KCU COST OF ATTENDANCE

2023-2024 COB STUDENTS (1ST YEAR)

Cost of Attendance
(Based on a 9 month academic year)

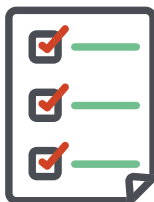| BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition (Based on flat rate, 12+ hours)	$18,418	$36,836
Required Fees* (Non-refundable, includes Activity & Academic Support)	$1,135	$2,270
Books/Supplies	$1,275	$2,550
Room/Board** (Estimate based on shared rent with a roommate)	$8,181	$16,362
Personal/Medical	$2,300	$4,600
Transportation Costs	$2,192	$4,384
Loan Fees	$677	$1,354
TOTALS	$34,178	$68,356

*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.

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 ALLOWANCE

Living allowances include Room/Board, Personal/Medical Expenses, and Transportation.
Living allowance per month: **$2,816**
Living allowance total: **$25,346**

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a first year student is **$20,500**. Students may apply for a Grad PLUS Loan which could cover 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.

WHAT TO EXPECT WITH FEDERAL LOANS

Students who can submit a FAFSA are usually eligible for two federal loans, the Unsubsidized and Grad PLUS Loan. The Grad PLUS Loan doesn't have an annual limit (see left) and can be offered up to the Cost of Attendance. However, the PLUS Loan has a higher interest rate, higher origination fee, and requires a credit check.

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 it. Students must also complete required Master Promissory Notes and Entrance Counseling through StudentAid.gov before the loans can disburse.

BUDGET ADJUSTMENTS FOR COMPUTERS

Students who purchase a computer for their program can be reimbursed in a Grad PLUS Loan for that amount (up to $2,000) through a Budget Adjustment. Computer must meet KCU's technology guidelines, but **the adjustment cannot be approved in the last semester of the student's program.**

Monthly Living Allowance Budget (BioScience 1st Year Students)

ROOM/BOARD	1 MONTH	9 MONTHS
Rent/Mortgage**	$1,000	$9,000
Food	$550	$4,950
Utilities - Electric/Water/Trash/Gas**	$115	$1,035
Utilities - Phone/Internet	$115	$1,035
Supplies/Other	$38	$342
Total	$1,818	$16,362

PERSONAL/MEDICAL	1 MONTH	9 MONTHS
Personal Care	$37	$333
Personal Property Insurance	$32	$288
Dental/Medical	$40	$360
Health Premiums	$324	$2,916
Miscellaneous	$45	$405
Clothing/Laundry	$33	$298
Total	$511	$4,600

TRANSPORTATION	1 MONTH	9 MONTHS
Car Insurance	$114	$1,026
License/Registration	$62	$558
Gasoline	$150	$1,350
Repairs/Maintenance	$125	$1,125
Other Transportation Costs	$36	$325
Total	$487	$4,384

Total Living Allowance	$2,816	$25,346

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