

UNDERGRADUATE STUDENTS

PLU FINANCIAL AID HANDBOOK

EVERYTHING YOU NEED TO KNOW AS A FINANCIAL AID RECIPIENT

2025-26

Financial aid is complex. Financial assistance is available from a variety of funding sources in different combinations to create aid packages that may have several similar, but not identical policies and procedures.

This publication is intended to be a single source of information necessary to successfully navigate the financial aid awarding process as a first year student through graduation. We hope to make earning a PLU undergraduate degree affordable to all admitted students and provide you with the financial aid information to make the financial aid process as smooth as possible each year.

Policies and regulations do not remain static. Some regulations require updates every year, while new statutes and regulations may be generated by the different funding agencies from time to time. We will provide those updates here each year and on our website so you have access to new information that might affect your aid eligibility or academic plan. Should changes occur mid-year, they will be posted on the Student Financial Services website.

Be an informed consumer and stay on top of your financial aid award process. By informing you of the availability of this publication online 24/7, we expect you to be aware of the information provided, understand its impact on your financial aid eligibility, and take action accordingly. Feel free to contact us if any information is unclear to you or if you are unsure of its applicability to your circumstances.

If you have any questions about the information provided or have feedback you wish to share, we welcome your input.

About Your Aid Offer

Your Offer of Financial Aid is based on several factors, including:

1. **Your Cost Of Attendance (COA)** at Pacific Lutheran University for the 2025-26 academic year: Below is our estimate of the cost of an incoming student attending PLU, based on different living arrangements (on or off campus, or with parents), and assuming full-time enrollment for fall and spring semesters. On campus housing & food assumes double occupancy and meal plan B. The budget we used to determine your financial aid award can be found on your *Offer of Financial Aid* and on your [Banner Web](#) account. Requests for a [budget increase](#) can be submitted if your documented, actual costs are higher.
2. **Your record of academic achievement and talents you bring to PLU**, as reported in the admission application process: PLU awards "merit" scholarships for your academic achievement, exceptional artistic achievement in music, forensics, dance, theatre, and art, as well as leadership in your community. "Merit" awards may be awarded without respect to financial need, or may be part of a need-based financial aid award. As an NCAA DIII school, PLU does not include athletic participation, performance, or leadership in its consideration for scholarship eligibility.

UG Cost of Attendance 2025-26

	On/Off Campus	Living w/ Parents	
Tuition (Full-time:	\$52,256	\$52,256	
Wellness Access Plan:	\$ 500	\$ 500	
JTerm Fee:	\$ 460	\$ 460	
Technology Fee:	\$ 280	\$ 280	
Matriculation (Enrollment) Fee:	\$ 275+	\$ 275+	
Diversity/Justice/Sustainability Fee:	\$ 20	\$ 20	
Student Activities Fee:	\$ 40	\$ 40	
Housing and Food:	\$13,710	\$ 4,053	
Book & supplies:	\$ 810	\$ 810	
Personal:	\$ 2,080	\$ 2,080	
Transportation:	\$ 748	\$ 1,921	
TOTAL:	\$71,179	\$ 62,695	

*Expenses listed in red are billed by and paid to the university; (Add \$13,710 for housing & food if living on campus).

+ charged only once upon entrance to PLU.

Your cost of attendance beyond 25-26 will not reflect any tuition increases until you graduate. University charges for fees and on campus living costs may experience a modest annual increase.

NOTE: For undergraduate students enrolled in the Accelerated Bachelor of Science in Nursing Program (ABSN), information about cost and financial aid policy can be found on the following webpage: <https://www.plu.edu/financial-services/students/cost/2025-26-cost-information-absn-2-2/>

It is important to note that the ABSN program has a different cost structure, and PLU gift aid is not available to students in this particular program.

3. **Your Student Aid Index (SAI)**, if you submitted the 2025-26 Free Application Federal Student Aid (FAFSA). The SAI is based on a federal formula for determining your family's financial need and eligibility for federal student aid.

Eligibility for need-based assistance is calculated by subtracting your SAI and any outside resources from your COA. If your 2023 income information does not reflect your family's current financial circumstances, you are welcome to submit the [2025-26 Special Circumstances Form](#). This form can be used to address a.) loss or reduction of earnings due to retirement, change of employment status or employer, disability, divorce or death of a wage earner, termination of untaxed income, such as child support, b.) extraordinary expenses not covered by insurance for medical and/or dental expense, property damage or loss and c.) net cost for tuition payments for enrollment of student's sibling(s) attending a private elementary, secondary school, or college or university during the 2025-26 academic year.

