435.00	\$197.88	\$11,388.88
3.0	\$12,522.00	\$197.88	\$13,475.88

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

3. Master of Theology (Th.M.)

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Years 1 - 6

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Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,117.00	\$47.05	\$2,920.05
1.0	\$4,234.00	\$47.05	\$5,037.05
1.5	\$6,351.00	\$197.88	\$7,304.88
2.0	\$8,468.00	\$197.88	\$9,421.88
2.5	\$10,585.00	\$197.88	\$11,538.88
3.0	\$12,702.00	\$197.88	\$13,655.88

Years 7 - 8

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$166.25	\$47.05	\$969.30
1.0	\$332.50	\$47.05	\$1,135.55
1.5	\$498.75	\$197.88	\$1,452.63
2.0	\$665.00	\$197.88	\$1,618.88
2.5	\$831.25	\$197.88	\$1,785.13
3.0	\$997.50	\$197.88	\$1,951.38

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

Master of Theology (Th.M.) Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session

Years 1 - 6

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,107.00	\$47.05	\$2,910.05
1.0	\$4,214.00	\$47.05	\$5,017.05
1.5	\$6,321.00	\$197.88	\$7,274.88
2.0	\$8,428.00	\$197.88	\$9,381.88
2.5	\$10,535.00	\$197.88	\$11,488.88
3.0	\$12,642.00	\$197.88	\$13,595.88

Years 7 - 8

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$165.50	\$47.05	\$968.55
1.0	\$331.00	\$47.05	\$1,134.05
1.5	\$496.50	\$197.88	\$1,450.38
2.0	\$662.00	\$197.88	\$1,615.88
2.5	\$827.50	\$197.88	\$1,781.38
3.0	\$993.00	\$197.88	\$1,946.88

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

5

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

 $^{^{\}star}$ The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Master of Theology (Th.M.)

Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session, or earlier

Years 1 - 6

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,087.00	\$47.05	\$2,890.05
1.0	\$4,174.00	\$47.05	\$4,977.05
1.5	\$6,261.00	\$197.88	\$7,214.88
2.0	\$8,348.00	\$197.88	\$9,301.88
2.5	\$10,435.00	\$197.88	\$11,388.88
3.0	\$12,522.00	\$197.88	\$13,475.88

Years 7 - 8

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$164.00	\$47.05	\$967.05
1.0	\$328.00	\$47.05	\$1,131.05
1.5	\$492.00	\$197.88	\$1,445.88
2.0	\$656.00	\$197.88	\$1,609.88
2.5	\$820.00	\$197.88	\$1,773.88
3.0	\$984.00	\$197.88	\$1,937.88

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

4. Master of Arts (M.A.)

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Year 1

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$1,270.50	\$47.05	\$2,073.55
1.0	\$2,541.00	\$47.05	\$3,344.05
1.5	\$3,811.50	\$197.88	\$4,765.38
2.0	\$5,082.00	\$197.88	\$6,035.88
2.5	\$6,352.50	\$197.88	\$7,306.38
3.0	\$7,623.00	\$197.88	\$8,576.88

Years 2 - 6

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,117.00	\$47.05	\$2,920.05
1.0	\$4,234.00	\$47.05	\$5,037.05
1.5	\$6,351.00	\$197.88	\$7,304.88
2.0	\$8,468.00	\$197.88	\$9,421.88
2.5	\$10,585.00	\$197.88	\$11,538.88
3.0	\$12,702.00	\$197.88	\$13,655.88

Years 7 - 8

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Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$166.25	\$47.05	\$969.30
1.0	\$332.50	\$47.05	\$1,135.55
1.5	\$498.75	\$197.88	\$1,452.63
2.0	\$665.00	\$197.88	\$1,618.88
2.5	\$831.25	\$197.88	\$1,785.13
3.0	\$997.50	\$197.88	\$1,951.38

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

6

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Master of Arts (M.A.) Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session

Year 1

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Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$1,264.50	\$47.05	\$2,067.55
1.0	\$2,529.00	\$47.05	\$3,332.05
1.5	\$3,793.50	\$197.88	\$4,747.38
2.0	\$5,058.00	\$197.88	\$6,011.88
2.5	\$6,322.50	\$197.88	\$7,276.38
3.0	\$7,587.00	\$197.88	\$8,540.88

