

KCU COST OF ATTENDANCE

2025-2026 Dental 3rd Year

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 Housing and Food, Personal/Medical Expenses, and Transportation.
Living allowance per month: **\$3,458**
Living allowance total: **\$38,038**

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a third year student is **\$44,944**. 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 11 month academic year)

BUDGET ITEM	Summer	Fall	Spring	YEARLY COST
Tuition	\$34,597*	\$34,597*	\$34,598	\$103,792
Required Fees (Includes Activity & Academic Support Fees)	\$1,649	\$1,649	\$1,650	\$4,948
Books/Supplies	\$0	\$65	\$65	\$130
Housing and Food	\$4,568	\$10,278	\$10,278	\$25,124
Personal/Medical	\$1,122	\$2,524	\$2,525	\$6,171
Transportation	\$1,226	\$2,758	\$2,759	\$6,743
Loan Fees	\$862	\$1,939	\$1,939	\$4,740
TOTALS	\$44,024	\$53,810	\$53,814	\$151,648

*Tuition includes dental instruments.

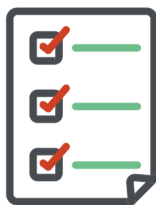
**Academic Support Fee covers student-related expenses such as simulation, high-technology educational equipment, library, research and learning, and student support services.

***Cost of Attendance for students living with parent does not include money for rent/mortgage and 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 it. Students must also complete required Master Promissory Notes and Entrance Counseling through StudentAid.gov before the loans can disburse.



BOOKS, COURSE MATERIALS, AND SUPPLIES

Category for supplies includes the cost of scrubs and study supplies like notebooks, writing utensils, copies, markers, etc.



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. Adjustments cannot be approved in last semester of student's program.

Monthly Living Allowance Budget (Dental 2nd Year Student)

HOUSING AND FOOD	1 MONTH	11 MONTHS
Rent/Mortgage**	\$1,400	\$15,400
Food	\$566	\$6,226
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,540
Utilities - Phone/Internet	\$140	\$1,540
Supplies/Other	\$38	\$418
Total	\$2,284	\$25,124
PERSONAL/MEDICAL	1 MONTH	11 MONTHS
Personal Care	\$38	\$418
Personal Property Insurance	\$33	\$363
Dental/Medical	\$60	\$660
Health Premiums	\$350	\$3,850
Miscellaneous	\$46	\$506
Clothing/Laundry	\$34	\$374
Total	\$561	\$6,171
TRANSPORTATION	1 MONTH	11 MONTHS
Car Insurance	\$230	\$2,530
License/Registration	\$64	\$704
Gasoline	\$154	\$1,694
Repairs/Maintenance	\$128	\$1,408
Other Transportation Costs	\$37	\$407
Total	\$613	\$6,743
Total Living Allowance	\$3,458	\$38,038

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