



# 2025-26 Cost Estimator & PLUS Loan Worksheet

**Part I:** To calculate an estimate of your out-of-pocket cost to cover your PLU bill, complete items below until an amount appears in "Amount Due to PLU". To borrow the Federal Parent PLUS loan to pay for this amount due to PLU only, that amount appears at the bottom of this section.

**Part II:** Complete Part II only if you wish to borrow the Federal Parent PLUS Loan to pay for the following indirect "out-of-pocket" educational expenses *in addition to* the outstanding balance owed to PLU.

Academic Year Tuition: \_\_\_\_\_

On Campus Housing & Food: \_\_\_\_\_

Fees (Wellness, DJS, Activity, etc.): \_\_\_\_\_

Anticipated Course/lab Fees: \_\_\_\_\_

Anticipated Study Away Costs: \_\_\_\_\_

Total Anticipated Bill Due to PLU: \_\_\_\_\_

### Scholarships & Grants

PLU Scholarships/Grants \_\_\_\_\_

Federal Pell Grant \_\_\_\_\_

Federal SEOG \_\_\_\_\_

WA State College Grant(s) \_\_\_\_\_

Anticipated Outside Scholarships \_\_\_\_\_

**Total of Scholarships/Grants:** \_\_\_\_\_

### Loans you are Accepting:

\_\_\_\_\_ Federal Direct Subsidized  
Loan after 1.057% origination fee deduction \_\_\_\_\_

\_\_\_\_\_ Federal Direct Unsubsidized  
Loan after 1.057% origination fee deduction \_\_\_\_\_

Enter loan amounts here

Federal Nursing Loan \_\_\_\_\_

Private Alternative Loan \_\_\_\_\_

**Total of Borrowed Loans:** \_\_\_\_\_

### Amount Due to PLU:

### **Federal Parent PLUS Loan**

### **Amount Needed to cover**

**University bill, including 4.228% loan origination fees (Part I):** \_\_\_\_\_

If you need the Parent PLUS Loan to pay for books and supplies and other "indirect" expenses included in the Cost of Attendance, complete Part II.

### Anticipated Books & Supplies

(Maximum of \$810. If your actual expenses exceed this amount, you must provide documentation to substantiate those higher costs.) \_\_\_\_\_

### Anticipated Personal Expenses

(Maximum of \$2,080. If your actual expenses exceed this amount, you must provide documentation to substantiate those higher costs.) \_\_\_\_\_

### Anticipated Transportation

(Maximum of \$748 if living on campus, \$1,921 if a commuter. If your actual expenses exceed this amount, you must provide documentation to substantiate those higher costs.) \_\_\_\_\_

### **Total of Part II Expenses:**

### **Amount Due to PLU (Part I)**

**+ "Indirect" Expenses (Part II)** \_\_\_\_\_

### **Federal Parent PLUS**

### **Loan amount needed to cover University bill & expenses**

**listed above, including 4.228% loan origination fees (Part I + Part II):** \_\_\_\_\_

Borrowing the above amount will result in a credit balance on your student's account. Please be sure that the Refund Request Form has been submitted to Student Financial Services so your credit balance can be issued.

### **NOTE:**

To apply, go to [www.studentaid.gov](http://www.studentaid.gov). Login requires parent's (or endorser's) SSN & FSA ID. Credit approval is required and will be determined at time of application. Two references will be required on the loan application.