Washington residents who are ineligible to submit the 2025-26 FAFSA can submit the [2025-26 Washington Application for State Financial Aid](#) (WASFA) to apply for state financial aid and additional need-based PLU gift aid.

4. **Scholarships not awarded by PLU** must be communicated to Student Financial Services, providing the name and dollar amount of each scholarship to be received during the 2025-26 academic year. Notify us of your outside scholarships by emailing us at outsideschp@plu.edu. PLU *may* be required by federal regulations to reduce your need-based aid package when outside resources are received, beginning with work study and student loans. Grants and scholarships will be adjusted as a last resort, and only if required by federal regulations. New students hoping to compete in an NCAA sport in 2025-26 should notify PLU (and any NCAA DIII school they may attend) if athletics was considered in the application process for any outside scholarship.
5. **Other factors that could affect your award** include the state of your legal residence, the number of college credits already earned and the number of terms of financial aid already received, the funds we have available at the time we generated your award, your status as a full-time, undergraduate student, pursuing your first bachelor's degree and whether you are eligible for federal student aid as a U.S. citizen or permanent resident. Students with U.S. citizenship but enrolling from abroad with dual citizenship will be offered any federal need-based aid as a U.S. citizen first, and then either a PLU merit scholarship or a PLU international student scholarship, but not both.

NOTE: IF YOUR AWARD DOES NOT INCLUDE ANY FEDERAL FUNDS, it means your award was made without the benefit of having received the information submitted via the 2025-26 Free Application for Federal Student Aid (FAFSA). If we receive your FAFSA information after you receive your first aid offer, we will notify you via email that a revised offer has been produced and posted to your Banner Self-Service account. This will happen whenever a new FAFSA record has been received throughout the year which modifies your aid offer.

Scholarships & Grants

Scholarships and grants are “gift assistance,” funds that do not have to be repaid. Gift assistance programs are funded by the federal and state governments as well as PLU. You do not need to accept your scholarships or grants, as they have already been pre-accepted for you.

PLU Scholarships and Grants

If the gift assistance on your award letter is funded exclusively by PLU, the combination of PLU funded scholarships, grants, or awards (including Tuition Remission/Exchange and PLU endowed and restricted scholarships) cannot be in excess of the PLU annual tuition cost*. PLU gift assistance is awarded for fall and spring semesters only (with the exception of the Yellow Ribbon award for veterans). If your award includes PLU scholarships or grants, you must continue to meet all of the following criteria:

- Be enrolled in a PLU undergraduate degree program.
- Be enrolled as a full time student (12 or more credits per semester).
- Be an undergraduate student pursuing your first bachelor’s degree.
- Maintain satisfactory academic progress and have not exceeded maximum eligibility limits.
- Cannot have 100% of tuition charges already covered by an outside funding agency or program, except under the ROTC program, Dept. of Defense, and/or Veterans Administration programs.

Renaming PLU Scholarships

Some PLU Scholarships are funded by the generosity of donors to the PLU endowment. Alumni and friends of PLU have established scholarships here because they believe strongly in the value of a PLU education. Donor contributions are largely responsible for the generous level of academic, talent, and need-based scholarships that currently benefit students. Throughout the academic year, students who fit specific, donor-specified criteria may be selected for endowed scholarships. If you are selected, a named scholarship **will likely replace** your existing PLU scholarship or grant. Scholarship recipients are contacted by the Office of Advancement about writing a thank you note to the donor. For a complete listing of PLU controlled scholarships, please click on [“Restricted Awards”](#) on the PLU Student Financial Services website.

Need-Based Federal & State Grants

The [Federal Pell Grant](#) and the [Federal Supplemental Educational Opportunity Grant \(SEOG\)](#) are made available through the U.S. Department of Education, while the Washington Student Achievement Council oversees the [Washington College Grant](#) and [College Bound Scholarship](#). Eligibility criteria is determined by each respective governmental funding agency. Award amounts for the Federal SEOG are based on the amount of funds available at PLU and the awarding policy we use to assist as many students as possible.

Please refer to the [PLU Student Financial Services website](#) for additional information about the specific scholarship and or grant programs found on your award letter.

