

# WHAT IS FINANCIAL AID?

Financial aid is money from federal, state, university and independent sources.

## SCHOLARSHIPS & GRANTS

Scholarships and grants don't have to be repaid. You can break these down even further:

### MERIT-BASED

Recognize academic achievement, talent and leadership.

### NEED-BASED

Come from PLU, state and federal sources based on financial need as determined by the FAFSA.

Applying for financial aid can take some time, but it's not hard.

The best way to apply? Complete the Free Application for Federal Student Aid, or **FAFSA**.

## WORK STUDY

Work study is money you can earn from on- or off-campus jobs that offers you the flexibility to schedule around your classes and activities. The average work-study award is \$3,600.

PLU's Office of Student Employment offers more than **1,300 on-campus jobs**.

## LOANS

Loans are available to students and parents on a need and non-need basis. Many student loans are interest-free while you are in school. A low-interest repayment program begins six to nine months after you graduate.



Scholarships at PLU range from **\$1,000** to **full tuition** per year.



## THE MATH ADDS UP

*"I applied a little later than most of my high-school classmates, but I still got a significant academic scholarship from PLU. I remember getting the 'Do the Math' worksheet and working through the breakdown of costs from all the schools I applied to, and in the end PLU made the most sense financially."*

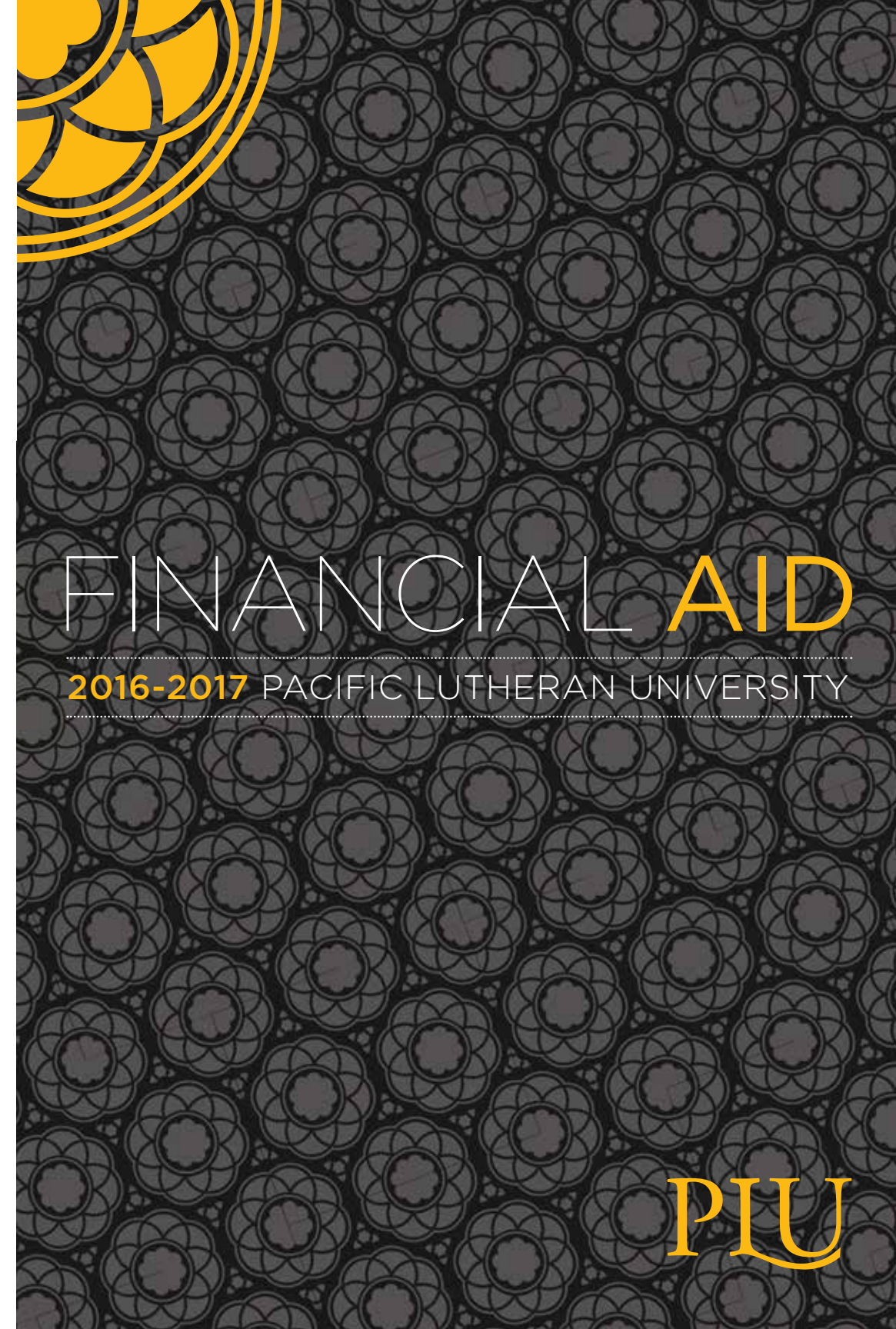
**ISABELLA VON TRAPP '16**



OFFICE OF ADMISSION  
12180 PARK AVENUE SOUTH  
TACOMA, WA 98447-0003



ELECTRONIC SERVICE REQUESTED



# FINANCIAL AID

2016-2017 PACIFIC LUTHERAN UNIVERSITY

PLU

Many students just like you—and families just like yours—have discovered that PLU is **affordable**. Once scholarships and other financial aid options are factored in, many students find their cost to attend PLU is comparable to the many other institutions they may consider—even state schools.

