



2026-27 Cost Estimator & PLUS Loan Worksheet

Part I: To calculate what you will owe, complete items below until an amount appears in "Amount Due to PLU".

IMPORTANT: As of Fall 2026, parents of new students can borrow only \$20,000 per year, with a lifetime limit per student of \$65,000.

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 _____

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 \$834. If your actual expenses exceed this amount, you must provide documentation to substantiate those higher costs.) _____

Anticipated Personal Expenses

(Maximum of \$2,142. If your actual expenses exceed this amount, you must provide documentation to substantiate those higher costs.) _____

Anticipated Transportation

(Maximum of \$770 if living on campus, \$1,979 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. 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.