

KCU COST OF ATTENDANCE

2026-2027 3RD YEAR COM STUDENTS

BILLABLE COSTS

Tuition and Required Fees are the only two items you'll be billed for directly by KCU. All other items are estimates of your 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: **\$41,640**

LOAN LIMITS

For legacy students, the annual Direct Unsubsidized loan limit for a third year student is **\$47,167**. For non-legacy students, the annual limit is **\$50,000**. Students may apply for a Federal Grad PLUS Loan (legacy only) or a private loan, which can cover up to the remaining cost of attendance, if necessary.

PRIVATE LOANS

It is recommended to take advantage of federal aid before applying for a private loan. If you have room in your cost of attendance and need to apply for one, you can view our [Private Student Loan Checklist](#) for more information on the process.

Cost of Attendance (Based on a 12 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$29,515	\$59,030
Required Fees (Non-refundable, includes Activity & Academic Support)	\$2,115	\$4,230
Books, Course Materials, Supplies, and Equipment	\$70	\$140
Additional Expenses (COMLEX Step 2 test fees)	\$373	\$746
Clerkship Allowance (see box below)	\$1,884	\$3,768
Housing and Food*	\$13,710	\$27,420
Personal/Medical	\$3,420	\$6,840
Transportation Costs	\$3,690	\$7,380
Loan Fees	\$1,637	\$3,274
TOTALS	\$56,414	\$112,828

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

COMLEX FEES FOR LEVEL 2 AND USMLE



In the third year, your maximum financial aid eligibility includes the fees for the COMLEX Level 2 exam. If you know you'll need help with that fee be sure to take that into account when you accept aid. If you choose to complete the USMLE, you can be reimbursed for that exam with an additional Grad PLUS or private loan through a budget adjustment.

CLERKSHIP ALLOWANCE



The Clerkship Allowance category helps account for additional expenses related to your clerkships. This could include travel costs, fees, or living expenses. This allowance is calculated at 11% of Housing/Food and Personal/Medical:
\$27,420 + \$6,840 = \$34,260
\$34,260 x 11% = \$3,768

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 (COM 3rd Year Student)

HOUSING AND FOOD	1 MONTH	12 MONTHS
Rent/Mortgage**	\$1,400	\$16,800
Food	\$570	\$6,840
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,680
Utilities - Phone/Internet	\$140	\$1,680
Supplies/Other	\$35	\$420
Total	\$2,285	\$27,420
PERSONAL/MEDICAL	1 MONTH	12 MONTHS
Personal Care	\$40	\$480
Personal Property Insurance	\$30	\$360
Dental/Medical	\$60	\$720
Health Premiums	\$360	\$4,320
Miscellaneous	\$45	\$540
Clothing/Laundry	\$35	\$420
Total	\$570	\$6,840
TRANSPORTATION	1 MONTH	12 MONTHS
Car Insurance	\$230	\$2,760
License/Registration	\$65	\$780
Gasoline	\$155	\$1,860
Repairs/Maintenance	\$130	\$1,560
Other Transportation Costs	\$35	\$420
Total	\$615	\$7,380
Total Living Expenses	\$3,470	\$41,640

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