Educational Loans

Educational loans are made available as a means of financing your college education over an extended period of time. Unlike scholarships and grants, you must accept the offered loans before they can be processed. The interest on need-based loans ([Federal Direct Subsidized](#) and [Nursing Loans](#)) does not become your responsibility until after graduation (or when enrollment is less than half time, whichever comes earlier), while the interest on non need-based loans ([Federal Direct Unsubsidized](#) and [Federal Parent PLUS Loans](#)) begin accruing immediately upon loan disbursement. Interest on the Federal Nursing Loans is fixed at 5%. The interest rate on Federal Direct Loans you borrow each year (6.53% starting on 7/1/2024 for undergraduate students) is set each July, tied to the 10 year T-bill rate. Parents of dependent students may borrow the Federal Parent PLUS Loan to assist them with your educational costs not covered by financial aid. Parent PLUS loans have a 9.08% fixed interest rate starting on 7/1/2024 and require a credit worthy applicant. Federal Direct Loans have an origination fee deducted prior to disbursement (4.228% for the PLUS Loans, 1.057% for the student’s subsidized and unsubsidized loans). Students and/or families may choose to borrow [Private \(Alternative\) loans](#) to supplement their aid packages or in lieu of the federal loans.

Please refer to the [Educational Loans](#) section of our website for a list of alternative loan providers and [studentaid.gov](#) for additional information about the Direct loan programs.

Student Employment & Work Study

All PLU students at least 18 years of age are eligible to work on the PLU campus. In order to be employed, you must complete the [U.S. Citizen and Immigration Service I-9 Form](#), which confirms your eligibility to work in the U.S. You will need to bring a government issued picture ID and your social security card (not a photocopy) or a U.S. passport to complete the I-9 form with Student Employment. You are limited to working on campus to no more than 19 hours per week while school is in session (regardless of how many positions you hold). Jobs are available on a first come, first served basis. You can find postings for open positions on the [Student Employment website](#). Wages for campus jobs will begin at the state's minimum wage. On campus positions are convenient, do not require transportation and offer a flexible work schedule. Paychecks are available through direct deposit or for pick up at the Office of Financial Services around the 25th of each month.

If you have been offered federal or state work study, a portion of your wages are paid by those programs' funds. PLU pays the wages of on-campus employees working without work study eligibility. Earnings from federal and state work study are taxable income, but do not impact your SAI (Student Aid Index).

[Federal Work Study](#) (CWSP) is a need-based aid program that is included as part of your financial aid award if you have remaining eligibility after scholarships, grants and student loans have been awarded. Students eligible for work study who are not residents of Washington state are awarded CWSP. An offer of CWSP does not guarantee you a position nor the amount awarded. Consequently, **work study awards will not reduce the amount you may owe the university** when calculating your outstanding balance. All CWSP positions are on-campus. Federal Community Service Work Study (FCSW) allows you to work as a tutor or mentor at a local elementary, middle or secondary school.

[WA State Work Study](#) (SWSP) is a need-based aid program that allows eligible Washington residents to earn a paycheck to help pay for their indirect educational expenses during the academic year or during the summer break. All Washington residents with work study eligibility will be awarded SWSP. Students are limited to no more than 19 hours per week. Many off-campus employers pay an hourly wage that is higher than on-campus positions, as the program requires SWSP employees to be paid at the same rate as regular entry level employees for that employer. An offer of SWSP on your financial aid award does not guarantee you a position nor the amount awarded. Consequently, work study awards **do not reduce the amount you may owe the university** when calculating your outstanding balance. Students are paid every two weeks or monthly, depending on your employer's pay schedule. You will be required to complete the I-9 Form with your off campus employers before beginning your employment. Some of the SWSP employers include:

United Way of Pierce County
Interstate Distributors
Dept. of Children & Family Services

Puget Sound Educational Service District (8 locations)
Central Pierce Fire & Rescue
Dept. of Social & Health Services

Students awarded SWSP who find an eligible on-campus position must complete the I-9 and W-4 forms with Student Employment. Washington residents may participate in both work study programs, but need to be aware of their hours worked and how they may impact their academic performance.

Summer State work study provides an opportunity to work full time in June, July, and August if you are returning to PLU the following academic year. Summer State Work study employers are found throughout the state, so a summer position does not require you to be in Parkland for the summer. **However, PLU does offer housing for students with full time summer employment who expect to return to PLU in the fall.** Contact Student Employment if you are interested in finding a summer job in the State Work Study program.

