



**Doctor of Physical Therapy  
Estimated Cost of Attendance  
Class Matriculating Spring of 2026**

When considering the financial cost of attending graduate school, one number does not tell the whole story. Cost of Attendance provides a more complete picture of all costs, direct and indirect, of one academic year at North Central College. Numbers are subject to change on an annual basis.

**Direct Costs:** Direct costs are expenses that will be included on your semester bill, such as tuition and fees.

	<b>Year One</b> (Spring Semester)	<b>Year Two</b> (Summer, Fall, Spring Semesters)	<b>Year Three</b> (Summer, Fall, Spring Semesters)
<b>Tuition</b>	\$18,620	\$46,060	\$45,080
<b>Program Fee</b>	\$2,200	\$0	\$0
<b>Wellness Fee</b>	\$75	\$150	\$150
<b>Total</b>	\$20,895	\$46,210	\$45,230

**Total Direct Costs of Program: \$112,335**

**Indirect Costs:** Indirect costs are expenses that will not appear on your semester bill but should be considered. Examples of indirect costs include housing, supplies, and personal expenses. Indirect costs vary by student lifestyle, living arrangements, and educational choices. Below are estimated indirect costs for students enrolled in graduate programs at North Central College. It is encouraged that students consider opportunities to minimize other costs and borrowing.

	<b>Year One</b> (Spring Semester)	<b>Year Two</b> (Summer, Fall, Spring Semesters)	<b>Year Three</b> (Summer, Fall, Spring Semesters)
<b>Housing and Food</b>	\$7,821	\$23,463	\$23,463
<b>Transportation</b>	\$842	\$2,526	\$2,526
<b>Personal Expenses</b>	\$1,130	\$3,390	\$3,390
<b>Books and Supplies</b>	\$460	\$1,380	\$1,380
<b>Student Loan Fees</b>	\$108	\$324	\$324
<b>APTA Membership</b>	\$95	\$95	\$95
<b>Yearly Total</b>	\$10,456	\$31,178	\$31,178

<b>Cost of Attendance</b>	\$31,351	\$77,388	\$76,408
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At North Central College, graduate students are eligible for federal and private financial aid, most commonly federal student loans. In order to qualify, a student must complete the Free Application for Federal Student Aid (FAFSA) annually and include our school code 001734.

The maximum amount a graduate student can borrow under the Federal Direct Unsubsidized Loan program is \$20,500 per year, with a maximum lifetime limit of \$138,500, which includes undergraduate federal loan borrowing. A student may also apply for a Graduate PLUS Loan to cover any other educational cost.

Please contact the Office of Financial Aid by calling 630-637-5600 or email [finaid@noctrl.edu](mailto:finaid@noctrl.edu) with any questions.