OHIO UNIVERSITY

#1 BEST VALUE

Public University in Ohio

(U.S. News & World Report)

OHIO UNIVERSITY
OHIO & BEYOND
18 04
OFFICIAL BOBCAT

FOREVER OHIO

VISIT HOCKING HILLS STATE PARK

99%
of first-year students receive financial assistance.

WHITE TRILLIUM STATE FLOWER · OHIO U.S.A.

HOCKING RIVER · OHIO U.S.A.

$0
Tuition increase over 4 years

OHIO GUARANTEE +

As part of the OHIO Guarantee+, we are proud to offer you a fixed tuition and fees guarantee that ensures your Direct Charges will stay constant from year to year. The first program of its kind in the state, our OHIO Guarantee+ Fixed Tuition and Fees Guarantee demonstrates our commitment to affordability, predictability and cost transparency by providing you level-rate tuition, housing, dining and fees locked in for four years (12 consecutive semesters, including summers).

Under the OHIO Guarantee+, we've expanded access to individualized graduation plans and alumni-only scholarships for continuing education as well as career counseling for life.

Visit **ohio.edu/guarantee** for more information about the OHIO Guarantee+ and our Fixed Tuition and Fees Guarantee.

UNDERSTANDING COSTS

Your total Cost of Attendance includes Direct Charges and Indirect Costs. (Check out the Glossary of Terms on the next page for definitions.) Your Financial Aid Offer provides your Out-of-Pocket Expense, which subtracts your Anticipated Financial Aid from your Direct Charges. This is the annual amount you can anticipate paying Ohio University during the current academic year. If you plan to apply for additional loans to cover the Out-of-Pocket Expense, you could choose the exact amount listed or an increased amount. The increased amount (provided on your Financial Aid Offer) would cover your Direct Charges and produce a Refund each semester to assist with Indirect Costs.

LOAN OPTIONS

FEDERAL DIRECT PARENT PLUS LOAN

Parents of dependent students can apply for a Federal Direct Parent PLUS Loan. This loan is borrowed in a parent's name and is repaid by the parent borrower. The parent must pass a credit check or obtain a credit-worthy endorser. If a parent is denied based on adverse credit, the student can obtain an additional unsubsidized loan for up to $4,000 annually in lieu of the PLUS Loan. Parents should apply for a PLUS Loan between May 1 and July 1 to allow for timely processing.

Parents can apply at **studentaid.gov** with their FSA ID by selecting "PLUS Loans: Grad PLUS and Parent PLUS" from the "Loans and Grants" menu. The parent borrower must also complete a Master Promissory Note (MPN) at this site.

PRIVATE LOANS

A Private Loan is borrowed through a lending agency. The loan can be in a student's name with a credit-worthy co-signer, or in a parent's name. Ohio University offers a tool to search for Private Loan lenders on our website: **ohio.edu/financial-aid/types/loans/private-loans**. Apply for a Private Loan between April 1 and July 1.

Both Private Loans and PLUS Loans can be borrowed to pay the Net Price or fully meet the Cost of Attendance.

PAYMENT OPTIONS

Now is the time to plan how you will pay your Out-Of-Pocket Expense. You can find your individualized Out-of-Pocket Expense on your Financial Aid Offer. If you decide not to utilize Self-Help Aid, your Out-of-Pocket Expense may be increased. Your student account balance is due on the 21st of the month after the charges are posted to your MyOHIO Student Center. Students who register during the Bobcat Student Orientation sessions in June will receive an account notification via email around August 1. The entire balance minus your Anticipated Financial Aid for the fall semester is due August 21. Any unpaid balance will be assessed a 1.5% late fee each month it remains unpaid. If you wish to pay this balance in installments, Ohio University offers an interest-free payment plan.

For details and enrollment instructions for the payment plan, visit **ohio.edu/bursar/payment-plan**.

CRITICAL NEXT STEPS

So, what comes next? Your individualized next steps are listed in the Critical Next Steps section of your Financial Aid Offer. You can view updated steps on your MyOHIO Student Center at **sis.ohio.edu/student** under To Do List. In general, students must complete the following:

- First things first! Activate your OHIO ID at **ohio.edu/myid**. You'll need your PID from your application acknowledgment letter and your birth date. If you've misplaced or forgotten your PID, you can contact Undergraduate Admissions at 740.593.4100.

- View your financial aid award information on your MyOHIO Student Center at **sis.ohio.edu/student**. Under "Accept/Decline Awards," select each award name for specific details.

- Make loan decisions. You can accept, reduce and decline loans on your MyOHIO Student Center by selecting "Accept/Decline Awards." Grants and scholarships are automatically accepted. You must accept loans you wish to use.

- Visit **studentaid.gov** and select "Master Promissory Note (MPN)" under the "Loans and Grants" section, if accepting loans.

- Visit **studentaid.gov** and select "Loan Entrance Counseling" under the "Loans and Grants" section, if accepting loans.

- Determine how to pay your Out-of-Pocket Expense!

- If you have a TEACH grant, visit **studentaid.gov** and select "TEACH Grants" under the "Loans and Grants" section. Complete the "Initial and Subsequent Counseling" and the "Agreement to Serve or Repay."

