

2025-2026 EDITION

Ethnos360 Bible Institute Finance Guide and Overview

Learn how 97% of students graduate debt-free from
Ethnos360 Bible Institute (and how you can do it too).



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Contact Information

While we anticipate this financial guide will answer many of your financial questions, we have a great team available to answer any specific questions you have about finances at Ethnos360 Bible Institute.



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Affordable For a Purpose

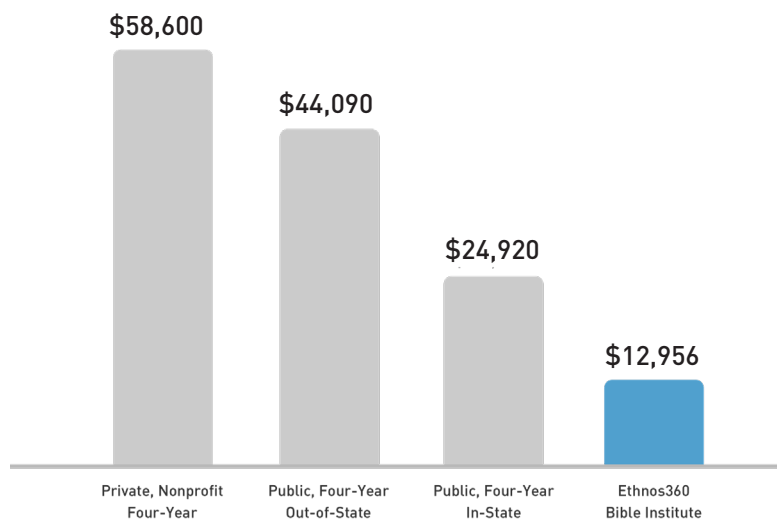
In their 2024 report, the [College Board](#) determined that the average cost for students attending private colleges for one year is \$58,600, while those attending public colleges would pay an average of \$44,090 for out-of-state and \$24,920 for in-state. According to 2023 data from the [National Center for Education Statistics](#), the average amount of Associate Degree graduate debt in America was \$22,040. In total, the [Education Data Initiative](#) cites an outstanding federal student loan balance of \$1.661 trillion with 42.5 million student borrowers. For many students, debt is a necessary step toward their desired career path, but for students pursuing missions and ministry, school debt can be a significant challenge to pursuing the calling God has placed on their life.

At Ethnos360 Bible Institute we equip our students with an understanding of the Bible and prepare missionaries to be sent around the world. This is why Ethnos360 has intentionally created an affordable program.

A Program Built to Be Affordable

According to [EAB](#), staffing costs (labor) on average total 56% of institutional expenses. In contrast, our staff raise their own support to serve at Ethnos360 Bible Institute. Our desire is that students graduate from Ethnos360 Bible Institute debt-free so that they may take their next steps with the Lord unhindered.

On-Campus Cost of Attendance (COA) Per Year

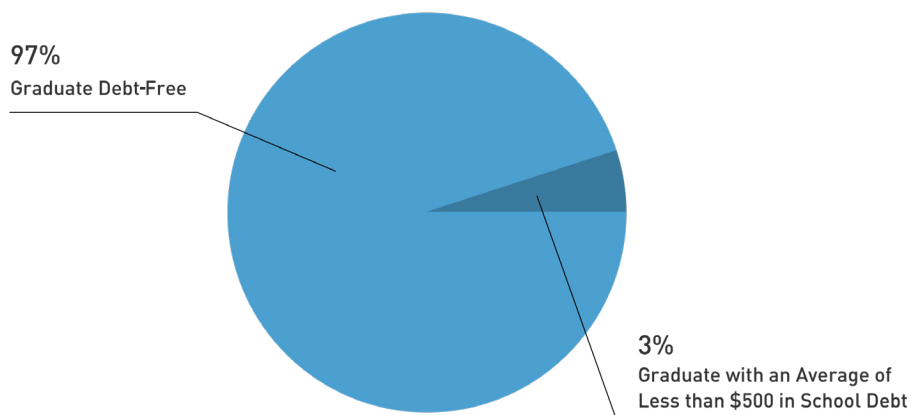


About 97% of EBI Students Graduate Debt-Free

The vast majority of students at EBI graduate debt-free and for our students who don't, their average remaining bill is usually under \$500.

Just so you know, there isn't a secret formula for our students to be able to graduate debt-free. Our costs are affordable and our students work hard. There is a great amount of planning and effort needed to make it happen. Many students will both save money and work while attending school to pay for their education.

Despite the challenges of paying your way through college, we watch over 100 students each year walk across the aisle and graduate completely without debt.



