

# **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, Food, Personal/Medical Expenses, and Transportation.

Living Expenses per month: \$2,816 Living Expenses total: \$28,160

# **FEDERAL LOAN LIMIT**

The Direct Unsubsidized loan limit for a first year student is \$42,722. 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 10 month academic year)

BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$26,853	\$53,706
Required Fees Activity (\$70) & Technology (\$150)	\$110	\$220
Books, Course Materials, Supplies, and Equipment	\$848	\$1,696
Additional Expenses (COMLEX 1 test fees)	\$358	\$716
Housing and Food* (Estimate based on shared rent with a roommate)	\$9,090	\$18,180
Personal/Medical	\$2,555	\$5,110
Transportation Costs	\$2,435	\$4,870
Loan Fees	\$815	\$1,630
TOTALS	\$43,064	\$86,128

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



#### **COMLEX FEES FOR LEVEL 1**

As a second year, your maximum financial aid eligibility includes fees for the COMLEX Level 1 exam! If you know you'll need aid for that fee be sure to take that into account when you accept the aid you need at the beginning of the year! If you choose to complete the USMLE you can be reimbursed for that exam with an additional Grad PLUS Loan through a Budget Adjustment.



# 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.



### AID FOR ADDITIONAL PROGRAMS

Students who are eligible for federal aid in the Bioethics or Global Health programs can receive an additional Grad PLUS Loan to cover those costs. The Financial Aid Office emails applications for additional aid to students enrolled in those programs each year.

# Monthly Living Expense Budget (COM 2nd Year Student)

HOUSING AND FOOD	1 MONTH	10 MONTHS
Rent/Mortgage**	\$1000	\$10,000
Food	\$550	\$5,500
Utilities - Electric/Water/Trash/Gas**	\$115	\$1,150
Utilities - Phone/Internet	\$115	\$1,150
Supplies/Other	\$38	\$380
Total	\$1,818	\$18,180
PERSONAL/MEDICAL	1 MONTH	10 MONTHS
Personal Care	\$37	\$370
Personal Property Insurance	\$32	\$320
Dental/Medical	\$40	\$400
Health Premiums	\$324	\$3,240
Miscellaneous	\$45	\$450
Clothing/Laundry	\$33	\$330
Total	\$511	\$5,110
TRANSPORTATION	1 MONTH	10 MONTHS
Car Insurance	\$114	\$1,140
License/Registration	\$62	\$620
Gasoline	\$150	\$1,400
Repairs/Maintenance	\$125	\$1,250
Other Transportation Costs	\$36	\$360
Total	\$487	\$4,870
Total Living Expenses	\$2,816	\$28,160

Total includes expenses for students living on their own. Subtract "\*\*" items in Housing and Food for final total if student is living with parent.