

## 2024-2025 - Post-Bac Pre-Med (PBPM) Borrowing Scenarios

Amounts are **estimates only and not legally binding**.

If you feel your needs are different, then we can work with you on a borrowing plan.

Please note that health insurance available through Goucher is **not included** in these estimates, but you are able to submit a request to increase loans to help cover this optional cost.

**No Borrowing** – Please refer to the Billing Office web page for payments and payment plan options  
<https://www.goucher.edu/billing/payment-options> or e-mail [graduatebilling@goucher.edu](mailto:graduatebilling@goucher.edu)

### Plan A: Borrowing \$20,500 in [Federal Unsubsidized loans](#)

This plan is designed to cover your billable costs for the Summer 2024 term, making Fall 2024 the first term where you need to make additional payment arrangements. **Students should complete all required steps to accept loans by the due date.**

Term	Billable Costs	Gross Loan (subject to <a href="#">federal origination fee</a> )	<i>Estimated</i> Remaining Billable Due	Books, Housing, Meals, Misc.
Summer 2024	\$10,560 (-\$500 deposit)	\$10,166	No payment due	Paid out-of-pocket
Fall 2024	\$17,160	\$5,167	\$12,048 (due 8/19/2024)	Paid out-of-pocket
Spring 2025	\$18,480	\$5,167	\$13,368 (due 1/24/2025)	Paid out-of-pocket

To cover all billable costs, also apply for **at least** a \$26,539 Graduate PLUS or private loan by June 7 2024.

### Plan B: Maximum Borrowing - \$20,500 in [Unsubsidized](#) and \$47,000 in [Grad PLUS loans](#)

For students who need to borrow to help with indirect costs such as books and living expenses. Funds you are borrowing are paid to you as a “refund” issued by the billing office after the loans are applied to your account. See estimated dates below.

Term	Gross Unsub. (subject to <a href="#">federal origination fee</a> )	Gross PLUS (subject to <a href="#">federal origination fee</a> )	<i>Estimated</i> Credit/”Refund”	<i>Estimated</i> Refund Date
Summer 2024	\$15,520	\$0	( \$4,795 )	6/14/2024
Fall 2024	\$2,490	\$22,800	( \$7,139 )	9/6/2024
Spring 2025	\$2,490	\$24,200	( \$7,159 )	2/7/2025

**It is best to wait until the first week of June 2024 to apply for a maximum Graduate PLUS loan.**

You may use the link below, and the login is the same FSA ID as for your FAFSA.

<https://studentloans.gov/myDirectLoan/launchPLUS.action?plusType=gradPlus>

If you will be expecting a refund, please go to the billing page linked below to set up your BankMobile preferences.  
**Please remember to plan ahead, as you won’t have access to funds until the estimated refund dates indicated above.**

<https://www.goucher.edu/billing/refund-policy/request-for-refund>

If you have any questions, you may contact the financial aid office: [finaid@goucher.edu](mailto:finaid@goucher.edu)