Graduation & School Debt for Ethnos360 Bible Institute

May the Lord Provide All That You Need

We would love for you to attend Ethnos360 Bible Institute and have designed this eBook to be as practical as possible. Included are three steps that most of our students take to graduate debt-free. We will also discuss all the details like great local jobs and creating a budget.

In all of this, may we be reminded that God is the ultimate source of all things; and in our planning, may we be pointed to Him and His provision.

Financial Overview & Costs

Education is one of life's biggest investments. Education helps us start our career; that in turn helps us pay off our student loans. It's an investment: taking loans and then paying them off. Most colleges handle tuition costs this way. However, Ethnos360 Bible Institute (EBI) handles student finances a little bit differently.

Financial Philosophy

Ethnos360 Bible Institute exists to establish believers in the foundational truths of the Bible while emphasizing cross-cultural missions. This stands in contrast to other traditional colleges whose purpose is to train students for career and income advancement.

Because our purpose is unique, we approach finances differently. Our goal is for students to fully grasp God's word that they may teach those truths to others, and without any financial hindrance.

No Hidden Fees

The Cost of Attendance (COA) as listed in our Semester Fees includes your tuition, room and board, student accident insurance, books (our Logos software), facility and laundry fees, utilities, registration, and tech fees. There are only two fees outside the calculated COA: (1) \$100 Parking Fee for on-campus students (per vehicle each semester; \$25 per motorcycle), and (2) a \$95 Senior Fee.

Student Loans and FAFSA

We current do not receive federal student loans or grants. We also currently do not accept FASFA. We will continue to operate this way to prevent external input from the government on the religious values we hold as an institution. However, as an accredited institution, there are opportunities to receive external scholarships.

Even though federal student aid is not available to students, our low semester costs more than offset the value of any federal loans one receives at an alternative school. Students will not acquire loan debt that must be repaid after they finish, which is highly valuable.

Single Student On-Campus Enrollment Fees

The down payment for a Freshman beginning in August is \$3,873, and the full first semester cost is \$6,573. The total cost for the year is \$12,956. This includes tuition, room and board, student accident insurance, books (our Logos software), facility and laundry fees, utilities, registration, and tech fees.

Married Students On-Campus Enrollment Fees

The down payment for a Freshman married couple beginning in August is \$5,431, and the full first semester cost is \$8,131. The total cost for the year is \$15,882. This includes tuition, housing, student accident insurance, books (our Logos software), facility and laundry fees, utilities, registration, and tech fees.

This does not include a meal plan, but married couples have the option of signing up for meals in the dining hall.

Online Student Enrollment Fees

Ethnos360 Bible Institute's full two-year program is now fully available online. There are no down payments necessary for online students. Online students pay for each class as they progress through their education. Payments are due by the drop/add date of each class, usually one week after the class begins.

The cost per credit hour for online education is \$175, and each class is usually 1-3 credits. You can find a list of all the online education fees and total cost on page 12 of this eBook.

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We are doing our best to faithfully steward what God has given us. One huge lesson we have learned over the last year and a half as students is that God is faithful in all things and we can always count on Him.

CAMERON & KYNSI
EBI Graduates



Managing Payments

A payment schedule is available to all students showing payment amounts and due dates. The down payments are due at designated times before the start of each semester, and monthly payments are due at the beginning of each month.

If a student cannot pay their bill on time, we ask that they communicate with us. There is normally a 3% late fee for overdue payments, but we recommend contacting the Business Office. They will be able to review your situation and set up a plan to help you get caught up. Early communication helps keep one from falling behind and accruing late fees.

If a student misses two payments throughout a semester and has an outstanding balance for a total of 30 days after that second missed payment, they may be asked to withdraw from EBI if a workable payment schedule cannot be implemented.

VA Education Benefits

Veterans may be able to secure VA education funds through the GI bill. For this, veterans must secure a Certificate of Eligibility letter from the VA.

Once received, applicants can forward that to the Business or Financial office at EBI, and we will contact you for other information that we will need to bill fees to the VA. This is currently only available for on-campus students, however we are in the process of applying for permission to receive VA benefits for online students.

If you have any questions, please contact our registrar: chuck_smith@ntm.org



Working locally as a bus driver at First Student has given me a stable income for two years and allowed me to pay my way through EBI while also battling tons of new expenses.

