PLU has put together valuable financial resources that may help you in managing your tuition costs for the next academic year. Resources like filing your FAFSA, applying for outside scholarships, utilizing loans, employment, purchasing or renting books, and payment options.

**FILE YOUR ONLINE FAFSA FOR 2014-15**

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

To apply for federal and state financial aid, students must complete a Free Application for Federal Student Aid (FAFSA). An analysis of your FAFSA determines how much you and your family can afford to contribute to your education. A variety of factors are taken into account: family income, total savings, family size, parents' age (and their need to save for retirement) and the number of siblings in college at the same time.

- For detailed instructions go to the Financial Aids website.
  [http://www.plu.edu/financial-aid](http://www.plu.edu/financial-aid)

**SCHOLARSHIPS**

**ICW SCHOLARSHIP DESCRIPTIONS FOR 2012-2013**

**Richard E. Bangert Business Award** - (2) $1,500

- Applicants must be a junior or senior at the time of award (Fall 2014), majoring in business or a business-related field, articulate their understanding of the role of a business leader in our society, and must have demonstrated financial need. The award is not renewable.
- Obtain ICW scholarship application from your financial aid office or [www.ICWashington.org/scholarships](http://www.ICWashington.org/scholarships).
- Required one page essay topic: How will my education at this college impact my career choice?

**E. K. & Lillian F. Bishop Foundation Scholarship** – (2) $2,500

- Students who have a permanent home address in Grays Harbor County, WA, and who articulate the impact Grays Harbor County has had on them. Applicants must demonstrate financial need. The award is not renewable.
- Obtain ICW scholarship application from your financial aid office or [www.ICWashington.org/scholarships](http://www.ICWashington.org/scholarships).
- Required one page essay topic: How will my education at this college and my years in Gray’s Harbor County impact my career choice.

**The Boeing Company STEM Scholarship** – (1) $2,500

- Applicants must be a junior or senior at time of the award (Fall 2014), and majoring in science, technology, engineering or mathematics (STEM) field; should demonstrate involvement in community service, and have a minimum 3.25 GPA. The award is not renewable.
- Obtain ICW scholarship application from your financial aid office or [www.ICWashington.org/scholarships](http://www.ICWashington.org/scholarships).
- Required one-page essay topic: How will your STEM education at an independent college impact your role in the future of Washington?
Stanley O. McNaughton Community Service Award – (2) $3,000
- Applicants must be a junior or senior at the time of award (Fall 2014). They should demonstrate a history of dedicated volunteer service throughout high school and college, balanced by academic achievement. Applicants must have demonstrated financial need. The award is not renewable.
- Obtain ICW scholarship application from your financial aid office or at www.ICWashington.org/scholarships.
- Required essay topic: Your experience and views on volunteerism and community service

Garrett J. Goodchild Achievement Award (college Sophomore) – Up to $7,500 over 3 years – Confirmed
As a memorial to Garrett J. Goodchild who passed away in 1996 in his senior year at Eastlake High School in Redmond, WA, family and friends established the Garrett J Goodchild Achievement Award.
- This scholarship is intended to assist a college sophomore who graduated from either Eastlake High School or Redmond High School and attending one of the 10 institutions of the Independent Colleges of Washington.
- Applicants should be sophomores in college who take seriously the opportunity for a college education and have a background of solid academic achievement (minimum cumulative GPA of 3.0), school leadership credentials, and community involvement. Student financial need is considered.
- The scholarship is $2,500 per year renewable for up to three years provided the student maintains a minimum of 3.0 GPA.
- Required one-page essay topic: How does your academic preparation and community service impact your leadership at this university?
- Obtain ICW scholarship application from your financial aid office or at www.ICWashington.org/scholarships

GROUP HEALTH COOPERATIVE SCHOLARSHIPS

The Auxiliary of Group Health Cooperative - (5) $1,500
- Undergraduates can be pursuing any field of study.
- Graduates must be in a clinically based program related to health care.
- Generally, the scholarships are open to Group Health members or voting members, staff, and their dependents, and volunteers with at least 150 hours of documented service.
- For specific eligibility requirements and an application, go to the member site of ghc.org and search "academic scholarships". For more information e-mail developmentservices@ghc.org.

Bernice Cohen Sachs, MD, Endowed Fund for Women Medical Students - up to $3000 each
- Eligible for women medical students
- Awards are based on financial need and demonstrated community involvement during undergraduate or medical school years.
- Generally, the scholarships are open to Group Health members or voting members, staff, and their dependents, and volunteers with at least 150 hours of documented service.
- For specific eligibility requirements and an application, go to the member site of ghc.org and search "academic scholarships". For more information e-mail developmentservices@ghc.org

OTHER SCHOLARSHIPS

TheWashBoard.org
A scholarship search engine specifically for Washington state residents or students attending colleges and universities in Washington State.

