

KCU COST OF ATTENDANCE

2026-2027 4TH 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: **\$34,700**

LOAN LIMITS

For legacy students, the annual Direct Unsubsidized loan limit for a fourth year student is **\$42,722**. 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

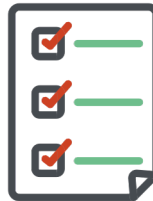
It is recommended to take advantage of federal aid before applying for a private loan. If you have room in your cost of attendance and need to apply for one, you can view our [Private Student Loan Checklist](#) for more information on the process.

Cost of Attendance (Based on a 10 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
Clerkship Allowance (see box below)	\$1,570	\$3,140
Housing and Food*	\$11,425	\$22,850
Personal/Medical	\$2,850	\$5,700
Transportation Costs	\$3,075	\$6,150
Loan Fees	\$1,524	\$3,048
TOTALS	\$52,074	\$104,148

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

ASSISTANCE WITH RESIDENCY TRANSITION



You may be eligible for assistance with residency costs from private lenders outside of KCU. Residency & Relocation Loans are private loans for students in their last year of medical school. These loans do not have to be counted in your cost of attendance. The loan funds are distributed to you as opposed to KCU. You can find more information about these loans on [FastChoice](#).

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:

$$\mathbf{\$22,850 + \$5,700 = \$28,550}$$

$$\mathbf{\$28,550 \times 11\% = \$3,140}$$

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 4th Year Student)

HOUSING AND FOOD	1 MONTH	10 MONTHS
Rent/Mortgage**	\$1,400	\$14,000
Food	\$570	\$5,700
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,400
Utilities - Phone/Internet	\$140	\$1,400
Supplies/Other	\$35	\$350
Total	\$2,285	\$22,850
PERSONAL/MEDICAL	1 MONTH	10 MONTHS
Personal Care	\$40	\$400
Personal Property Insurance	\$30	\$300
Dental/Medical	\$60	\$600
Health Premiums	\$360	\$3,600
Miscellaneous	\$45	\$450
Clothing/Laundry	\$35	\$350
Total	\$570	\$5,700
TRANSPORTATION	1 MONTH	10 MONTHS
Car Insurance	\$230	\$2,300
License/Registration	\$65	\$650
Gasoline	\$155	\$1,550
Repairs/Maintenance	\$130	\$1,300
Other Transportation Costs	\$35	\$350
Total	\$615	\$6,150
Total Living Expenses	\$3,470	\$34,700

Total includes expenses for students living on their own. Subtract "***" items in Housing and Food for final total if student is living with parent.