

# KCU COST OF ATTENDANCE

2025-2026  
COB STUDENTS  
(1ST YEAR -  
RESEARCH)

## 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: **\$3,458**  
Living expenses total: **\$31,122**

## 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.

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

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition - \$1,311.50 per credit hour (Actual amount may vary, figures shown here based on 10 credit hrs/term, 19 credit hrs/year)	\$13,115*	\$24,918*
Required Fees* (Non-refundable, includes Activity & Academic Support)	\$1,246	\$2,492
Books, Course Materials, Supplies, and Equipment	\$765	\$1,530
Housing and Food**	\$10,278	\$20,556
Personal/Medical	\$2,525	\$5,050
Transportation Costs	\$2,759	\$5,518
Loan Fees	\$919	\$1,838
<b>TOTALS</b>	<b>\$46,733</b>	<b>\$61,902</b>

\*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.



### WHAT TO EXPECT WITH FEDERAL LOANS

Students who can submit a FAFSA are usually eligible for an Unsubsidized Loan and a 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 Expenses Budget (BioScience 1st Year Research Students)

HOUSING AND FOOD	1 MONTH	9 MONTHS
Rent/Mortgage**	\$1,400	\$12,600
Food	\$566	\$5,094
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,260
Utilities - Phone/Internet	\$140	\$1,260
Supplies/Other	\$38	\$342
<b>Total</b>	<b>\$2,284</b>	<b>\$20,556</b>
PERSONAL/MEDICAL	1 MONTH	9 MONTHS
Personal Care	\$38	\$342
Personal Property Insurance	\$33	\$297
Dental/Medical	\$60	\$540
Health Premiums	\$350	\$3,150
Miscellaneous	\$46	\$414
Clothing/Laundry	\$34	\$306
<b>Total</b>	<b>\$561</b>	<b>\$5,049</b>
TRANSPORTATION	1 MONTH	9 MONTHS
Car Insurance	\$230	\$2,070
License/Registration	\$64	\$576
Gasoline	\$154	\$1,386
Repairs/Maintenance	\$128	\$1,152
Other Transportation Costs	\$37	\$333
<b>Total</b>	<b>\$613</b>	<b>\$5,517</b>
<b>Total Living Expenses</b>	<b>\$3,458</b>	<b>\$31,122</b>

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