

KCU COST OF ATTENDANCE

2023-2024 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: **\$2,816**
Living Expenses total: **\$30,978**

FEDERAL LOAN LIMIT

The Direct Unsubsidized loan limit for a first 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	\$18,418	\$36,836
Required Fees Activity (\$70) & Technology (\$150)	\$110	\$220
Books, Course Materials, Supplies, and Equipment	\$1,308	\$2,616
Housing and Food* (Estimate based on shared rent with a roommate)	\$9,999	\$19,998
Personal/Medical	\$2,811	\$5,622
Transportation Costs	\$2,679	\$5,358
Loan Fees	\$677	\$1,354
TOTALS	\$36,002	\$72,004

*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**	\$1,000	\$11,000
Food	\$550	\$6,050
Utilities - Electric/Water/Trash/Gas**	\$115	\$1,265
Utilities - Phone/Internet	\$115	\$1,265
Supplies/Other	\$38	\$418
Total	\$1,818	\$19,998
PERSONAL/MEDICAL	1 MONTH	11 MONTHS
Personal Care	\$37	\$407
Personal Property Insurance	\$32	\$352
Dental/Medical	\$40	\$440
Health Premiums	\$324	\$3,564
Miscellaneous	\$45	\$495
Clothing/Laundry	\$33	\$364
Total	\$511	\$5,622
TRANSPORTATION	1 MONTH	11 MONTHS
Car Insurance	\$114	\$1,254
License/Registration	\$62	\$682
Gasoline	\$150	\$1,650
Repairs/Maintenance	\$125	\$1,375
Other Transportation Costs	\$36	\$397
Total	\$487	\$5,358
Total Living Expenses	\$2,816	\$30,978

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