# 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.

1		CHOICE 1	GUOLGE A	CHOICE 7
	SCHOOL NAME	CHOICE 1 Pacific Lutheran University	CHOICE 2	CHOICE 3
	TUITION & FEES	\$37,950		
	ROOM & MEALS	\$10,330		
	TOTAL	\$48,280		6
	MINUS TOTAL SCHOLARSHIPS	-	-	-
	MINUS TOTAL LOANS	-	-	_ 0-
	TOTAL OUT-OF-POCKET EXPENSES			Q

#### 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.

# 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.

## 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

Nearly **50%** of PLU students study away, compared to 3% nationally.

PLU was the first American university to have Study Away classes on all seven continents at the same time. 93%

93% of the class of 2013 was 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.