Crediting Your Account with Financial Aid Funds

The following must be completed before your financial aid funds will credit your account and pay your university charges for the semester. Be sure you've complete all requirements that apply to you. If all disbursement requirements are satisfied, financial aid credits your account at the beginning of each semester on the following schedule:

Summer:	<i>June 1, 2025</i> (June 27, 2025 if not enrolled for Summer I)
Fall:	<i>August 23, 2025</i>
Jterm/Spring:	<i>January 5, 2026</i> (January 25, 2026 if not enrolled Jterm)

- 1. All Students:** Complete the Student Financial Agreement and Terms & Conditions of Award on your [Banner Web](#) account.
- 2. ALL BORROWERS of Federal Direct Loans** Remember to accept your loans on Banner Web. **First time borrowers must ALSO** complete Entrance Counseling session **AND** a Master Promissory Note (MPN) on www.studentaid.gov. After completion, these processes will be updated as "satisfied" on your Banner Web account after July 1, 2025. Loans will not disburse until these requirements have been satisfied in Banner.
- 3. Borrowers of the Federal Nursing Loans:** Accept the loans on your Banner Web account. You will be emailed in August (January, if entering in the spring) with instructions for completing an online application process.
- 4. Borrowers of the Federal Parent PLUS Loan:** Accept the loan on your Banner Web account. A parent must login at www.studentaid.gov, using their own Social Security Number and FSA ID after July 1, 2025. Parents have the option to borrow up to the full cost of attendance, minus any financial aid accepted by the student (this is the "maximum eligibility" option). Application requires authorizing the U.S. Department of Education to perform a credit check on the parent applicant (notice of loan approval or denial will only take a few seconds). If approved, the parent must sign a Master Promissory Note (MPN) with their FSA ID and password, and complete the application, which requires providing two references. The outcome of the PLUS application will be downloaded by PLU. Approved loans will result in an update to the PLUS loan amount and/or its status being updated to "CERT" (certified) on Banner Web. We will automatically offer the student an additional \$4,000 or \$5,000 in the Unsubsidized Direct Loan if the Parent PLUS Loan application is denied. The student **must accept the additional loan amount on Banner Web** before the additional loan amount can be processed.
- 6. Students selected for Verification:** A certain percentage of FAFSA filers are randomly selected for verification by the U.S. Department of Education. If selected, you must complete and turn in the applicable [Verification Worksheet](#). Be sure you download the worksheet that corresponds to your sub-group, V1, V4 or V5. Failure to complete the verification process will prevent all need-based aid (those with an asterisk in their name) from crediting your account.
- 7. Washington Residents:** If your award includes the WA College Grant, you must complete and return the [Student Directive for State Aid](#). Failure to do so will prevent your WA College Grant and WA State College Bound Scholarship from paying on your account. You have the option to choose to receive your state grant aid as a refund check instead of having it pay on your PLU owing balance. **HOWEVER**, doing so will increase your net (out-of-pocket) cost which must then be paid by student loans or by your own out-of-pocket funds. This document is required only once unless making a change to your choice of disbursement.
- 8. Using your financial aid to pay for off-campus living or out-of-pocket expenses:** If your financial aid award (not including work study) exceeds your university charges for the semester, you will have a credit balance on your account (**reflected as a negative dollar amount**) and eligible for a refund check to help pay for your off-campus living costs and/or other expenses not charged by the university. If you wish to receive a refund, you will need to provide banking information to the university for an electronic deposit, or a mailing address for a refund check to be delivered via the U.S. postal service.

Maintaining Your Eligibility for Financial Aid

As a financial aid recipient at PLU, you are responsible for being aware of and understanding your rights and responsibilities. The following policies could have an impact on your continued enrollment at PLU. Please contact us if you have any question on any of these policies. They are intended to help you finalize your aid award in a timely manner, avoid possible finance charges, and help you graduate on time.

1. **Satisfactory Academic Progress (SAP):** Financial aid recipients are required to maintain a cumulative GPA of 2.0 and cumulative pace of completion of 67%, where pace of completion is defined as the number of successfully completed credits divided by the number of attempted credits. You will be in warning status if you do not meet one of these benchmarks at the end of a term. A second consecutive semester of unsatisfactory progress will result in a suspension, or loss, of aid. Students whose GPA is below 1.0 or whose pace of completion is below 25% after their first term at PLU will be immediately suspended. You can appeal a suspension if you were facing extenuating circumstances. The full SAP policy can be found [here](#).