## PLU FINANCIAL AID FACTS

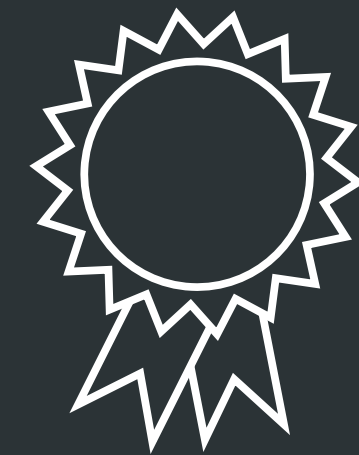
IN 2015-16, THE AVERAGE FINANCIAL AID OFFER WAS

**\$32,037**

(from all sources, including scholarships, grants, work study and loans)

**97%**

OF PLU STUDENTS RECEIVE FINANCIAL AID



**TOP 300**  
**BEST VALUE**  
**COLLEGES**  
**IN THE NATION**  
*FORBES*

**\$90**  
**MILLION**

PLU administers over \$90 million in financial aid from all sources, including more than \$47.5 million in PLU-funded scholarships and grants.

### 2016-2017 COSTS

**Tuition & Fees**  
\$39,450

**Room & Meals**  
\$10,330

**TOTAL**  
\$49,780

# PLU SCHOLARSHIPS

## ACADEMIC MERIT SCHOLARSHIPS

**\$15,000-\$24,000**  
per year

Based on GPA & test scores  
(Just apply to PLU - no separate application is required.)

## PRESIDENTIAL SCHOLARSHIPS

120 President's Scholarships  
**\$25,000 per year**

10 Harstad Founder's Scholarships  
**\$30,000 per year**

5 Regents' Scholarships  
**Full tuition**

Eligibility requirements: 3.8+ GPA or 1310+ SAT (critical reading and math only) or 28+ ACT, and Presidential Scholarship Application.

(Deadline: December 1, 2016)



## YELLOW RIBBON SCHOLARSHIPS

**Full-tuition scholarships** for qualified veterans or their dependents.

A partnership with the U.S. Department of Veterans Affairs for veterans fully eligible for the Post-9/11 GI Bill.

See detailed eligibility requirements at [www.plu.edu/yellowribbon](http://www.plu.edu/yellowribbon)

## FINE ARTS SCHOLARSHIPS

**\$1,000-\$10,000**  
per year

(in addition to merit scholarships)

Music, Theatre, Art, Dance, Speech & Debate  
(Audition Required)

Find more scholarships at [www.plu.edu/admission/scholarships](http://www.plu.edu/admission/scholarships)

# DO THE MATH

## NET PRICE CALCULATOR

The Net Price Calculator is intended to give prospective (first-year, full-time, undergraduate) students an estimate of out-of-pocket costs after your\* PLU financial aid award is deducted.  
*\*Based on your reported high school GPA, ACT or SAT scores, and financial information.*

The calculator is a useful tool, but it provides only an estimate. **To find your actual award**, you've got to apply!

[www.plu.edu/net-price-calculator](http://www.plu.edu/net-price-calculator)

## DO THE MATH

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. To help you through this process, we suggest the following steps.

	CHOICE 1	CHOICE 2	CHOICE 3
SCHOOL NAME	<b>PACIFIC LUTHERAN UNIVERSITY</b>		
TUITION & FEES			
ROOM & MEALS			
<b>TOTAL</b>			
MINUS TOTAL SCHOLARSHIPS	-	-	-
MINUS TOTAL LOANS	-	-	-
<b>TOTAL OUT-OF-POCKET EXPENSES</b>			

### 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.**

PLU admits students without regard to race, color, national origin, creed, religion, age, gender, sexual orientation, disabling conditions, financial resources or any other status protected by law.



**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 YOUR SCHOLARSHIPS & GRANTS

These include any scholarships and grants you've received from each college, federal and state grants, and outside scholarships.

### DECIDE ON YOUR LOANS

Student loans can be useful tools to help you go to the college that is the best fit for you. 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.

## OTHER HELPFUL RESOURCES

GENERAL FINANCIAL AID INFORMATION  
[www.finaid.org](http://www.finaid.org)

PLU OFFICE OF ADMISSION  
253-535-7151 or 800-274-6758  
[admission@plu.edu](mailto:admission@plu.edu)  
[www.plu.edu/admission](http://www.plu.edu/admission)

PLU OFFICE OF FINANCIAL AID  
253-535-7134  
[www.plu.edu/financial-aid](http://www.plu.edu/financial-aid)

FAFSA  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

SCHOLARSHIP SEARCH ENGINES  
[bigfuture.collegeboard.org/scholarship-search](http://bigfuture.collegeboard.org/scholarship-search)  
[colleges.niche.com/scholarships](http://colleges.niche.com/scholarships)  
[www.collegescholarships.org](http://www.collegescholarships.org)  
[www.scholarships.com](http://www.scholarships.com)

# WHY PLU?

We've covered costs, affordability and math, but what about value? **Value is what you get for your money.** In the college setting, there are big differences among schools. What value do 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.

## STUDENT-FACULTY RESEARCH

Work in the lab or field with your professors on research or creative projects.

(Most undergraduate students at other universities don't have these opportunities.)

## A GLOBAL FOCUS

Professors from all academic disciplines incorporate global issues in class. Our Honors Program also has an international focus.

Nearly 50% of all PLU students Study Away (with options on all 7 continents).



## A PURPOSEFUL EDUCATION

Going to a Lutheran university means you are getting a world-class education. It also means you'll be challenged to think beyond "the job."

As a PLU student, you'll not only examine the world around you, but also your place in it.

## PREPARED FOR SUCCESS

**90% of recent graduates were either employed or accepted into graduate school within 6 months of graduating.**

**90%**