REED

EBI Graduate



SEMESTER FEES FOR SINGLE STUDENT RESIDENTS - FALL 2026 & SPRING 2027

SEMESTER FEES	FALL	SPRING
Semester Total	\$6,573	\$6,383
Down Payment	\$3,873	\$3,683

Single resident semester fees include tuition, facility and laundry fees, housing in campus facilities, utilities, the meal plan, registration, books (Logos fee), student activity fee, tech fees and student accident insurance.

FALL PAYMENT SCHEDULE	DUE	SPRING PAYMENT SCHEDULE	DUE
Down Payment	August 15th	Down Payment	January 1st
Monthly Payments (\$675)	Sept. 1, Oct. 1, Nov. 1, Dec. 1	Monthly Payments (\$675)	Feb. 1, March. 1, April. 1, May. 1
New Student Room Deposit (\$100)	August 1	New Student Room Deposit (\$100)	Dec. 1st

POTENTIAL ADDITIONAL FEES

- \$100 Parking Fee Per Vehicle
- \$25 Parking Fee Per Motorcycle
- \$95 Senior Fee

INTERNATIONAL STUDENTS

International Students are required to purchase and maintain Traveler's Medical Insurance. International students will not be enrolled in or charged for student accident insurance.

Ethnos360 Bible Institute admits students of any race, color, and national or ethnic origin. Rates as of 9/24/2025. Prices subject to change.



SEMESTER FEES FOR MARRIED STUDENT RESIDENTS - FALL 2026 & SPRING 2027

SEMESTER FEES (COUPLE)	FALL	SPRING
Semester Total	\$8,131	\$7,751
Down Payment	\$5,431	\$5,051

Married residents semester fees include tuition, facility and laundry fees, housing in campus facilities, utilities, registration, books (Logos fee), student activities fee, tech fees and accident insurance. These are estimated financial costs to attend EBI. **Note:** These fees and estimates are subject to change. This cost includes 16 tuition credits for one spouse and 10 tuition credits for the other spouse. If both spouses take 16 credits, the amount will be \$9,653 for the fall and \$8,801 for the spring.

Student Accident Insurance (SAI) for the year is charged in the Fall Semester.

FALL PAYMENT SCHEDULE	DUE	SPRING PAYMENT SCHEDULE	DUE
Down Payment	August 15th	Down Payment	January 1st
Monthly Payments (\$675)	Sept. 1, Oct. 1, Nov. 1, Dec. 1	Monthly Payments (\$675)	Feb. 1, March. 1, April. 1, May. 1
New Student Room Deposit (\$200)	August 1	New Student Room Deposit (\$200)	Dec. 1st

POTENTIAL ADDITIONAL SEMESTER FEES

- \$100 Parking Fee Per Vehicle
 - \$25 Parking Fee Per Motorcycle
 - \$507 SAI for a Non-Student Spouse (Optional) (Annual)
 - \$507 SAI Per Dependent (Optional) (Annual)
- Semester fees do not include a meal plan for married students. An optional Monday to Friday lunch meal plan is available at \$650 per person per semester.
- \$95 Senior Fee (Per Student)

INTERNATIONAL STUDENTS

International Students are required to purchase and maintain Traveler's Medical Insurance. International students will not be enrolled in or charged for student accident insurance.

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ETHNOS360 BIBLE INSTITUTE

915 N. Hartwell Ave. Waukesha, WI 53186
262.832.0213 finance-waukesha@ntm.org

ONLINE SEMESTER FEES

TRIMESTER FEES		* The Logos Fee only applies to students in a degree or certificate program. It covers your online Bible software, which provides required textbooks electronically. Upon completion of the online program, students keep Logos permanently. ** The Technology Fee covers your school email and online academic portal. Students outside of a degree or certificate program are just charged a tech fee of \$25 for a seven-week session.
Per Credit	\$175	
Auditing Per Credit	\$40	
Logos Fee*	\$150	
Technology Fee**	\$168	
Payment is due the Friday after class begins.		

ONLINE SEMESTER SCHEDULE - 2026-27

Students can take an individual class starting in any session. The Associates and Certificate Programs begin in the fall, but a small selection of classes is available if students wish to enroll in the spring or summer trimesters.

FALL - 2026

Session #1
August 24

Session #2
Oct. 19

SPRING - 2027

Session #1
January 18

Session #2
March 15

Ethnos360 Bible Institute admits students of any race, color, and national or ethnic origin. Rates as of 9/24/2025. Prices subject to change.

