

# KCU COST OF ATTENDANCE

## 2025-2026 PSYD INTERNSHIP

### 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: **\$41,496**

### FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a fifth year student is **\$37,167**. 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 12 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$9,836	\$19,672
Required Fees Activity (\$70) & Technology (\$150)	\$110	\$220
Books, Course Materials, Supplies, and Equipment	\$65	\$130
Internship Allowance (see box below)	\$1,878	\$3,756
Housing and Food	\$13,704	\$27,408
Personal/Medical	\$3,366	\$6,732
Transportation Costs	\$3,678	\$7,356
Loan Fees	\$713	\$1,426
<b>TOTALS</b>	<b>\$33,350</b>	<b>\$66,700</b>

\*Cost of Attendance for students living with parent does not include money for rent/mortgage or 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 that loan.



### INTERNSHIP ALLOWANCE

The Internship Allowance helps account for additional expenses related to your internships. This could include travel costs, fees, or moving expenses. This allowance is calculated at 11% of Housing and Food and Personal/Medical:  
 **$\$27,408 + \$6,732 = \$34,140$**   
 **$\$34,140 \times 11\% = \$3,756$**



### 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.

# Monthly Living Expense Budget (PsyD Internship)

HOUSING AND FOOD	1 MONTH	12 MONTHS
Rent/Mortgage**	\$1,400	\$16,800
Food	\$566	\$6,792
Utilities - Electric/Water/Trash/Gas**	\$140	\$1,680
Utilities - Phone/Internet	\$140	\$1,680
Supplies/Other	\$38	\$456
<b>Total</b>	<b>\$2,284</b>	<b>\$27,408</b>
PERSONAL/MEDICAL	1 MONTH	12 MONTHS
Personal Care	\$38	\$456
Personal Property Insurance	\$33	\$396
Dental/Medical	\$60	\$720
Health Premiums	\$350	\$4,200
Miscellaneous	\$46	\$552
Clothing/Laundry	\$34	\$408
<b>Total</b>	<b>\$561</b>	<b>\$6,732</b>
TRANSPORTATION	1 MONTH	12 MONTHS
Car Insurance	\$230	\$2,760
License/Registration	\$64	\$768
Gasoline	\$154	\$1,848
Repairs/Maintenance	\$128	\$1,536
Other Transportation Costs	\$37	\$444
<b>Total</b>	<b>\$613</b>	<b>\$7,356</b>
<b>Total Living Expenses</b>	<b>\$3,458</b>	<b>\$41,496</b>

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