

# KCU COST OF ATTENDANCE

## 2026-2027 Dental 3rd Year

### Cost of Attendance (Based on an 11 month academic year)

BUDGET ITEM	Summer	Fall	Spring	YEARLY COST
Tuition	\$35,600*	\$35,600*	\$35,600	\$106,800
Required Fees (Includes Activity & Academic Support Fees)	\$1,584	\$1,618	\$1,618	\$4,820
Books/Supplies	\$0	\$70	\$70	\$140
Housing and Food	\$4,571	\$10,283	\$10,283	\$25,137
Personal/Medical	\$1,140	\$2,565	\$2,565	\$6,270
Transportation	\$1,231	\$2,768	\$2,768	\$6,767
Loan Fees	\$1,710	\$1,710	\$1,710	\$5,130
<b>TOTALS</b>	<b>\$45,836</b>	<b>\$54,614</b>	<b>\$54,614</b>	<b>\$155,064</b>

#### 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 ALLOWANCE

Living allowances include Housing and Food, Personal/Medical Expenses, and Transportation.  
Living allowance per month: **\$3,470**  
Living allowance total: **\$38,172**

#### FEDERAL LOAN LIMIT

For legacy students, the Direct Unsubsidized loan limit for a third year student is **\$44,944**. 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.

#### FINANCIAL AID

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

\*Tuition includes dental instruments.

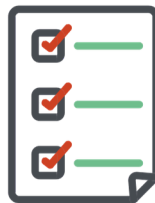
\*\*Academic Support Fee covers student-related expenses such as simulation, high-technology educational equipment, library, research and learning, and student support services.

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

#### 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.



#### BOOKS, COURSE MATERIALS, AND SUPPLIES

Category for supplies includes the cost of scrubs and study supplies like notebooks, writing utensils, copies, markers, etc.



#### BUDGET ADJUSTMENTS

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

# Monthly Living Allowance Budget (Dental 3rd Year Student)

HOUSING AND FOOD	1 MONTH	11 MONTHS
Rent/Mortgage**	\$1,400	\$15,400
Food	\$570	\$6,270
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,540
Utilities - Phone/Internet	\$140	\$1,540
Supplies/Other	\$35	\$385
<b>Total</b>	<b>\$2,285</b>	<b>\$25,136</b>
PERSONAL/MEDICAL	1 MONTH	11 MONTHS
Personal Care	\$40	\$440
Personal Property Insurance	\$30	\$330
Dental/Medical	\$60	\$660
Health Premiums	\$360	\$3,960
Miscellaneous	\$45	\$495
Clothing/Laundry	\$35	\$385
<b>Total</b>	<b>\$570</b>	<b>\$6,270</b>
TRANSPORTATION	1 MONTH	11 MONTHS
Car Insurance	\$230	\$2,530
License/Registration	\$65	\$715
Gasoline	\$155	\$1,705
Repairs/Maintenance	\$130	\$1,430
Other Transportation Costs	\$35	\$385
<b>Total</b>	<b>\$615</b>	<b>\$6,766</b>
<b>Total Living Allowance</b>	<b>\$3,470</b>	<b>\$38,172</b>

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