

# KCU COST OF ATTENDANCE

## 2026-2027 PSYD 2ND 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

For legacy students, the Direct Unsubsidized loan limit for a second year student is **\$35,778**. 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.

## 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	\$757	\$1,514
Housing and Food**	\$12,568	\$25,136
Personal/Medical	\$3,135	\$6,270
Transportation Costs	\$3,383	\$6,766
Loan Fees	\$1,252	\$2,504
<b>TOTALS</b>	<b>\$43,025</b>	<b>\$86,050</b>

\*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. 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. If the Grad PLUS Loan is also needed a Grad PLUS Application through StudentAid.gov will be required to accept that loan.



### 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 (PsyD 2nd 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 Expenses</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)