



**Goal: Determine Your Grad PLUS Eligibility**

Federal student loans can cover the entire Cost of Attendance. The steps below are intended to help guide you towards a basic budget and help you consider the additional cost of Grad PLUS funding.

Identify your budget.

First time budgeter? Use a website that offers free budgeting materials such as [mint.com](http://mint.com) or [feedthepig.org](http://feedthepig.org).

Identify the UWS Cost of Attendance (COA)

- Log into [my.uws.edu](http://my.uws.edu)
- Click “Finances “
- Click “Financial Aid”
- Click “Student Budget”
- Look at “Cost of Attendance” for final number
- Be sure to toggle to the appropriate school year

My Budget	UWS COA

Tip: Make sure you know your enrollment period  
One quarter = Three months  
Your personal budget should reflect the UWS COA

Total “Cost of Attendance”	
- Total student aid (loan, grants, scholarships, etc.)	-
= maximum net PLUS eligibility	=

All PLUS loans go through a credit check. If denied, you have endorser and credit challenge options.

Borrow wisely. Grad PLUS loans have the highest interest rates and origination fees. If possible, reduce spending.

Concerned about budgeting? Credit history? Investing in your educational future? Contact the Financial Aid Office.