- How it Works:
  o Go to theWashBoard.org
  o Complete the student profile
  o Explore scholarships that match your profile
  o Apply and submit your application by the due date
**Collegescholarships.org**
A scholarship search site that doesn't require you to login or register. Scholarships can be filtered by your state, student type, academic area, degree type, and other extra curricula activities. Additional information is provided on writing scholarship essays and thank you letters, and other saving tips.

**Scholarships.com**
Search their database for scholarships that might apply to you. Or sign up for their newsletter and receive information right to your e-mail!

**TruFit Good Citizen Scholarship® (10) $5,000**
Applicants must demonstrate good citizenship through community volunteerism and leadership. You must be a U.S. Citizen, 16 or older. Attending or accepted to a four-year college, university or graduate program and who have been active in community service. **Applications are open from 4/15 to 5/6 or until 2,000 applications have been received.** Required: Write an essay of no more than 500 words demonstrating their good citizenship through community volunteerism and leadership. Provide two references that are directly connected to their community involvement. For full details go to [www.charterone.com/scholarship](http://www.charterone.com/scholarship).

**David M. Irwin Friend of Higher Education Award (1) Up to $1,000 confirmed**
Applicants must be a college junior or senior in good standing at the time of the award (Fall 2014) and show the transformational impact attending an independent college has had on their lives. Students with a GPA of 2.5 to 3.0 are especially encouraged to apply.

**William G. Saletic Endowed Scholarship (1) Up to $1,000 confirmed**
Applicants must be a college junior or senior in good standing with a declared major in history or political studies at the time of the award (Fall 2014). Students with a GPA of 2.5 or above are encouraged to apply.

**College Board Scholarships**
The College Board's online scholarship search. After a brief questionnaire, the site brings up a listing of scholarships for which you might be eligible.

**PLUMS (PLU Matching Church Scholarship)**
The purpose of this program is to provide financial assistance to undergraduate students attending Pacific Lutheran University. Through the PLUMS program, PLU will annually match individual scholarships provided by congregations or organizations within the church, up to $1000.

**Who Is Eligible?** To qualify, a student must be a full-time undergraduate student offered admission or currently enrolled at PLU. Dependents of Pacific Lutheran University employees receiving Tuition Remission are not eligible for a matching scholarship.

**How is the program administered?** PLU matches scholarship monies received from congregations, up to $1000, based on the following stipulations: PLUMS is a cooperative effort between the congregation's selection committee and the PLU Financial Aid Office.

**Annual application is required** – Download application [www.plu.edu/financial-aid/documents-and-forms](http://www.plu.edu/financial-aid/documents-and-forms)

- *Only applications received by August 15 are considered for a PLU Matching Scholarship.*
- PLUMS has limited funding and is awarded on a first-come-first-served basis.
- Church scholarship payments must be received by September 25th in order to be matched by PLU. Church payments must be made directly to PLU. Payments made directly to students are not considered for matching funds.
- Financial need is not considered when awarding PLUMS.
CREDIT UNIONS, EMPLOYER, CLUBS, ETC.
Check with your Credit Union, your Employer, Clubs or Organizations you belong to for scholarships

LOANS

FEDERAL LOANS
PLU's Office of Financial Aid will determine your eligibility and will award these loans on your Offer of Financial Aid

Federal Subsidized Loan
- This loan is awarded on the basis of financial need.
- The financial need of a student is determined by the FAFSA application.
- Interest on loans borrowed after 2011-12 will begin to accrue during the grace period between graduation (or dropping below half time enrollment) and the start of your loan repayment six months later.
- Loan repayment begins six months after you complete the program, or drop below half time, which at Pacific Lutheran University, is six credits for undergraduates, four for graduate students.
- The interest rate for 2013-14 is 3.86%, with a 1.072% loan fee. Annual interest rates vary and are determined by July 1st of each year. Loan fees are subject to change.

Federal Unsubsidized Loan
- This loan is not awarded on the basis of need, but a FAFSA is required.
- The student will be charged interest from the time the loan is disbursed until it's paid in full. If the student allows the interest to accumulate while in school or during other periods of nonpayment, it will be capitalized, that is, added to the principal amount of your loan and additional interest will be based on that higher amount.
- Interest on the unsubsidized loan for 2013-14 is 3.86%. Annual interest rates vary and are determined by July 1st of each year. Loan fees are subject to change.

Federal Perkins Loan
- This loan is awarded on the basis of financial need.
- The financial need of a student is determined by the FAFSA application.
- A Federal Perkins Loan is a low-interest loan for undergraduate students with financial need.
- Loan repayment for this loan is paid and managed by PLU Student Loans.
- Interest on a Perkins Loan is 5%.

Federal Nursing Loan
- The Federal Nursing Loan is awarded based upon financial need.
- The financial need of a student is determined by the FAFSA application.
- Students accepted for admission into the PLU School of Nursing and enrolled at least half-time in the nursing program may be considered for a low interest, federally funded Nursing Loan.
- It has a repayment grace period of nine months after graduation, or less than half time enrollment, whichever comes first.
- Federal Nursing Loans have a fixed interest rate of 5%.

