

2025-2026 - 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

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

This plan is designed to cover your billable costs for the Summer 2025 term, making Fall 2025 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 federal origination fee)	<i>Estimated</i> Remaining Billable Due	Books, Housing, Meals, Misc.
Summer 2025	\$10,880 (-\$500 deposit)	\$10,490	No payment due	Paid out-of-pocket
Fall 2025	\$17,680	\$5,005	\$12,728 (due 8/22/2025)	Paid out-of-pocket
Spring 2026	\$19,040	\$5,005	\$14,088 (due 1/20/2026)	Paid out-of-pocket

To cover all billable costs, also apply for ***at least*** a \$27,999 Graduate PLUS or private loan by June 15 2025.

Plan B: Maximum Borrowing - \$20,500 in [Unsubsidized](#) and \$48,374 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 federal origination fee)	Gross PLUS (subject to federal origination fee)	<i>Estimated</i> Credit/“Refund”	<i>Estimated</i> Refund Date
Summer 2025	\$16,184	\$0	(\$5,630)	6/13/2025
Fall 2025	\$2,158	\$23,507	(\$6,950)	9/5/2025
Spring 2026	\$2,158	\$24,867	(\$6,910)	2/6/2026

It is best to wait until mid-June 2025 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://studentaid.gov/plus-app/grad/landing>

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