ETHNOS360 BIBLE INSTITUTE

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AUDITOR / COMMUTER FEES - FALL 2026 - SPRING 2027

AUDITOR FEES

PER CREDIT HOUR \$40 / MINIMUM COST PER CLASS \$40

COMMUTER FEES

PER CREDIT HOUR \$175

ESTIMATED SEMESTER COST FOR FULL TIME COMMUTER

Cost Per Credit Hour	\$175
Logos Fee*	\$150
Student Accident Insurance (SAI)*	\$190
Student Activity Fee	\$160
Registration Fee	\$50
Admin Fee	\$55
Tech Fee	\$168
Full-Time Student (16 credits)	\$3,573

Semester fees are due at registration (payment options are available)

ADDITIONAL COMMUTER FEES

\$4 Per Lunch Meal (Optional)
\$100 Parking Fee Per Vehicle (Per Semester)
\$95 Senior Fee
\$170 Wayumi Trip (Optional)

Logos Fee: This includes a modified version of the Logos Bible Silver Library. This software includes all required textbooks. The Logos fee is required for full-time commuters. Students who complete the two year program retain Logos and their textbooks permanently.

** The Logos and SAI fees only apply to commuters taking 7 or more credits.*

Ethnos360 Bible Institute admits students of any race, color, and national or ethnic origin.

Rates as of 9/24/2025.

Prices subject to change.



3 Steps to Graduating Debt-Free

1

Save For the Down Payment

While not mandatory, we strongly encourage students to save for their first semester down payment. Each semester has its own suggested down payment, which covers roughly 60% of that semester's cost and makes managing tuition much easier. If that amount isn't feasible for you, we offer a payment plan to accommodate students.

Typically, our incoming students save their down payment by working prior to attending as a student. Many of our students also receive help from family, friends, and their local church. We also recommend applying for scholarships.

Some of our students will save the entire first semester or even the first year before attending.

2

Arrive as a Student & Find a Job

After arriving as a student, a payment is due at the beginning of each month to complete the rest of your semester cost. To make these payments, and also to save up for the next semester down payment, most students find jobs in the area.

3

Create a Monthly Budget and Stick to It

A budget is an important part of graduating debt-free. The budget should include work details, such as pay and weekly hours, as well as money that will be spent on school fees and outside expenditures like gas, phone, or car insurance.

Working As a Student & Local Jobs

After submitting your down payment and arriving as a student, you will have a payment due at the beginning of each month to complete the rest of your semester cost. To make these payments, and also to save up for the next semester's down payment, our students will find jobs in the area and begin working.

The majority of students at Ethnos360 Bible Institute work while they attend school, and there are many opportunities within the Waukesha area to do so. In addition to supporting themselves through work, students have often received financial support through family members, churches, or even community organizations.

How do I find a job?

Students are responsible to find their own employment, but we have long-standing relationships with several companies and organizations near our campus (these are listed on the next page).

Our students are well-known in the community as hard workers. Many companies are quick to hire a student from EBI because they are known to have a good work ethic. For students who do not have a vehicle, downtown Waukesha is just a few blocks away, and there are a number of good jobs within walking distance.

Note: International students are only allowed to work on campus, and international students are given priority to the few on-campus jobs that we have available. Due to the time it takes for international student to apply for their paperwork to work on campus, they can only work these jobs during their second year.

How much should I work as a student?

We recommend that students work around 20-25 hours per week. Our heart is that you would be able to pay your way through as a student but also immerse yourself in studying God's Word as well as the school community.

Where do students usually work?

Many of our on-campus students work at a local busing company, First Student. Another large percentage of our on-campus students work for the city of Waukesha's Park and Recreation department with the Before and After School Program. Both jobs work well with EBI's schedule and leave nights and weekends free for homework and social activities. You can find more information about both on the next page.

Two Common Job Opportunities in the Community

First Student Bus Driving

- Starting Hourly Wage: \$24
- First Student guarantees 25 hours of pay per week and pays for any additional hours. First Student is located about half a mile away from the campus, and has had a consistent need for new bus drivers. The opportunity is available to apply and even complete bus training before your first semester at EBI. Overall, First Student works well with class schedule and allows for students to be involved in other campus events and activities.
- For more information on First Student and how you can apply to work there, please contact the Admissions Office at denise_darland@ntm.org.
- On average, our students who work at First Student take home about \$500 a week after taxes. This means they are able to cover their monthly payments at EBI as well as prepare for the next semester's fees.

Local Before & After School Program

- Hourly wage: Starting at \$18
- With the Before and After School program, employees serve the elementary schools of the surrounding area. Total hours at the Before and After School can range from 10-30 hours per week depending on job choice. A large number of our students have consistently worked for the Before and After School program and the hours works well with EBI's calss schedule.
- For more information and to apply click [here](#). You can also view other job openings for the city of Waukesha here: <https://www.waukesha-wi.gov/government/departments/jobs.php>
- Employees at the Before and After School Program usually choose too work about twenty hours a week which has been sufficient to pay for their monthly statement and even save, depending on their monthly budget.