2. **President's, Harstad, and Regent's GPA Requirements: 3.0 Cumulative GPA**
Because the Regent's Scholarship, the Harstad Founder's Award, and President's Scholarship are the university's highest academic awards, if your GPA falls below this 3.0 minimum, *at time of renewal for the following academic year*, these three scholarships will be returned (reduced) to the University Academic Scholarship awarded to you upon admission to the university (before the President's Scholarship competition). If you subsequently raise your cumulative GPA back to 3.0 or better, eligibility for President's Scholarship, Harstad Founder's Award, or Regent's Scholarship will be reinstated for the subsequent semesters with the 3.0 minimum GPA.

Continued eligibility for the University Academic Scholarships remain unabated as long as you maintain satisfactory academic progress.

3. **Repeated Classes:** Classes previously passed with a **D-** or better may be repeated once and still be covered by federal financial aid funding. Classes repeated for a second time will not count toward your semester credit load and may reduce your eligibility for federal and state aid. Failed courses are not limited to a repeated maximum but run the risk of failing to meet the minimum GPA and pace requirements.
4. **Renewing Your Award for the 2026-27 Academic Year:** Eligibility for all federal and state aid, as well as need-based awards offered by PLU, require you to complete the FAFSA each year (or WASFA as applicable). The FAFSA for the 2026-27 academic year should be available by October 1, 2025. Students returning for the 2026-27 academic year should complete the FAFSA or WASFA as soon as possible after it becomes available.

Withdrawing From and Returning to PLU: Withdrawing from all your classes prior to the 11th day of class will result in a 100% refund of tuition and fees for the semester. Withdrawing after the 10th day of class results in a proration of your tuition charge and federal student aid based on your official withdrawal date from the university. Once more than 60% of the semester has elapsed, there is no tuition refund and all disbursable financial aid will be considered to have been fully utilized. To establish an official withdrawal date, you must submit a withdrawal form, which can be found on the Center for Student Success website. Students are encouraged to meet with Student Financial Services if contemplating withdrawing from the university, especially if the date of withdrawal falls during Jterm or spring semester. If you wish to return to PLU after withdrawing from the university or after a break in attendance, contact the Office of the Registrar to begin the re-entry process.

A. [Important Dates](#) if Withdrawing from PLU Summer Term I: (Undergraduates only; Graduate students must consult Student Financial Services)

June 6, 2025: Fifth day of class, Term I. If you officially withdraw from all of your summer classes on or before this date, you will receive a 100% refund of tuition. You become responsible for 100% of fee charges if you do not withdraw by June 2, the first day of the term. If you withdraw after June 7, you will be responsible for 100% of tuition and fee charges associated with Summer, Term I. If you are a new student in the summer and did not register for summer semester classes, you will be considered to have never enrolled at PLU for the term.

June 17, 2025: This is the date at which more than 60% of the term will have elapsed if enrolled for Term I only. This date is important only if you do not register for any Term II classes or if you withdraw from all Term II classes prior to ceasing your Term I attendance. If you withdraw prior to this date, your federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential life proration schedule. Financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Eligibility to work under the work-study programs terminate upon your withdrawal from the university.

Maintaining Your Eligibility for Financial Aid (cont.)

B. Important Dates if Withdrawing from PLU Summer Term II: (Undergraduates only; Graduate students must consult Student Financial Services)

July 11, 2025: Fifth day of class, Term II. If you officially withdraw from all of your summer classes on or before this date, you will receive a 100% refund of tuition. You become responsible for 100% of fee charges if you do not withdraw by July 7, the first day of the term. If you withdraw after July 11, you will be responsible for 100% of tuition and fee charges associated with Summer, Term II. If you are a new student in the summer and did not register for summer semester classes, you will be considered to have never enrolled at PLU for the term.

July 22, 2025: This is the date at which more than 60% of Term II will have elapsed. This date is important if you are registered for Term II classes only. If you withdraw prior to this date, your federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential life proration schedule. Financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Work-study employment terminates upon withdrawal from the university.

C. Important Dates if Withdrawing from PLU Summer Term I & II Combined: (Undergraduates only; Graduate students must consult Student Financial Services)

July 12, 2025: This is the date at which more than 60% of the combined summer term will have elapsed. If you withdraw prior to this date, your federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential life proration schedule. Financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Work-study employment terminates upon withdrawal from the university.

