

KCU COST OF ATTENDANCE

2026-2027 COB STUDENTS (1ST YEAR - RESEARCH)

BILLABLE COSTS

Tuition and Required Fees are the only two items you'll be billed for directly by KCU. All other fees are estimates of your other expenses based on student surveys and cost of living indexes.

LIVING EXPENSES

Living expenses include Housing and Food, Personal/Medical Expenses, and Transportation. Living expenses per month: **\$3,470**
Living expenses total: **\$31,232**

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a first year student is **\$20,500**. Students may apply for a private loan, which can cover up to the remaining cost of attendance, if necessary.

FINANCIAL AID

Financial aid is assistance for most education related expenses. It cannot cover every expense a student might incur during their educational program.

Cost of Attendance (Based on a 9 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition - \$1,350 per credit hour (Actual amount may vary, figures shown here based on 10 credit hrs/term, 19 credit hrs/year)	\$13,500*	\$25,650*
Required Fees* (Non-Refundable, includes Activity & Academic Support)	\$1,220	\$2,440
Books, Course Materials, Supplies, and Equipment	\$910	\$1,820
Housing and Food**	\$10,283	\$20,566
Personal/Medical	\$2,565	\$5,130
Transportation Costs	\$2,768	\$5,536
Loan Fees	\$108	\$216
TOTALS	\$31,354	\$61,358

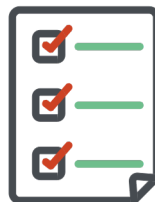
*Academic Support Fee covers student-related expenses such as simulation, high-technology educational equipment, library, research and learning, and student support services.

**Cost of Attendance for students living with parent does not include money for rent/mortgage or most utilities.



WHAT TO EXPECT WITH LOANS

Students who can submit a FAFSA are usually eligible for a Federal Direct Unsubsidized Loan. Most private loans do not have an annual limit (see left) and can be offered up to the cost of attendance. You can view our [Private Student Loan Checklist](#) for more information on the private loan process.



HOW TO RECEIVE ACCEPTED LOANS

After receiving an aid offer, students must accept the unsubsidized loan in Workday. Students who don't have an up-to-date Master Promissory Note and Entrance Counseling will be required to complete those through StudentAid.gov before the loan can disburse. If you've applied and been approved for a private loan, the funds will be sent to KCU for disbursement.



BUDGET ADJUSTMENTS

Adjustments can be made to a budget for items such as the purchase of a computer, dependent care, additional programs (Bioethics and Global Health), and medical/dental or vehicle repair expenses that exceed the amount already budgeted. Contact Financial Aid for more info.

Monthly Living Expenses Budget (BioScience 1st Year Research Students)

HOUSING AND FOOD	1 MONTH	9 MONTHS
Rent/Mortgage**	\$1,400	\$12,600
Food	\$570	\$5,130
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,260
Utilities - Phone/Internet	\$140	\$1,260
Supplies/Other	\$35	\$315
Total	\$2,285	\$20,566
PERSONAL/MEDICAL	1 MONTH	9 MONTHS
Personal Care	\$40	\$360
Personal Property Insurance	\$30	\$270
Dental/Medical	\$60	\$540
Health Premiums	\$360	\$3,240
Miscellaneous	\$45	\$405
Clothing/Laundry	\$35	\$315
Total	\$570	\$5,130
TRANSPORTATION	1 MONTH	9 MONTHS
Car Insurance	\$230	\$2,070
License/Registration	\$65	\$585
Gasoline	\$155	\$1,395
Repairs/Maintenance	\$130	\$1,170
Other Transportation Costs	\$35	\$315
Total	\$615	\$5,536
Total Living Expenses	\$3,470	\$31,232

Total includes expenses for students living on their own (see ** items above for figures to subtract if student is living with parent)