Other Common Student Jobs in the Waukesha Area

For those with jobs outside of First Student and the Before and After School program, the average hourly wage usually ranges between \$14 and \$24 an hour, with most students working anywhere between 10- 25 hours a week. Some additional common jobs that students can look into in the area include—barista, construction worker, home caregiver, and nanny. One perk of Waukesha is the wide-range of job availability.

Budgeting

A beneficial way to steward your finances well while being a student here is to create a budget. The budget can include work details, such as pay and weekly hours, as well as money that will be spent on school fees and outside expenditures.

A budget needs to be personalized to the details of your job, like pay and work hours, and whether you receive outside financial help. Next, you need to answer this question: What am I personally, financially responsible for while attending as a student? Add all of your answers to your budget.

A Budget Will Help Bring You Peace of Mind

Creating a budget can be overwhelming, so much so that we might never actually plan one or end up “winging it”. It’s work, and it’s hard to stick to. However, knowing where you stand financially can bring great peace of mind.

Common Things Our Students Have in a Budget

Next semester’s down payment, monthly school payments, car insurance, gas, cell phone, toiletries, personal items.

Budgeting Apps

Each resource here has a free version and has positive large-scale reviews. Click the links below and check them out for yourself.

[Mint](#): Reach your goals with personalized insights, custom budgets, spend tracking, and subscription monitoring—all for free.

[Pocket Guard](#): Pocket Guard makes it easy to take control of your money, optimize your spending and grow your savings automatically.

[Goodbudget](#): Goodbudget takes the popular envelope system digitally.

In order to maintain a budget, you will need to make it a priority. Though it can be a challenge, the benefits of sticking to a budget are significant.

Scholarships

We always recommend looking for external scholarship opportunities. EBI is accredited which opens up more possibilities for external scholarships.

Good Sources for Educational Scholarships

- Your Local Church / Local Churches
- Your Highschool Guidance Counselor
- Local Banks Consistently Offer Educational Scholarships
- Christian Ministries

Christian Merit and Ministry Partner Scholarship

Ethnos360 Bible Institute offers one type of scholarship. Students can receive this scholarship by working with one of our ministry partners or through 'Christian merit.'

Christian Merit: The Ethnos360 Bible Institute scholarship committee may approve a scholarship for individuals involved in Christian ministries that are not currently a recognized ministry partner with Ethnos360 Bible Institute. Details regarding the organization, dates and place of service, and ministry performed must be provided on the application.

Ministry Partner: Partner organizations currently recognized are: AWANA, IFCA (Independent Fundamental Churches of America), Word of Life, and Caravan Ministries

For more information on scholarships and how to apply, you can visit our scholarship page at <https://e360bible.org/apply/scholarships/>.

International Students

We understand that international students have additional challenges to navigate in regard to finances. Despite these challenges, we have many international students who attend and graduate from EBI.

Finances for International Students

International students seeking to attend Ethnos360 Bible Institute will need to show documentation that they are able to pay for their first year of schooling.

We require this documentation so that any international student who attends is able to complete a year and not forced to withdraw as a student due to finances.

Can International Students Work on Campus?

On occasion, the school offers jobs to international students. The wages contribute to the student's school bill. On-campus employment is limited for international students and cannot be guaranteed.

For more information on attending Ethnos360 Bible Institute as an international student, you can visit <https://e360bible.org/apply/international-students/>.

“When we made the decision to study the Word, we saw the Lord work everything step by step for us financially to be here. We are so thankful we made the decision to come to Ethnos360!

MILAN & LIESBETH

EBI Graduate, International Students



Next Steps

Studying God's Word at Ethnos360 Bible Institute is an investment. You won't regret the education and the life lessons you'll learn as a student. The impact they have will stay with you for the rest of your life.

And for those who may be feeling overwhelmed by the thoughts of financing your education, we are here to help. Here are a couple practical next steps to take right now, no matter where you are in the financial process.

Apply as a Student

We recommend starting and submitting your application even if you are still in the process of finalizing your finances, and we are excited to have you join us, whether online or on-campus.

We look forward to having you as a student! Apply at www.e360bible.org/apply.

Apply Now

Still Have Big Questions? Talk with our Business Office.

Our Business Manager, Aaron, would love to be a resource. He is available to discuss any financial questions you have about attending as a student.



Aaron Jex
Business Manager

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