D. Important Dates if Withdrawing from PLU ABSN Summer Term:

June 5, 2025: Tenth day of class, ABSN Summer term. If you officially withdraw from all of your summer classes on or before this date, you will receive a 100% refund of tuition and fees. Your federal student aid will be prorated based on your date of withdrawal or last date of attendance. If you are a new student in the summer and did not register for summer semester classes, you will be considered to have never enrolled at PLU for the term.

July 23, 2025: This is the date at which more than 60% of the ABSN Summer term will have elapsed. If you withdraw prior to this date, your tuition charges and federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential life proration schedule. There is no tuition refund and all financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Work-study employment terminates upon withdrawal from the university.

E. Important Dates if Withdrawing from PLU Fall Semester:

September 11, 2025: Tenth day of class. If you officially withdraw from all of your fall classes on or before this date, you will receive a 100% refund of tuition and fees for the semester. Your PLU gift aid will be fully canceled, and your federal student aid will be prorated based on your date of withdrawal or last date of attendance. If you are a new student in the fall and did not register for fall semester classes, you will be considered to have never enrolled at PLU for the semester.

November 2, 2025: This is the date at which more than 60% of the semester will have elapsed. If you withdraw prior to this date, all PLU gift aid will be canceled, and your tuition charges and federal student aid funds will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential Life proration schedule. There is no tuition refund and all financial aid for the semester will be considered to be fully utilized if you withdraw on or after this date. Work-study employment terminates upon withdrawal from the university.

Maintaining Your Eligibility for Financial Aid (cont.)

F. Important Dates if withdrawing from PLU Jterm/Spring Semester:

January 9, 2026: Fifth day of class for Jterm. If you officially withdraw from all of your Jterm classes on or before this date, you will receive a 100% refund of tuition and fees for the term. If you withdraw after this date, you will be responsible for 100% of tuition and fee charges associated with Jterm. If you are a new student in the Jterm and do not register for Jterm classes, you will be considered to have never enrolled at PLU.

January 20, 2026: This is the date at which more than 60% of Jterm will have elapsed. This date is important only if you do not register for any spring semester classes or if you withdraw from all spring semester classes prior to ceasing your Jterm attendance. If you withdraw on or after this date, all Jterm financial aid will be considered to be fully utilized. If you withdraw prior to this date, your federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential Life proration schedule.

April 1, 2026: This is the date at which more than 60% of the combined Jterm/spring semester will have elapsed. If you withdraw prior to this date, your federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential Life proration schedule. Work-study employment terminates upon withdrawal from the university.

G. Important Dates if withdrawing from PLU Spring Semester:

February 13, 2026: Tenth day of class for the spring semester. If you officially withdraw from all of your spring classes on or before this date, you will receive a 100% refund of tuition and fees for the semester. If you are a new student in the spring and did not register for spring semester classes, you will be considered to have never enrolled at PLU for the semester.

April 13, 2026: This is the date at which more than 60% of the semester will have elapsed. If you withdraw prior to this date, all PLU gift aid will be canceled, and your spring semester tuition charges and federal student aid will be prorated based on your date of withdrawal or last date of attendance. On campus housing charges are prorated according to the Residential life proration schedule. There is no tuition refund and all financial aid for the semester will be considered to be fully utilized if you withdraw on or after this date. Work study employment terminates upon withdrawal from the university.

H. Returning to PLU: If you wish to return to PLU after withdrawing from the university or after a break in attendance, contact the Office of the Registrar to begin the re-entry process.

Maximum Time Frame for Aid Eligibility

A bachelor's degree at PLU requires a minimum of 128 credits. In order to graduate in four years, you must complete an average of 32 credits per year. Entering first year students can meet this requirement by completing at least 12 credits fall semester, four credits in Jterm, and 16 credits in the spring. Even if you never enroll for another Jterm, completing 16 credits per semester will get you to the required 128 credits. Our financial aid policies are intended to facilitate graduation in four years.

Why four years? Considering the cost of paying an additional year of tuition and living expenses, possibly incurring more student loan debt, and the loss of a year's salary, staying on track and graduating in four years simply makes good financial sense.

Maximum Financial Aid Eligibility Timeframes: If you are entering PLU as a first year student, we expect you to graduate in four years and no more than three years if entering as a transfer student. Take note of the following lifetime eligibility limits as they may impact your enrollment plans. Each policy listed below will be applied as soon as the condition it addresses is reached.

