

# DO THE MATH



## WORKSHEET

Once you've made it to the final stages of the college search and most of the pieces have fallen into place, it's time to work through the financial aid process. Sometimes the financial aid forms, acronyms and deadlines can be confusing. To help you through this process, we've created this worksheet so you can compare financial aid offers and true out-of-pocket expenses for each college you're considering.

	CHOICE 1	CHOICE 2	CHOICE 3
SCHOOL NAME	Pacific Lutheran University		
TUITION & FEES	\$40,722		
ROOM & MEALS	\$10,520		
<b>TOTAL</b>	<b>\$51,242</b>		
MINUS TOTAL SCHOLARSHIPS	-	-	-
MINUS TOTAL LOANS	-	-	-
<b>TOTAL OUT-OF-POCKET EXPENSES</b>			

ADD UP THE COSTS FOR A FULL YEAR

Calculate your total tuition, fees, room and meal costs at each of the schools to which you have been admitted.

SUBTRACT ALL OF YOUR SCHOLARSHIPS & GRANTS

These include scholarships and grants you've received from schools, federal and state grants, and outside scholarships.

DECIDE ON & SUBTRACT LOANS

Student loans can be useful tools to help you go to the college that fits you best. Now subtract your loan amounts from the total bill.

MANAGE YOUR COSTS

Once you've subtracted your scholarships, grants and loans from your total cost, you'll know your out-of-pocket costs for the year. You can decide to pay the bill each semester, or you may choose to make monthly payments throughout the year.

### COMPARE YOUR TOTAL OUT-OF-POCKET EXPENSES

Once you've calculated the actual costs, you may be surprised that a school you thought was out of financial reach is, in fact, **affordable**.

**That is why you have to do the math.**

#### DID YOU KNOW?

PLU has an option that allows you to split your out-of-pocket expenses for the year into 10 interest-free monthly payments.

## THE VALUE YOU GET FROM A PLU EDUCATION

### GREAT FACULTY & SMALL CLASSES

All PLU classes are taught by professors. Over 80% of professors have a Ph.D. or the highest degree possible in their fields.



### A GLOBAL FOCUS

**50%** of PLU students study away, compared to 10% nationally.

PLU was the first American university to have Study Away classes on all seven continents at the same time.



# 90%

90% of recent graduates were either

employed or accepted into grad school within 6 months of graduation.

You are twice as likely to graduate in four years from PLU than from a state school.