- Do you have Federal Work-Study? Select a position at **ohio.edu/federal-work-study**.

- Make sure to check your To Do List on your MyOHIO Student Center often, and complete any listed action items!

GLOSSARY OF TERMS

Cost of Attendance: This is the total annual cost of attending Ohio University. It includes Direct Charges and Indirect Costs. Financial aid cannot exceed the total Cost of Attendance.

Direct (Billed) Charges: These are charges you can expect to see on your Account Balance from Ohio University. The amounts on your Financial Aid Offer are annual (for one year).

Indirect Costs: These are costs that you will incur as a student, but are not charged by Ohio University. These estimated costs will not appear on your Account Balance.

Gift Aid: Gift Aid does not require repayment, such as student grants and scholarships. Gift Aid can be awarded on the basis of merit (academic achievement) or financial need (defined by results of the FAFSA).

Self-Help Aid: Self-Help Aid includes loans that are required to be repaid, typically, six months after graduation. It may also be aid that is earned through student employment. Self-Help Aid is offered to students with a valid FAFSA.

Anticipated Financial Aid: This is the sum of Gift Aid and applicable Self-Help Aid that will be applied toward your Account Balance each semester. The amount you owe for the semester is reduced by your Anticipated Financial Aid.

Net Price: Net Price subtracts your Gift Aid (grants and scholarships only) from your total Cost of Attendance (Direct Charges and Indirect Costs).

Out-of-Pocket Expense: This is the amount you will owe Ohio University after your Gift Aid and applicable Self-Help Aid is subtracted from your Direct Charges. Federal Work-Study does not apply toward your Direct Charges. Federal Loan net amounts are used in this calculation.

Federal Direct Parent PLUS Loans: These loans are available to an eligible parent of a dependent student. Parent borrowers must be credit worthy or have a credit-worthy co-signer.

Private Loans: Private Loans are funded by private, third-party lenders. These loans can be borrowed by a student (with a co-signer) or a parent up to the remaining Cost of Attendance.

Refund: This is money you (or your parent) have received and/or borrowed that exceeds your Direct (Billed) Charges. Refunds are issued each semester to assist with Indirect Costs.

DISBURSEMENT

Each semester, you must be registered in the appropriate number of credit hours for your financial aid to disburse to your University student account. To receive the full disbursement of any federal grants you have been offered, you must be enrolled in a minimum of 12 credit hours. Federal Direct Loans require you to be registered at least half-time, a minimum of six credit hours.

Don't neglect your To Do List! Located on your MyOHIO Student Center at **sis.ohio.edu/student**, your To Do List will show any requested tax information or other forms needed to complete the processing of your FAFSA.

Remember, all financial aid awards are considered tentative until verification is completed.

SCHOLARSHIPS

At Ohio University, your application for admission serves as your application for most freshman scholarships, and your Financial Aid Offer is inclusive of all scholarships we are offering to you. Visit your MyOHIO Student Center at **sis.ohio.edu/student** to review enrollment requirements to receive your scholarship disbursement as well as criteria for scholarship renewal. Select the name of each scholarship for specific details. Most Ohio University scholarships require you to enroll in a minimum of 15 credit hours each semester.

We encourage you to seek outside scholarship opportunities through your high school, family members' employers, community-based organizations and corporations. If you are receiving a scholarship from an outside source, please endorse (sign) the check (if required) and mail it to:

ATTN: Outside Agency Scholarships
Office of Student Financial Aid and Scholarships
Chubb Hall 020
1 Ohio University Drive
Athens, OH 45701

Please note that outside agency scholarship awards of $1,000 or less will be applied fully to fall semester unless otherwise specified by the donor. All other scholarships are divided equally between fall and spring semesters. Beginning in November 2023, you should apply for continuing student scholarships. An email will be sent to your Catmail account once the application is available. You must complete this application annually by February 1.

MAINTAINING FINANCIAL AID ELIGIBILITY

You must complete the Free Application for Federal Student Aid (FAFSA) each year to apply for financial aid. The 2024–2025 FAFSA becomes available in October 2023. Make sure to file early to meet OHIO's first-priority consideration date of January 15, 2024. This will ensure consideration for all federal, state and institutional funds, including renewal of need-based scholarships. We'll communicate reminders and deadlines via your Catmail account, so make sure you **check your email often.**

To continue receiving financial aid, you must also maintain Satisfactory Academic Progress (SAP). SAP requirements are reviewed at the end of each spring semester. You must:

- Maintain a minimum 2.0 GPA (1.75 for first-year students)
- Successfully complete 67% or more of the courses in which you enroll
- Complete your degree within the maximum allotted time frame (180 hours for a bachelor's degree)

If you don't meet the above criteria, you'll be ineligible to receive further financial aid, including federal, state and institutional grants; Federal Work-Study; and Federal Direct Loans. Please read the SAP policy details at: **ohio.edu/financial-aid/applications-deadlines/sap**.

$7M

in need-based financial aid awarded to first-year students in 2021-22

FOR MORE INFORMATION

Office of Student Financial Aid and Scholarships
Chubb Hall 020
1 Ohio University Drive
Athens OH 45701

ohio.edu/financial-aid
financial.aid@ohio.edu
740.593.4141

Follow us on Twitter **@OHIOStuFinAid**

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