

KCU COST OF ATTENDANCE

2023-2024
1ST YEAR COM
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: **\$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)

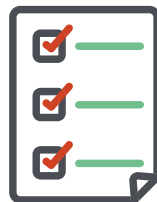
BUDGET ITEM	COST PER TERM	YEARLY COST
Tuition	\$26,853	\$53,706
Required Fees* (Non-refundable, includes Activity & Academic Support)	\$1,985	\$3,970
Books, Course Materials, Supplies, and Equipment • Medical Kit	\$1,283 \$576	\$2,566 \$1,152
Housing and Food** (Estimate based on shared rent with a roommate)	\$9,090	\$18,180
Personal/Medical	\$2,555	\$5,110
Transportation Costs	\$2,435	\$4,870
Loan Fees	\$815	\$1,630
TOTALS	\$45,592	\$91,184

*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 or 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 it. Students must also complete required Master Promissory Notes and Entrance Counseling through StudentAid.gov before the loans can disburse.



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 and adjustment cannot be approved in last semester of student's program.

Monthly Living Expense Budget (COM 1st 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	\$1,500
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.