

KCU COST OF ATTENDANCE

2024-2025 Dental 1st Year

BILLABLE COSTS

Tuition and Required Fees are the only two items you'll be billed for directly by KCU. All other costs are estimates of 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: **\$3,180**
Living expenses total: **\$28,620**

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a first year student is **\$40,500**. 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 program.

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

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition*	\$50,532	\$101,064
Required Student Fee** (Non-Refundable, includes Activity & Academic Support)	\$2,375	\$4,750
Books, Course Materials, and Supplies	\$441	\$882
Loupes	\$700	\$1,400
Housing and Food***	\$9,630	\$19,260
Personal/Medical	\$2,430	\$4,860
Transportation Costs	\$2,250	\$4,500
Loan Fees	\$1,851	\$3,702
TOTALS	\$70,209	\$140,418

*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 Expenses Budget (Dental 1st Year Students)

HOUSING AND FOOD	1 MONTH	9 MONTHS
Rent/Mortgage**	\$1,300	\$11,700
Food	\$566	\$5,094
Utilities - Electric/Water/Trash/Gas**	\$118	\$1,062
Utilities - Phone/Internet	\$118	\$1,062
Supplies/Other	\$38	\$342
Total	\$2,140	\$19,260
PERSONAL/MEDICAL	1 MONTH	9 MONTHS
Personal Care	\$38	\$342
Personal Property Insurance	\$33	\$297
Dental/Medical	\$59	\$531
Health Premiums	\$330	\$2,970
Miscellaneous	\$46	\$414
Clothing/Laundry	\$34	\$306
Total	\$540	\$4,860
TRANSPORTATION	1 MONTH	9 MONTHS
Car Insurance	\$117	\$1,053
License/Registration	\$64	\$576
Gasoline	\$154	\$1,386
Repairs/Maintenance	\$128	\$1,152
Other Transportation Costs	\$37	\$333
Total	\$500	\$4,500
Total Living Expenses	\$3,180	\$28,620

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