

# KCU COST OF ATTENDANCE

## 2026-2027 PSYD INTERNSHIP

### 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: **\$41,640**

### FEDERAL LOAN LIMIT

For legacy students, the Direct Unsubsidized loan limit for a second year student is **\$37,167**. 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 12 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$10,120	\$20,240
Required Fees Technology (\$150) Activity (\$70)	\$110	\$220
Books, Course Materials, Supplies, and Equipment	\$70	\$140
Internship Allowance (see box below)	\$1,884	\$3,768
Housing and Food	\$13,710	\$27,420
Personal/Medical	\$3,420	\$6,840
Transportation Costs	\$3,690	\$7,380
Loan Fees	\$842	\$1,684
<b>TOTALS</b>	<b>\$33,846</b>	<b>\$67,692</b>

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



### 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.



### INTERNSHIP ALLOWANCE

The Internship Allowance helps account for additional expenses related to your internships. This could include travel costs, fees, or moving expenses. This allowance is calculated at 11% of Housing and Food and Personal/Medical:  
**\$27,420 + \$6,840 = \$34,260**  
**\$34,260 x 11% = \$3,768**



### 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.

# Monthly Living Expense Budget (PsyD Internship)

HOUSING AND FOOD	1 MONTH	12 MONTHS
Rent/Mortgage**	\$1,400	\$16,800
Food	\$570	\$6,840
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,680
Utilities - Phone/Internet	\$140	\$1,680
Supplies/Other	\$35	\$420
<b>Total</b>	<b>\$2,285</b>	<b>\$27,420</b>
PERSONAL/MEDICAL	1 MONTH	12 MONTHS
Personal Care	\$40	\$480
Personal Property Insurance	\$30	\$360
Dental/Medical	\$60	\$720
Health Premiums	\$360	\$4,320
Miscellaneous	\$45	\$540
Clothing/Laundry	\$35	\$420
<b>Total</b>	<b>\$570</b>	<b>\$6,840</b>
TRANSPORTATION	1 MONTH	12 MONTHS
Car Insurance	\$230	\$2,760
License/Registration	\$65	\$780
Gasoline	\$155	\$1,860
Repairs/Maintenance	\$130	\$1,560
Other Transportation Costs	\$35	\$420
<b>Total</b>	<b>\$615</b>	<b>\$7,380</b>
<b>Total Living Expenses</b>	<b>\$3,470</b>	<b>\$41,640</b>

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