PRIVATE LOANS

Alternative Loans -
Private (or alternative) education loans are credit based loans made through commercial banks and credit unions. This loan is in the student’s name with a credit worthy co-signer. Before borrowing a private education loan, it is important that you consider:
- Researching all applicable loan fees associated with borrowing a private loan. Because these are commercial loans, there will be either upfront fees, or fees added when loans are disbursed or when they enter repayment.
• **Understanding how your interest rate is calculated**, when it begins to accrue, how often it is adjusted, whether there is an interest rate cap, how often the accrued interest is added to your loan principal, and how accruing interest will increase the total cost of borrowing.

• **Understanding the terms and conditions of your loan**, the repayment timelines, and your repayment deferment options, if any.

• **Knowing the difference in your loan terms and costs if you use a co-signer**. Most lenders offer better loan terms on loans secured with a co-signer.

• **Understanding that private education loans are considered an outside resource** like outside scholarships. These loans must be considered as part of your financial aid package. The sum of your private loans (in combination with other financial aid awards) cannot exceed your total cost of attendance for the year.

• **How Much Can I Borrow?** Your private loan maximum is the difference between your current financial aid award and your cost of attendance, as determined by the PLU Financial Aid Office. When applying for a private loan, you will be borrowing loan funds for one academic year at a time.

• **How do I apply?** After you have determined that you will need to borrow an additional private loan, go to the application website of your selected lender and complete their on-line application. Your lender will collect the necessary application documents from you to make their loan decision. Once your application has been approved, your lender will notify the PLU Financial Aid Office. Please note that if you apply with a cosigner who possess a better credit record than yourself, you could improve the likelihood of loan approval and the terms (and cost) of your loan.

• **Where Do I Find a Lender?** Pacific Lutheran University does NOT recommend specific private education loan providers, nor does the university have agreements with ANY lenders. You are free to borrow a private education loan from ANY lender. All private lenders complying with federal regulations must provide to you Federal Truth-in-Lending Disclosure Statements (which outlines your cost of borrowing their loan) when you apply, are approved and prior to the loan disbursement. They will also provide you with a *Private Education Loan Applicant Self-Certification Form*, which you must sign and return to them before they can process your loan.

• **Go to** [http://www.plu.edu/financial-aid/types-aid/loans](http://www.plu.edu/financial-aid/types-aid/loans)

Personal Loan from a Parent, Relative or Friend
Talk to a family member or friend for assistance with a personal loan

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**MAXIMIZING YOUR CREDITS HOURS EACH ACADEMIC YEAR**

- 12-17 credit hours either Fall or Spring is the same price
- Utilize J-Term for up to 5 credit hours at no additional cost
- Attend Summer 2014 sessions at a reduced rate per credit hour

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**EMPLOYMENT**

- Summer/Academic Year - Use your paychecks from your employment either on or off campus to help you with your costs.
- Benefits from the employment experiences provided to students spark exploration of career paths and result in development of workplace skills as well as strengthening areas of personal growth.
- Need help finding a job: The Student Employment Office works with current degree seeking students to assist them in their employment endeavors—whether through work-study employment or finding a job on campus.
- If you have a full or part time job, your employer may have a tuition reimbursement program. Check with your Human Resource department.
HOW CAN YOU PAY FOR BOOKS?

Rent, Read and Return your Books
Garfield Book Store’s goal is to provide you with a convenient, cost-saving option in addition to the online rental program we currently offer through our website and the used books we carry in store. While not all books will be available to rent, those that are available could save you up to 50% off the cost of a new book. If we do not have your textbook available to rent, we have the option of renting them through our affiliate site, rentsbooks.com to have your books conveniently shipped to your home. Books that are rented through the affiliate are not returnable in store.

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Do a search on the Internet for college books.

Qualify for a Book Advance if your financial aid covers your costs + extra
If your financial aid covers your costs for the academic year and you will have excess $’s left over, you may qualify to have your books charged to your student account. Contact the Student Services Center for more information

UTILIZE THE TUITION MANAGEMENT SYSTEMS (TMS) MONTHLY PAYMENT PLAN

TMS Benefits:
- Smaller monthly payments instead of one large payment
- No approval needed
- Use the automatic monthly payments

Types of Plans:
- 5 Month (for 1 semester, either Fall or Spring)
- 10 Month (for Fall and Spring semesters)
- 12 Month (Only offered to students who have used TMS, made all payments on time for at least 1 year)

PAY ELECTRONICALLY

Electronic Check Payment
Go to banweb.plu.edu
Choose Make a payment
Choose Make a Payment on Behalf of Someone Else - it is easier
Follow the instructions. You will need the student PLU ID.

NOTE: If you pay with an electronic check it is free. If you pay with a bankcard, there is a 2.5% fee added to your total amount. We accept MasterCard, VISA, American Express and Discover.
NEED FURTHER ASSISTANCE?

Visit the Student Services Center
Hauge Building, Room 102.

Business Hours:
Monday through Friday 9:00am-5:00pm.
253-535-7161 or 800-678-3243

Student Services Center, Pacific Lutheran University, Tacoma WA 98447