Years 2 - 6

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,107.00	\$47.05	\$2,910.05
1.0	\$4,214.00	\$47.05	\$5,017.05
1.5	\$6,321.00	\$197.88	\$7,274.88
2.0	\$8,428.00	\$197.88	\$9,381.88
2.5	\$10,535.00	\$197.88	\$11,488.88
3.0	\$12,642.00	\$197.88	\$13,595.88

Years 7 - 8

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$165.50	\$47.05	\$968.55
1.0	\$331.00	\$47.05	\$1,134.05
1.5	\$496.50	\$197.88	\$1,450.38
2.0	\$662.00	\$197.88	\$1,615.88
2.5	\$827.50	\$197.88	\$1,781.38
3.0	\$993.00	\$197.88	\$1,946.88

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

7

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Master of Arts (M.A.)
Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session, or earlier

Year 1

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$1,253.00	\$47.05	\$2,056.05
1.0	\$2,506.00	\$47.05	\$3,309.05
1.5	\$3,759.00	\$197.88	\$4,712.88
2.0	\$5,012.00	\$197.88	\$5,965.88
2.5	\$6,265.00	\$197.88	\$7,218.88
3.0	\$7,518.00	\$197.88	\$8,471.88

Years 2 - 6

Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$2,087.00	\$47.05	\$2,890.05
1.0	\$4,174.00	\$47.05	\$4,977.05
1.5	\$6,261.00	\$197.88	\$7,214.88
2.0	\$8,348.00	\$197.88	\$9,301.88
2.5	\$10,435.00	\$197.88	\$11,388.88
3.0	\$12,522.00	\$197.88	\$13,475.88

Years 7 - 8

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Initial	Academic	Incidental &	Total**
Course Load	Fees	Ancillary fees*	
0.5	\$164.00	\$47.05	\$967.05
1.0	\$328.00	\$47.05	\$1,131.05
1.5	\$492.00	\$197.88	\$1,445.88
2.0	\$656.00	\$197.88	\$1,609.88
2.5	\$820.00	\$197.88	\$1,773.88
3.0	\$984.00	\$197.88	\$1,937.88

There may be additional ancillary fees levied for enrolment in specific courses or for individua circumstances. Check your account on ROSI.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

5. Doctor of Theology (Th.D)

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Program fee - Years 1 - 2

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$6,351.50	\$197.88	\$7,305.38
PT Fall or Winter	\$6,351.50	\$47.05	\$7,154.55

Program fee - Years 3 - 6

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,905.25	\$197.88	\$2,859.13
PT Fall or Winter	\$1,905.25	\$47.05	\$2,708.30

Program fee - Years 7 - 8

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$166.25	\$197.88	\$1,120.13
PT Fall or Winter	\$166.25	\$47.05	\$969.30

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

Doctor of Theology (Th.D) Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session

Program fee - Years 1 - 2

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$6,321.00	\$197.88	\$7,274.88
PT Fall or Winter	\$6,321.00	\$47.05	\$7,124.05

Program fee - Years 3 - 6

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$1,896.25	\$197.88	\$2,850.13
PT Fall or Winter	\$1,896.25	\$47.05	\$2,699.30

Program fee - Years 7 - 8

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$165.50	\$197.88	\$1,119.38
PT Fall or Winter	\$165.50	\$47.05	\$968.55

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

9

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Doctor of Theology (Th.D)

Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session, or earlier

Program fee - Years 1 - 2

, and the second	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$6,261.75	\$197.88	\$7,215.63
PT Fall or Winter	\$6,261.75	\$47.05	\$7,064.80

Program fee - Years 3 - 6

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,878.50	\$197.88	\$2,832.38
PT Fall or Winter	\$1,878.50	\$47.05	\$2,681.55

Program fee - Years 7 - 8

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$164.00	\$197.88	\$1,117.88
PT Fall or Winter	\$164.00	\$47.05	\$967.05

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

6. Doctor of Ministry (D.Min)

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Program fee - Years 1 - 3

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$4,234.25	\$197.88	\$5,188.13
PT Fall or Winter	\$4,234.25	\$47.05	\$5,037.30

Program fee - Years 4 - 5

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$1,905.25	\$197.88	\$2,859.13
PT Fall or Winter	\$1,905.25	\$47.05	\$2,708.30

Program fee - Years 6 - 8

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$166.25	\$197.88	\$1,120.13
PT Fall or Winter	\$166.25	\$47.05	\$969.30

There may be additional ancillary fees levied for enrolment in specific courses or for individua circumstances. Check your account on ROSI.

