

KCU COST OF ATTENDANCE

2026-2027 PSYD 1ST YEAR STUDENTS

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 annual Direct Unsubsidized loan limit for a first year student is **\$50,000**. Students may apply for 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	COST PER TERM	YEARLY COST
Tuition	\$20,240	\$40,480
Required Fees* (Non-Refundable, includes Activity & Academic Support)	\$1,690	\$3,380*
Books, Course Materials, Supplies, and Equipment	\$1,132	\$2,264
Housing and Food**	\$12,568	\$25,136
Personal/Medical	\$3,135	\$6,270
Transportation Costs	\$3,383	\$6,766
Loan Fees	\$264	\$528
TOTALS	\$42,412	\$84,824

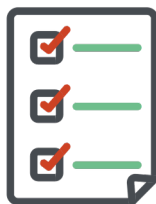
*Academic Support Fee covers student-related expenses such as simulation, high-technology educational equipment, library, research and learning, and student support services.

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



WHAT TO EXPECT WITH LOANS

Students who can submit a FAFSA are usually eligible for a Federal Direct Unsubsidized Loan. Most private loans do not have an annual limit (see left) and can be offered up to the cost of attendance. 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, 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 Expense Budget (PsyD 1st 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 Expenses	\$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)