

Law Grad PLUS Worksheet
to help determine Federal Graduate PLUS Loan Amount for 2025-26

SUMMARY OF STEPS

1. Determine the amount you will owe Suffolk for the year (your direct charges).
2. Calculate your balance after anticipated payments and financial aid.
3. Determine living expenses for nine months if you wish to use loans for these costs.
4. Calculate the *gross amount* of your Direct Graduate PLUS Loan.

STEP 1. Determine your Direct Charges

Tuition

Housing, if living on campus: \$ 22782 for fall and spring

= **TOTAL DIRECT**

CHARGES: **FULL TIME JD/Day tuition** = 64046; \$ 62610 tuition plus \$ 1436 required fees
PART TIME JD/EVENING = 48036; 46958 tuition plus \$ 1078 required fees

Joint degree, LLM, SJD, and less than full-time enrollment are charged a per credit rate. Please visit the [webpage](#) for Student Account Services for information on tuition and fees for your specific program.

STEP 2. Calculate your Balance

$$\begin{array}{rcl} & \underline{\hspace{2cm}} & \text{Anticipated Payments*} \\ + & \underline{\hspace{2cm}} & \text{Grants/Scholarships} \\ + & \underline{\hspace{2cm}} & \text{Direct Unsubsidized Loan (use net amount only)**} \\ = & \underline{\hspace{2cm}} & \text{TOTAL CREDITS} \end{array}$$

Your balance is the difference between your total direct charges and your total credits.

$$\begin{array}{rcl} & \underline{\hspace{2cm}} & \text{Total direct charges (from Step 1)} \\ - & \underline{\hspace{2cm}} & \text{Total credits (see above)} \\ = & \underline{\hspace{2cm}} & \text{TOTAL BALANCE DUE TO SUFFOLK} \end{array}$$

* Payments can be made via the Suffolk University Payment Plan (SUPP) or by the specified due date each semester. For more information on payment options and due dates, please visit the [Student Accounts webpage](#).

**Federal Loans are subject to an origination fee. Students will receive a tuition credit for a slightly smaller amount than the amount borrowed due to the origination fee. When considering the amount you will receive from your loan(s), please use the net amount.

Fee for Federal Direct Unsubsidized loans disbursed before October 1, 2024 = 1.057%
(To determine net amount, take the loan amount awarded and multiply by 0.98943)

For the Federal Direct Unsubsidized loans in the gross amount of \$20,500, the net amount is \$20,284.

STEP 3. Determine Living Expenses for Nine Months (Not to Exceed Amount Allowed by Financial Aid).

If you do not wish to borrow loan funds to assist with your living expenses and only wish to cover the costs for which you will be billed by Suffolk, please skip to Step 4.

	_____	Books	(up to \$1250 for day and \$920 for evening)
+	_____	Housing and Food off campus *	(up to \$ 30496)
+	_____	Transportation	(up to \$ 3432 if off campus; \$ 1538 if on campus)
+	_____	Miscellaneous**	(up to \$5220, health insurance is included here, if applicable)
=	_____	TOTAL LIVING EXPENSES	

*Includes rent/mortgage, tenant/homeowner's or rental insurance, heat, utilities OFF CAMPUS ESTIMATES

**Includes cell phone, child care, cleaning, laundry, and health insurance.

Health insurance must be waived every academic year. if not waived, health insurance is charged in the fall only. Cost for 24/25 = \$ 3225. Use [this link to waive](#) health insurance.

Suffolk University's Counseling, Health and Wellness Center can be reached at 617-573-8226, health@suffolk.edu.

STEP 4. Calculate Graduate PLUS Loan Amount.

	_____	Total Balance Due (from Step 2)
+	_____	Living Expenses (if applicable, from Step 3)
=	_____	TOTAL AMOUNT OF NET FUNDS REQUIRED

Due to the origination fee, you must calculate the gross amount of loan necessary to receive a net disbursement of the amount you require.

	_____	Total amount of net funds required (from above)
÷	.95772	PLUS loan origination fee
=	_____	TOTAL REQUESTED GROSS PLUS LOAN AMOUNT

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