^{*}The \$9.00 part-time or \$18.00 full-time SGS writing support fee is charged in the winter session only.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Doctor of Ministry (D.Min) Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session

Program fee - Years 1 - 3

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	Academic	Incidental &	Total**	
	Fees	Ancillary fees*		
FT Fall or Winter	\$4,214.00	\$197.88	\$5,167.88	
PT Fall or Winter	\$4,214.00	\$47.05	\$5,017.05	

Program fee - Years 4 - 5

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,896.25	\$197.88	\$2,850.13
PT Fall or Winter	\$1,896.25	\$47.05	\$2,699.30

Program fee - Years 6 - 8

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$165.50	\$197.88	\$1,119.38
PT Fall or Winter	\$165.50	\$47.05	\$968.55

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

Doctor of Ministry (D.Min)

Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session or earlier

Program fee - Years 1 - 3

, and the second	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$4,174.50	\$197.88	\$5,128.38
PT Fall or Winter	\$4,174.50	\$47.05	\$4,977.55

Program fee - Years 4 - 5

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,878.50	\$197.88	\$2,832.38
PT Fall or Winter	\$1,878.50	\$47.05	\$2,681.55

Program fee - Years 6 - 8

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	Academic	Incidental &	Total**	
	Fees	Ancillary fees*		
FT Fall or Winter	\$164.00	\$197.88	\$1,117.88	
PT Fall or Winter	\$164.00	\$47.05	\$967.05	

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

7. Doctor of Philosophy (Ph.D)

Admitted in the 2008 Summer or 2008 Fall or 2009 Winter Session

Program fee - Years 1 - 2

	Academic	Incidental &	Total**	
	Fees	Ancillary fees*		
FT Fall or Winter	\$6,351.50	\$197.88	\$7,305.38	
PT Fall or Winter	\$6,351.50	\$47.05	\$7,154.55	

Program fee - Years 3 - 6

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,905.25	\$197.88	\$2,859.13
PT Fall or Winter	\$1,905.25	\$47.05	\$2,708.30

Program fee - Years 7 - 9

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$166.25	\$197.88	\$1,120.13
PT Fall or Winter	\$166.25	\$47.05	\$969.30

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

Refer to website section International Students for details.

Doctor of Philosophy (Ph.D)

Admitted in the 2007 Summer or 2007 Fall or 2008 Winter Session or earlier

Program fee - Years 1 - 2

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$6,321.00	\$197.88	\$7,274.88
PT Fall or Winter	\$6,321.00	\$47.05	\$7,124.05

Program fee - Years 3 - 6

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,896.25	\$197.88	\$2,850.13
PT Fall or Winter	\$1,896.25	\$47.05	\$2,699.30

Program fee - Years 7 - 9

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$165.50	\$197.88	\$1,119.38
PT Fall or Winter	\$165.50	\$47.05	\$968.55

There may be additional ancillary fees levied for enrolment in specific courses or for individual circumstances. Check your account on ROSI.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

^{**}Total includes UHIP (University Health Insurance Plan) premium.

Doctor of Philosophy (Ph.D)

Admitted in the 2006 Summer or 2006 Fall or 2007 Winter Session or earlier

Program fee - Years 1 - 2

	Academic	Incidental &	Total**	
	Fees	Ancillary fees*		
FT Fall or Winter	\$6,261.75	\$197.88	\$7,215.63	
PT Fall or Winter	\$6,261.75	\$47.05	\$7,064.80	

Program fee - Years 3 - 6

	Academic	Incidental &	Total**
	Fees	Ancillary fees*	
FT Fall or Winter	\$1,878.50	\$197.88	\$2,832.38
PT Fall or Winter	\$1,878.50	\$47.05	\$2,681.55

Program fee - Years 7 - 9

	Academic Fees	Incidental & Ancillary fees*	Total**
FT Fall or Winter	\$164.00	\$197.88	\$1,117.88
PT Fall or Winter	\$164.00	\$47.05	\$967.05

There may be additional ancillary fees levied for enrolment in specific courses or for individua circumstances. Check your account on ROSI.

^{**}Total includes UHIP (University Health Insurance Plan) premium.