

KCU COST OF ATTENDANCE

2026-2027 PSYD 4TH 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 & Technology)	\$1,690	\$3,380*
Books, Course Materials, Supplies, and Equipment	\$218	\$436
Housing and Food**	\$12,568	\$25,136
Personal/Medical	\$3,135	\$6,270
Transportation Costs	\$3,383	\$6,766
Loan Fees	\$1,228	\$2,456
TOTALS	\$42,462	\$84,924

*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. 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 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 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)