

Estimating Bills to Set-up a Payment Plan or to Apply for Loans

Below uses estimated amounts for tuition/fees (housing/meals rates are accurate for 24/25)

We bill semester by semester – not for the full year.

Aid is awarded for the full year – be sure to use half of your aid below (less origination fees)

Additional loans – apply for the full year need – KU will split amount half for fall and half for spring

Note: There is a **housing residency requirement** to live on campus with exceptions for some students.

Please refer to the [Housing Residency Requirement](#) website for more information.

Housing and Meal Plan costs will vary based on assignment or election.

Calculating for a Payment Plan?

Example is a new full time PA student living in a traditional hall w/ Platinum Meal Plan (default).

Student qualifies for 5,500.00 in Stafford Loans, 2,750.00 per semester (2,722.00 after origination fees).

	Example:	Enter your figures here:
Tuition / Fees	6,000.00	<input type="text"/>
Housing	3,752.00	<input type="text"/>
Meal Plan	2,255.00	<input type="text"/>
Total Costs	<input type="text" value="12,007.00"/>	<input type="text"/>

Estimated Tuition Per Semester

First semester UG PA Res
 \$ 6,000.00
 First semester UG non-PA Res
 \$ 8,500.00
 Returning UG PA Res
 \$ 5,800.00
 Returning UG non-PA Res
 \$ 8,300.00

Stafford Loans:

(based on credits Completed)

0-29 credits =
\$2,722.00/sem

30-59 credits =
\$3,215.00/sem

60+ credits =
\$3,711.00/sem

Aid 1 - Stafford	(2,722.00)	<input type="text"/>
Aid 2		<input type="text"/>
Aid 3		<input type="text"/>
Total Aid	<input type="text" value="(2,722.00)"/>	<input type="text"/>
Semester Plan Amount	<input type="text" value="\$ 9,285.00"/>	<input type="text"/>

Common Housing Per Semester:

Traditional Hall*
 \$ 3,752.00
 Dixon double room
 \$ 4,024.00
 GBVS double room
 \$ 4,636.00
 GBVW double room
 \$ 4,326.00
 *typical freshman housing

Helpful Information:

1. Review Loan Options on the **Additional Funding Options** handout or the financial aid website
2. Use the calculation above to set up a payment plan for the semester, or to take more loans.
3. **Applying for loans** – apply early in June for the upcoming year, or as soon as you can after that
 - a. **Double** the semester plan amount above & apply for the **full year** amount
 - i. Half will be added to Fall and half will be added to Spring
 - b. **June** - apply for loans in June so they can show on the bill (or as soon as you can)
 - c. Loans may take a few weeks to show as pending aid so don't delay applications
4. **Loan Period** August 2024 to May 2025 (Spring only is January 2025 to May 2025)
5. **Complete ALL promissory notes and co-signer information!**
 - a. Lenders may request additional information for loans – such as driver's license copies
6. Call Financial Aid if you have trouble with the loan applications or lenders - 610-683-4077
7. Student Accounts can help with your calculations above – 610-683-4133 or studentaccounts@kutztown.edu.

File your FAFSA every year – it usually opens October 1st each year for the following school year