

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 25/26)

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 or Loans?

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	Estimated Tuition Per Semester First semester UG PA Res \$ 6,000.00 First semester UG non-PA Res (Reduced Rate) \$ 8,600.00 Returning UG PA Res \$ 5,800.00 Returning UG non-PA Res (Reduced Rate) \$ 8,400.00 Returning UG non-PA Res (No Reduced Rate) \$ 11,900.00
Common Housing Per Semester Traditional Hall double room only* \$ 3,940.00 Dixon double room \$ 4,225.00 University Place double room \$ 4,355.00 GBVS double room \$ 4,870.00 GBVW double room \$ 4,545.00 *typical freshman housing **single rooms, if avail, cost more	Housing	3,940.00	
	Meal Plan	2,355.00	
	Total Costs	12,295.00	
	Aid 1 - Stafford	(2,722.00)	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 2			
Aid 3			
Total Aid	(2,722.00)		
	Semester Plan Amount	\$ 9,573.00	

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 2025 to May 2026 (Spring only is January 2026 to May 2026)
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