# KCU COST OF ATTENDANCE

2024-2025 2ND 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, Food, Personal/Medical Expenses, and Transportation. Living Expenses per month:**\$3,180** Living Expenses total: **\$31,800** 

## FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a second 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	\$27,927	\$55,854
Required Fees (Non-refundable, includes Activity & Academic Support)	\$2,063	\$4,126
Books, Course Materials, Supplies, and Equipment	\$643	\$1,286
Additional Expenses (COMLEX 1 test fees)	\$358	\$716
Housing and Food*	\$10,700	\$21,400
Personal/Medical	\$2,700	\$5,400
Transportation Costs	\$2,500	\$5,000
Loan Fees	\$906	\$1812
TOTALS	\$47,797	\$95,594

\*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.

### **COMLEX FEES FOR LEVEL 1**

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As a second year, your maximum financial aid eligibility includes fees for the COMLEX Level 1 exam! If you know you'll need aid for that fee be sure to take that into account when you accept the aid you need at the beginning of the year! If you choose to complete the USMLE you can be reimbursed for that exam with an additional Grad PLUS Loan through a Budget Adjustment.

### 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 higher interest rates, higher origination fees, and requires a credit check.

#### AID FOR ADDITIONAL PROGRAMS



Students who are eligible for federal aid in the Bioethics or Global Health programs can receive an additional Grad PLUS Loan to cover those costs. The Financial Aid Office emails applications for additional aid to students enrolled in those programs each year.

# Monthly Living Expense Budget (COM 2nd Year Student)

HOUSING AND FOOD	1 MONTH	10 MONTHS
Rent/Mortgage**	\$1,300	\$13,000
Food Utilities - Electric/Water/Trash/Gas**	\$566 \$118	\$5,660 \$1,180
Utilities - Phone/Internet	\$118	\$1,180
Supplies/Other	\$38	\$380
Total	\$2,140	\$21,400
PERSONAL/MEDICAL	1 MONTH	10 MONTHS
Personal Care	\$38	\$380
Personal Property Insurance	\$33	\$330
Dental/Medical	\$59	\$590
Health Premiums Miscellaneous	\$330 \$46	\$3,300 \$460
Clothing/Laundry	\$34	\$340
Total	\$540	\$5,400
TRANSPORTATION	1 MONTH	10 MONTHS
Car Insurance	\$117	\$1,170
License/Registration	\$64	\$640
Gasoline	\$154	\$1,540
Repairs/Maintenance	\$128	\$1,280
Other Transportation Costs	\$37	\$370
Total	\$500	\$5,000
Total Living Expenses	\$3,180	\$31,800

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