A. PLU Scholarships and Grants: Eligibility for PLU funded scholarships and grants are limited to the following:

First Year Students: If you enter PLU with less than 30 credits, you have eight semesters of eligibility. PLU gift aid is not available after this eighth semester, but you may appeal for a ninth semester if you use a semester of aid but have to withdraw due to a medical or family emergency. College credits earned in high school (via Running Start, International Baccalaureate or Advanced Placement or other college in high school programs) are not included in this 30 credit cap.

Transfer Students: If you enter PLU with 30 or more credits, you have six semesters of eligibility. No PLU gift aid is available after this sixth semester, but you may appeal for a seventh semester if you use a semester of aid but have to withdraw due to a medical or family emergency.

B. Federal Pell Grants: Federal regulations limit you to receiving this grant for the equivalent of 12 semesters. This includes any grant received prior to 1980 under the previous Basic Education Opportunity Grant (BEOG) program.

C. 128 Cumulative Credits – Graduation Requirements Satisfied: Once you have completed 128 credits and have satisfied all degree requirements for your declared major, you are no longer eligible for federal student aid, unless you are pursuing a second bachelor's degree for which you have not completed all requirements. In that case, a student is eligible for federal student loans and work-study only. The Washington College Grant and PLU gift aid remain available if you have not exceeded other program/policy limits.

Conditions of Financial Aid Award

If you are a recipient of financial aid (scholarships, grants, student loans, and work study programs) at Pacific Lutheran University, you are agreeing to the following terms and conditions:

1. There are no automatic renewals of need-based financial aid. You must apply for financial aid each year by submitting a Free Application for Federal Student Aid (FAFSA) or the Washington Application for State Financial Aid (WASFA)
2. A student's financial aid budget and determination of financial need is located on your banner web/self service account.
3. Renewal of non-need based financial aid is done by Student Financial Services.
4. Failure to accept the Offer of Financial Aid and/or submit all other required documents by the specified date may result in the cancellation of aid.
5. Federal Direct Loans (subsidized and unsubsidized) award amounts do not reflect origination fees deducted by the federal government prior to disbursement.
6. All federal loans (Direct and Nursing) require you to complete a master promissory note (MPN) and loan entrance counseling session.
7. The total of all financial aid (scholarships/grants, loans, work study) for the academic year may not exceed your financial aid budget (cost of attendance) for that given year.
8. The total of all PLU funded and endowed scholarships and grants, including benefits awarded via Tuition Remission or Tuition Exchange programs, may not exceed the amount of your PLU tuition charges for the year.
9. You are required to report to Student Financial Services any scholarships, grants, or loans not shown on the Offer of Financial Aid.
10. You must report any change in permanent address, enrollment status, or financial information previously reported on your FAFSA or WASFA. If any change occurs at any time during the academic year, your financial aid offer will be reviewed to determine if a revision is required.
11. All funds offered must first go toward payment of direct educational charges billed by PLU as reflected on your student account (e.g. tuition, fees, on-campus housing and food).
12. To receive PLU gift assistance, full-time status must be maintained (at least 12 credits per semester). A repeated course can be used to meet this requirement only ONCE, unless failed previously.
13. PLU scholarships and grants are available for fall and spring semesters only, with the exception of the Yellow Ribbon Matching Grant available for summer term.
14. Scholarship renewal requires that you meet GPA requirements as specified in this Financial Aid Handbook or the Pacific Lutheran University catalog.
15. In order to continue receiving financial aid, you must be making satisfactory academic progress, as discussed earlier in this handbook.
16. A work study award provides an employment opportunity for eligible students to potentially earn up to the amount specified on the Offer of Financial Aid for the academic year. Work study awards may be increased if student has remaining unmet need.
17. Should you withdraw from some or all of your classes, your financial aid may be adjusted according to university policy or a federally prescribed formula that makes you eligible for a refund of funds already paid on your account. This may include returning loan proceeds to the Federal Direct Loan program that previously paid toward your university balance, causing you to now have an owing balance. You should meet with a Student Financial Services specialist prior to withdrawing from the university to learn of its impact on your student account.
18. You agree that the materials contained in your financial aid file become the property of Pacific Lutheran University.
19. Changes in eligibility or terms of assistance for federal, state, private programs, or university funding may occur without prior notice.
20. Student Financial Services reserves the right to review, modify, or cancel financial aid offers at any time on the basis of information affecting your eligibility. This includes, but is not limited to changes in your financial, marital, residence, academic status or standing, or U.S. citizenship or permanent resident status, or changes in the availability of federal, state, private, or university funds.
21. Offers also may be modified based on disciplinary action taken against you or on the discovery of processing errors.

