Dear Bobcat,

Congratulations on your admission to Ohio University! We recognize both the significant investment and excellent value of the OHIO experience, and we’re here to help students and families navigate the path to fund their education.

Enclosed is your Financial Aid Award Letter, which outlines the financial aid we are offering to you, along with estimated costs and your anticipated out-of-pocket expenses.

Carefully review your Award Letter in conjunction with this enclosure, which provides award instructions and details, financial aid policies, and information on additional payment options.

Your Award Letter provides an estimated out-of-pocket expense. The out-of-pocket expense subtracts the financial aid you are offered from your estimated direct charges and 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 cost, you could choose the out-of-pocket amount listed or an increased amount. The increased amount, also listed on your Award Letter, would cover your estimated direct charges and produce a refund each semester to assist in covering indirect costs.

ON BE half of the Office of Student Financial Aid and Scholarships, I welcome you to Ohio University and wish you well in your academic pursuits!

Sincerely,
Valerie Miller
Director

BENEFITS OF THE OHIO GUARANTEE®

Ohio University is proud to offer The OHIO Guarantee. The OHIO Guarantee is a cohort based, level-rate tuition, housing, dining, and fee model that assures students and their families a set of comprehensive rates for the pursuit of a full-time undergraduate degree at Ohio University:

- Tuition, housing, dining, and fee rates established at the time of enrollment remain unchanged for 12 consecutive semesters.
- This offers students and families predictability, transparency, and stability of tuition and other related expenses at Ohio University.

UNDERSTANDING COSTS

The OHIO Guarantee impacts you by keeping your direct charges constant from year to year. Your total Cost of Attendance includes both direct charges and indirect costs. Direct charges are those billed by Ohio University that will appear on your student account. Direct charges include tuition and fees, as well as residence hall and dining charges, if you are living on campus. Indirect costs include other educational expenses that are not billed to you via your student account. Examples include estimates for purchasing books and supplies, transportation home and around campus, and miscellaneous personal expenses.

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PAYMENT OPTIONS

Now is the time to plan how you will pay your out-of-pocket expenses. Your student account balance is due on the 21st of the month after the charges are posted to the student account. Students who register during the Bobcat Student Orientation sessions in June will receive an account notification via e-mail 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 www.ohio.edu/bursar/payment-plan.cfm.

LOAN OPTIONS

Loan options include the Federal PLUS Loan and private loans. All federal loans require completion of the FAFSA. Parents of dependent students can apply for a PLUS Loan to cover out-of-pocket expenses or to fully meet the student’s cost of attendance. 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 to utilize this loan. 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. You can begin applying for a PLUS Loan on May 1. We recommend completing the process by July 1 to allow for timely processing and disbursement of funds to your student account.

The PLUS Loan Application Process is available beginning May 1 at studentloans.gov. The parent logs in with his or her Federal Student Aid (FSA) ID and selects “Apply for a Direct PLUS Loan” and then selects “Direct PLUS Loan Application for Parents.” The parent borrower must also complete a Loan Agreement (PLUS MPN for Parents) at this site.

A private loan is borrowed through a lending agency. The loan is typically in the student’s name and students must have a credit-worthy co-signer. There are private loans available for parents, as well. These loans can cover out-of-pocket expenses or fully meet the cost of attendance. Ohio University offers a tool to search for private loan lenders at www.ohio.edu/financial-aid/types/loans/private-loans. We recommend applying for a private loan between April 1 and July 1.

NEXT STEPS

The following are the next steps you should take in order to finalize your financial aid. We recommend you take action on these items before you attend Bobcat Student Orientation; however, you can complete these steps at any time.

1. Activate your OHIO ID now at www.ohio.edu/uid. You will need your PID from your application acknowledgement letter and your birth date. If you’ve misplaced or forgotten your PID, you can contact Undergraduate Admissions at 740.593.4100.

2. View your financial aid award information on your OHIO Student Center at sis.ohio.edu/student. Under “Accept/Decline Awards,” select each award name for specific details.

3. Accept, reduce, or decline your loans on your OHIO Student Center by selecting “Accept/Decline Awards” under the Finances section. Grants and scholarships are automatically accepted. You must accept any loans you wish to use.


5. Complete Loan Counseling at studentloans.gov by selecting “Complete Entrance Counseling” if accepting Federal Direct Loans.

6. Determine how to pay your out-of-pocket expenses!

7. If you have a TEACH grant, complete TEACH Grant Counseling and TEACH Grant Agreement to Serve at studentloans.gov.

8. If you have Federal Work-Study, select a position at https://webapps.ohio.edu/los.

9. Check your To Do List on your OHIO Student Center and complete any listed action items!

For all next steps to enrollment, visit www.ohio.edu/admitted
DISBURSEMENT

It is important to check your online To Do List on your OHIO Student Center at sis.ohio.edu/student. If your FAFSA is selected for the verification process, any requested tax information or other forms will be listed on the To Do List. All financial aid awards are considered tentative until verification is completed.

Each semester, you must be registered in the appropriate number of credit hours for your financial aid to disburse toward 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 half-time, a minimum of six credit hours.

SCHOLARSHIPS

At Ohio University, your application for admission serves as your application for most freshman scholarships. Your Award Letter is inclusive of all scholarships we are offering to you. Make sure to visit your OHIO 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, parents’ 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, Ohio University, Chubb Hall 020, Athens, OH 45701. 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, you should apply for continuing student scholarships. An e-mail 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 2019–2020 FAFSA becomes available in October 2018. Make sure to file early to meet Ohio University’s first-priority consideration date of January 15, 2019. This will ensure consideration for all federal, state, and institutional funds, including renewal of need-based scholarships. Ohio University will communicate reminders and deadlines via your Catmail account. Make sure you check your e-mail 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)

Students not meeting the above criteria are ineligible to receive further financial aid, including federal, state, and institutional grants and federal loans. Please read the SAP policy details at www.ohio.edu/financial-aid/applications-deadlines/sap.

FOR MORE INFORMATION

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

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

Follow us on Twitter @OHIOStuFinAid
Walk-in hours 8 a.m. to 5 p.m. Monday through Friday.