

# KCU COST OF ATTENDANCE

2023-2024  
COB RESEARCH  
SUMMER TERM

## BILLABLE COSTS

Tuition is determined after enrollment and may vary. KCU will bill you for summer tuition. The rest of the budget is an estimate 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: **\$2,816**  
Living expenses total: **\$5,632**

## FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a first year student is **\$20,500**, which is received during the fall/spring semesters.

## 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 2 month academic term)

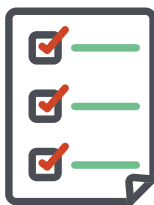
BUDGET ITEM	TERM COST
Tuition (Charges vary, determined based on enrollment)	TBD
Books, Course Materials, Supplies, and Equipment	\$100
Housing and Food* (Estimate based on shared rent with a roommate)	\$3,636
Personal/Medical	\$1,022
Transportation Costs	\$974
Loan Fees	\$300
<b>Total (Before Tuition Charges)</b>	<b>\$6,032</b>

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



### WHAT TO EXPECT WITH FEDERAL LOANS

For the summer research term, students can receive 2 months worth of living expenses along with tuition charges based on summer term enrollment. Usually, the summer term aid will be in the form of a Grad PLUS Loan for FAFSA filers since the Unsubsidized Loan is usually used within the fall and spring semesters of the year.



### HOW TO RECEIVE ACCEPTED LOANS

Aid for the summer term is handled separately from the fall/spring semesters. Students enrolled in the summer research term will be contacted individually by the financial aid office regarding their eligibility for an additional Grad PLUS Loan. Students can submit the new Grad PLUS Application at that time to receive summer aid.



### ATTENTION TO DETAIL WITH APPLICATIONS

Students enrolling in the summer research term may be applying for aid in two different years at the same time! If applying for summer aid, submit applications based on the 2023-2024 academic year, not the upcoming year!

# Monthly Living Expenses Budget (BioScience Research Summer Term)

HOUSING AND FOOD	1 MONTH	2 MONTHS
Rent/Mortgage**	\$1,000	\$2,000
Food	\$550	\$1,100
Utilities - Electric/Water/Trash/Gas**	\$115	\$230
Utilities - Phone/Internet	\$115	\$230
Supplies/Other	\$38	\$76
<b>Total</b>	<b>\$1,818</b>	<b>\$3,636</b>
PERSONAL/MEDICAL	1 MONTH	2 MONTHS
Personal Care	\$37	\$74
Personal Property Insurance	\$32	\$64
Dental/Medical	\$40	\$80
Health Premiums	\$324	\$648
Miscellaneous	\$45	\$90
Clothing/Laundry	\$33	\$66
<b>Total</b>	<b>\$511</b>	<b>\$1,022</b>
TRANSPORTATION	1 MONTH	2 MONTHS
Car Insurance	\$114	\$228
License/Registration	\$62	\$124
Gasoline	\$150	\$300
Repairs/Maintenance	\$125	\$250
Other Transportation Costs	\$36	\$72
<b>Total</b>	<b>\$487</b>	<b>\$974</b>
<b>Total Living Expenses</b>	<b>\$2,816</b>	<b>\$5,632</b>

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