Revisions to your aid award for any of the above circumstances could modify your student account owing balance.

Conditions of Financial Aid Award (cont.)

If you are a recipient of Washington State Aid – Conditions of Award

Washington State Aid – Conditions of Award

By accepting state financial aid, you agree to the conditions listed below. If you have questions or find that you cannot comply with these conditions, please contact your institution's financial aid office.

1. You must meet the requirements for Washington State residency.
2. You do not owe a repayment to any state grant or scholarship nor are you in default on a state student loan.
3. You must be enrolled in an eligible program and not be pursuing a degree in theology.
4. If you hold a bachelor's degree or the foreign equivalent, you are not eligible to receive state grant funds.
5. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state funds you have received.
6. You must maintain the academic progress standards established by your institution in order to receive additional state aid.
7. There could be other circumstances that would require a repayment or reduction in your current award amounts.
8. You must meet all eligibility requirements for the state aid program(s) awarded.
9. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council (WSAC) and the institution through which the grant, scholarship, or work study is awarded, reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
10. If you fail to cash your check containing state funds or pick up any remaining funds by the close of the academic year, the funds shall be returned to the program at WSAC and treated as funds declined by you.

The State of Washington is offering you financial assistance to help support your educational expenses. Please visit <https://wsac.wa.gov/sfa-overview> to receive more information about financial aid, scholarships, work study, and student loans.

You may choose to voluntarily make financial contributions to WSAC in recognition of the assistance that you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact finaid@wsac.wa.gov for more information.

More Information & Resources

- 1. Glossary of Terms:** Financial aid has its own jargon, acronyms, and terminology that can be confusing or misunderstood. To assist you in understanding the financial aid programs and how they might affect you, we have provided a [Glossary of Terms](#) on the SFS website.
- 2. Frequently Asked Questions:** For answers to questions we frequently receive from new and continuing students, please refer to our [FAQ section](#).
- 3. Assisting with Your Bottom Line:** The following is a list of options that may assist you in securing additional funding to supplement your financial aid award. Please take note of the timelines of each option—funding is always limited and missing a deadline is often used as the first criteria to eliminate applications from consideration.
 - A. PLU Matching Scholarships (PLUMS):** PLU will match scholarships received from a church congregations, up to \$1,000 per year. To receive matching funds, a PLUMS application is required and must be submitted to Student Financial Services (preferably by August 25 each year). In addition, PLU must receive all PLUMS payments by October 1st each year. To download the PLUMS application, click [here](#).
 - B. Outside Scholarships:** There are many scholarships offered by organizations interested in helping deserving students complete their college education. One of the best places to access and apply for scholarships is www.thewashboard.org. This scholarship matching website is restricted to Washington residents only or to students attending colleges and universities located in Washington state. The number and dollar amounts of scholarships offered continues to grow each year. It is free, free of advertisements, and your best shot at actually being selected as a scholarship recipient. Create an account today, but recognize that the scholarship selection process begins anew each February for the following academic year. Other scholarship organizations also send notice of their scholarships to PLU — these scholarships are posted on our website at <https://www.plu.edu/student-financial-services/outside-scholarship-postings/>
 - C. Washington Opportunity Scholarship:** This scholarship is funded by a partnership between the Washington State Legislature, Microsoft, the Boeing Company, and is administered by the College Success Foundation. To be eligible, you must be a Washington resident and plan to major in a STEM major (science, technology, engineering, math, or health care). Scholarships range from \$2,500 to \$7,500 per year and the application cycle for each year begins in January. For additional eligibility criteria and application information, go to: www.waopportunityscholarship.org.
 - D. ICW Scholarships:** PLU is one of ten member schools of the Independent Colleges of Washington (ICW). ICW scholarships are limited to students attending one of its member schools, and as such the applicant pool is limited. Most scholarships are awarded to students in specific majors, so generally require you to have junior status or higher. Eligibility for some scholarships is based on being a resident of a specific WA county. For additional eligibility criteria and application information, click [here](#).
 - E. Private Student Loans:** Non-Federal student loans are available from commercial lenders if you need additional loan funding beyond your federal student loan annual limits. Loans are credit-based and most require dependent students to apply with a co-signer. For information on these alternative loans, go to our [alternative loan webpage](#).