

KCU COST OF ATTENDANCE

2025-2026 PSYD 2ND YEAR 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: \$38,038

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a second year student is **\$35,778**. 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 an 11 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$19,672	\$39,344
Required Fees* (Non-Refundable, includes Activity & Academic Support)	\$1,727	\$3,454*
Books, Course Materials, Supplies, and Equipment	\$756	\$1,512
Housing and Food**	\$12,562	\$25,124
Personal/Medical	\$3,086	\$6,172
Transportation Costs	\$3,372	\$6,744
Loan Fees	\$1,112	\$2,224
TOTALS	\$42,287	\$84,574

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



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.



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 that loan.



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 in the last semester of the program.

Monthly Living Expense Budget (PsyD 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 Expenses	\$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)