

KCU COST OF ATTENDANCE

2025-2026 4TH YEAR COM 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: **\$3,458**
Living Expenses total: **\$34,580**

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a fourth year student is **\$42,722**. Students may apply for a Grad PLUS Loan which could cover the remaining Cost of Attendance, if necessary.

FINANCIAL AID

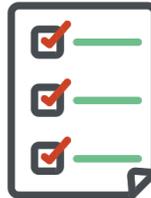
Financial aid is assistance for most education related expenses. It cannot cover every expense a student might incur during their educational program.

Cost of Attendance (Based on a 10 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$28,681	\$57,362
Required Fees Activity (\$70) & Technology (\$150)	\$110	\$220
Clerkship Allowance (see box below)	\$1,721	\$3,442
Housing and Food*	\$11,420	\$22,840
Personal/Medical	\$2,805	\$5,610
Transportation Costs	\$3,065	\$6,130
Loan Fees	\$1,281	\$2,562
TOTALS	\$49,083	\$98,166

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

ASSISTANCE WITH RESIDENCY TRANSITION



You may be eligible for assistance with residency costs from private lenders outside of KCU. Residency & Relocation Loans are private loans for students in their last year of medical school and do not have to be counted in your Cost of Attendance. You can find more information on these loans in the financial aid section of the myKCU Intranet page.

CLERKSHIP ALLOWANCE



The Clerkship Allowance category helps account for additional expenses related to your clerkships. This could include travel costs, fees, or living expenses. This allowance is calculated at 11% of Housing/Food and Personal/Medical:
\$22,840 + \$5,610 = \$28,450
\$28,450 x 11% = \$3,442

BUDGET ADJUSTMENTS FOR COMPUTERS



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

Monthly Living Expense Budget (COM 4th Year Student)

HOUSING AND FOOD	1 MONTH	10 MONTHS
Rent/Mortgage**	\$1,400	\$14,000
Food	\$566	\$5,660
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,400
Utilities - Phone/Internet	\$140	\$1,400
Supplies/Other	\$38	\$380
Total	\$2,284	\$22,840
PERSONAL/MEDICAL	1 MONTH	10 MONTHS
Personal Care	\$38	\$380
Personal Property Insurance	\$33	\$330
Dental/Medical	\$60	\$600
Health Premiums	\$350	\$3,500
Miscellaneous	\$46	\$460
Clothing/Laundry	\$34	\$340
Total	\$561	\$5,610
TRANSPORTATION	1 MONTH	10 MONTHS
Car Insurance	\$230	\$2,300
License/Registration	\$64	\$640
Gasoline	\$154	\$1,540
Repairs/Maintenance	\$128	\$1,280
Other Transportation Costs	\$37	\$370
Total	\$613	\$6,130
Total Living Expenses	\$3,458	\$34,580

Total includes expenses for students living on their own. Subtract "***" items in Housing and Food for final total if student is living with parent.