

Estimating Tool Worksheet at Kutztown University

Use the chart below to determine your estimated costs after aid for the 26/27 year

- 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– KU will split amount half for fall and half for spring
- ACTUAL costs will be announced in mid-July with billing shortly after – due first week of August

Housing residency requirement

Most students must live on campus for their first two years. Some exceptions may apply. Please refer to the [Housing Residency Requirement](#) website for more information and guidance.

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

Estimating Costs for Payment Plans 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 Direct Loans, 2,750.00 per semester (2,722.00 after origination fees). Turn over for more cost options for your selections and calculations.

	Example:	Enter your figures here (see reverse side):
Tuition / Fees	6,500.00	
Housing	4,059.00	
Meal Plan	2,430.00	
Total Costs	12,989.00	
Aid: Direct Loans	(2,722.00)	-
Aid 2		-
Aid 3		-
Total Aid	(2,722.00)	
Semester Plan Amount	\$ 10,267.00	

Helpful Information:

1. Review Loan Options on the [Additional Funding Options](#) handout
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 amount above & apply for the **full year** amount
 - i. Half will be added to Fall, and half will be added to Spring
 - b. Loans may take a few weeks to show as authorized aid so don't delay applying
4. **Loan Period** August 2026 to May 2027 (Spring only is January 2027 to May 2027)
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; call or [email](#)

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

Figures Needed:

TUITION / FEES *ESTIMATED COSTS PER SEMESTER*

Undergraduate Students

- First Semester PA Resident = 6,500.00
- First Semester Non-PA Resident (reduced rate) = 9,000.00
- Returning PA Resident = 6,200.00
- Returning Non-PA Resident (reduced rate eligible) = 8,700.00
- Returning Non-PA Resident (not eligible for reduced rate) = 12,600.00

HOUSING COSTS

Other options and rates may be available, please see the [Housing website](#)

- Traditional Hall (double room) = 4,059.00
- Traditional Hall with AC (double room) = 4,262.00
- Dixon Hall (double room) = 4,452.00
- University Place (double room) = 4,452.00
- GBVS (double room) = 4,998.00
- GBVW (double room) = 4,848.00

*Single rooms, if available, cost more

DINING COSTS

MyTime Dining is required for all rooms except GBV apartments, Honors Building and efficiency apartments in Dixon Hall. [Meal Plans website](#)

- Diamond Meal Plan includes 250.00 in Flex = 2,530.00
- Platinum Meal Plan includes 150.00 in Flex = 2,430.00 (default meal plan)
- Gold Meal Plan includes 50.00 in Flex = 2,330.00

STAFFORD LOANS

These are based on credits completed before the semester starts.

0-29 credits completed – 2,722.00 per semester

- 5,500.00 for the year and 2,750.00 for the semester before origination fees

30-59 credits completed = 3,215.00 per semester

- 6,500.00 for the year and 3,250.00 for the semester before origination fees

60+ credits completed = 3,711.00 per semester

- 7,500.00 for the year and 3,750.00 for the semester before origination fees

*Should a student change grade levels mid-year they can request Financial Aid Services to review for any additional loan funds for the 2nd semester.

OTHER AID

These can be other grants or scholarships that you can add to the calculation based on notification.

EMAILS

Student Accounts: studentaccounts@kutztown.edu

Financial Aid Services: financialaid@kutztown.edu