

# LUTHER COLLEGE

## 2026-27 Luther College Cost Estimate Worksheet

How much should I expect to pay directly to Luther? This is one of the most frequently asked questions by students and families in planning for college. This worksheet should better assist you in understanding your total charges and the portion that will be covered by the financial aid offered to you. The remaining amount is your family's cost for the year. Review the information on the financial aid website, [finaid.luther.edu](http://finaid.luther.edu), to fully understand what you have been offered and to explore other financing options that may be available to you and your family.

### Part One: Estimate Your Total Luther Charges for The Year

<b>Tuition:</b> Tuition is charged to all students and is based on the number of credits for which you enroll. If you plan to enroll full-time (minimum of 12 credits per semester and a maximum of 36 credits per year), your 2026-2027 tuition is:	\$55,140
<b>On-Campus Housing and Food:</b> The 2026-2027 on-campus charge for a double room (housing) and full (meal) food plan is:	\$12,710
<ul style="list-style-type: none"> <li>If this is not your housing and food arrangement, please see the 2026-27 Cost and Payment Information on the Financial Services website for the applicable cost associated with your housing and food choice. Please remove this charge if you are not planning to live on campus.</li> </ul>	
<b>Total Direct Charges for Living On-Campus and Attending Full-Time:</b>	\$
<b>Additional Fees:</b> In addition to the mandatory Technology fee, Health and Well-being fee and Student Activity fee of \$1120, additional fees may be charged according to your particular course work and activities.	\$ _____
<ul style="list-style-type: none"> <li>If you are taking private music lessons, add \$680 per semester for each credit hour of private lessons you are taking (\$1,360 for the year).</li> <li>First-year student also pay a one-time Commencement Fee of \$90 and a Lifetime Transcript Fee of \$145.</li> </ul>	
<b>Total Estimate of Academic Year Charges for Student Living On-Campus:</b>	\$

### Part Two: Estimate Your Total Credits for The Year

<b>Total Grant Assistance:</b> Include all grants and scholarships listed on your offer of assistance:	\$ _____
<ul style="list-style-type: none"> <li>Luther College requires that all outside agency awards be submitted to the Financial Aid Office. Federal regulations require that these funds be coordinated with your financial aid.</li> </ul>	
<b>Federal Direct Subsidized and/or Direct Unsubsidized Loan:</b> The Federal Direct Subsidized and/or Unsubsidized Stafford Loan requires an estimated reduction of a 1.057 percent origination fee:	\$ _____
<ul style="list-style-type: none"> <li>The total loan will be adjusted as shown (example: <math>\\$5,500 \times 0.9894 = \\$5,442</math> if a first-year student takes the whole amount of their federal loan).</li> </ul>	
<b>Total Estimated Credits for the Academic Year:</b>	\$

### Part Three: Estimate What You Will Pay

<b>Subtract the total estimated credits from the total estimated charges to determine the approximate amount you will owe Luther College for the full academic year:</b>	\$
<b>Work-Study:</b> Earnings are normally used to cover personal expenses during the school year. However, by participating in the Work Study Payroll Deductions, you may apply up to 90% of your earnings to your bill by completing a Work Study Payment Form. (example: $\$2,800 \times 0.90 = \$2,520$ )	\$
<b>Subtract the work award earnings you'll contract through the Work Study Payment Agreement from the previous figure for a revised estimate of what you will owe the college for the year:</b>	\$

**Other Expenses to Consider:** It is a good idea to work out your own personal budget each year so you'll know ahead of time what your total out-of-pocket expenses will be. For the academic year, we estimate the cost of books and supplies at \$550, transportation at \$980, and personal expenses at \$1,350. These expenses will vary according to individual needs. You should plan to bring funds with you to cover your fall books and initial personal expenses.

Luther College Financial Aid Office: PH: 563.387.1018 [luther.edu/offices/financial-aid](http://luther.edu/offices/financial-aid)

FAX: 563.387.2241 or EMAIL: [finaid@luther.edu](mailto:finaid@luther.edu) or US MAIL: 700 College Drive, Decorah, IA 52101-1045

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