

KCU COST OF ATTENDANCE

2026-2027 Dental 4th Year

Cost of Attendance (Based on a 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
Exam Fees	\$1,225	\$1,225	\$1,225	\$3,675
Rotation Allowance	\$628	\$1,413	\$1,413	\$3,454
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	\$1,815	\$1,815	\$1,815	\$5,445
TOTALS	\$47,794	\$57,357	\$57,357	\$162,508

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.

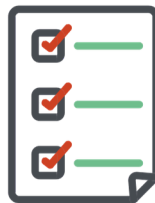
**Academic Support Fee covers student-related expenses such as simulation, high-technology educational equipment, library, research and learning, and student support services.

***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.



ROTATION ALLOWANCE

The Rotation 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:

$$\begin{aligned} & \$25,135 + \$6,270 = \$31,405 \\ & \$31,405 \times 11\% = \$3,454 \end{aligned}$$

Monthly Living Allowance Budget (Dental 4th 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
Total	\$2,285	\$25,136
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
Total	\$570	\$6,270
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
Total	\$615	\$6,766
Total Living Allowance	\$3,470	\$38,172

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