

# KCU COST OF ATTENDANCE

2026-2027  
MHS-AA

## 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: **\$38,172**

## FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a first year student is **\$20,500**. 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.

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

BUDGET ITEM	Summer	Fall	Spring	YEARLY COST
Tuition	\$21,062	\$21,062	\$21,062	\$63,186
Required Fees (Includes Activity & Academic Support Fees)	\$533	\$533	\$534	\$1,600
Books/Supplies	\$1,421	\$1,421	\$1,421	\$4,263
Housing and Food	\$8,378	\$8,379	\$8,379	\$25,136
Personal/Medical	\$2,090	\$2,090	\$2,090	\$6,270
Transportation	\$2,255	\$2,255	\$2,256	\$6,766
Loan Fees	\$1,351	\$1,351	\$1,351	\$4,053
<b>TOTALS</b>	<b>\$37,090</b>	<b>\$37,091</b>	<b>\$37,093</b>	<b>\$111,274</b>

\*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. Legacy students are eligible for a Grad PLUS Loan with a credit check. Students can apply for a private loan, if needed. 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, and medical/dental or vehicle repair expenses that exceed the amount already budgeted. Contact Financial Aid for more info.

# Monthly Living Expense Budget (1st Year MHS-AA 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 Expenses</b>	<b>\$3,470</b>	<b>\$38,172</b>

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