

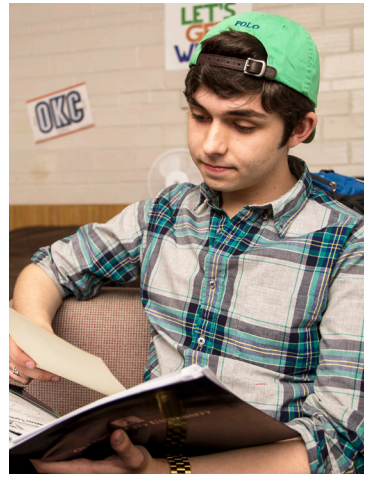


everything you need to know about

FINANCIAL AID



Oklahoma City
UNIVERSITY



INTRODUCTION TO FINANCIAL AID

Parents and students often have many questions about funding an Oklahoma City University education.

From your first contact with the Office of Undergraduate Admissions, you will be welcomed warmly with helpful and friendly assistance. Our Office of Financial Aid will provide guidance through your application for federal aid and you can expect helpful and efficient payment interactions with the Student Accounts Office.

When you visit our campus to become better acquainted with OCU, Visitor Relations can arrange for you to attend a general financial aid session. That general session provides information about scholarship opportunities and aid application tips to maximize your funding opportunities. This may be your first time to request help for college funding, but our aid counselors are available to assist you with all the details and procedures for obtaining aid. Upon official admission to OCU, students are assigned to a financial aid counselor who works specifically with first-time students and their parents, and who will give personal guidance for individual needs at this exciting, and sometimes nervous, time before college begins.

Choosing an OCU education is making an investment in yourself and your future. On the following pages, you will find details about OCU's freshman academic merit scholarships and our scholars programs, information about financing an OCU education, a timeline reference for the financial aid application and award process, and a guide to frequently asked questions. Also included are encouraging stories from students who have already successfully navigated the funding process and have become Oklahoma City University Stars.

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GLOSSARY OF TERMS

Attempted Hours: Any credit/clock hour that appears on a student's official transcript from an institution where the student was admitted or attended after earning a high school diploma or equivalent.

Award Letter: An official document issued by a financial aid office listing all the financial aid offered to the student for a specific academic year.

Block Tuition Rate: Oklahoma City University provides a tuition block rate. This is an annually determined cost for students who are enrolled in 12 to 16 credit hours. Students enrolled in less than 12 credits are assessed a per credit hour rate. Students enrolled in more than 16 credit hours are assessed the block tuition rate for the first 16 hours plus a per credit hour rate for additional credit hours.

Completed Hours: Any credit/clock hour the student earned a passing grade as determined by an official transcript issued by that institution.

Cost of Attendance (COA): The total cost for one academic year. This cost is reflected in a budget listing all typical educational expenses for students in a specific major (tuition, fees, room, board, books and supplies, transportation, and personal or miscellaneous expenses). A student's total annual award may not exceed this budgeted COA amount.

Enrollment Status: An indication of a student's enrollment as either full time or part time. Generally, students must be enrolled at least half time in a degree-seeking program to qualify for federal financial aid.

Estimated Books & Supplies: An estimated amount the typical student may expect to budget for the purchase of textbooks and other required

supplies for the award year. This is reflected in an allowance line item on the student's Cost of Attendance budget.

Estimated Living Expenses: An estimated amount the typical student may expect to budget for rent, utilities and food for off-campus housing. This is reflected in an allowance line item on the student's Cost of Attendance budget.

Estimated Transportation Expenses: An estimated amount the typical student, local or distant, may expect to budget for travel and related expenses. This is reflected in an allowance line item on the student's Cost of Attendance budget.

Expected Family Contribution (EFC): A measure of the amount a student/family is expected to contribute to the cost of the student's education for an award year. The EFC is based upon information provided by the student on the FAFSA application.

Fees: Charges assessed for university services, specific classes, etc. A full explanation of fee assessment can be found at okcu.edu/financialaid/tuition/fees.

Free Application for Federal Student Aid (FAFSA): A form that is submitted annually by students who are applying for Federal Title IV student aid. The application serves as a student's request for determination of federal aid (and state aid) the student is eligible to receive as financial resources for college expenses.

Financial Aid Package: A combination of financial aid resources in the form of scholarships, grants, work-study and loans, determined and offered by the financial aid office of a university.

Gift Aid: Funds awarded to students, that do not require repayment unless the student fails to meet certain terms (such as a service requirement) specified as a condition of the gift.

Grant Aid: Federal and state funds awarded to students based upon need resulting from the FAFSA application. These resources do not require repayment.

Loan: A type of financial aid that is available to students (Direct Subsidized and Unsubsidized Loans, Perkins Loans) and their parents (Parent Loan for Undergraduate Students (PLUS) for educational costs and must be repaid.

Miscellaneous Expenses: An estimated amount the typical student may expect to budget for general educational expenses. This is reflected in an allowance line item on the student's Cost of Attendance budget.

Need: The difference between the annual Cost of Attendance (budget) and the Expected Family Contribution (EFC) is the student's financial need.

Need-based: A means of determining eligibility for certain types of financial aid using financial need as the determining factor.

Net Cost: The amount of direct and indirect costs remaining after all gift aid (scholarships and grants) is subtracted from total cost.

Out-of-Pocket Cost: The balance remaining for actual university charges after all aid in the form of scholarships, tuition waivers, gifts and grant aid, and student and parent loans are applied as payment.

Overaward: The amount of financial aid funds that, when added to other student financial assistance, exceeds the student's educational costs (COA).

Room & Board for University Residents: Charges assessed to a student for living in an on-campus facility for room and meals. Costs vary depending on the student's residence hall selection and the meal plan chosen.

Satisfactory Academic Progress (SAP): A student's demonstration of successfully completing the necessary coursework required to earn a degree and maintain eligibility for student financial aid.

Scholarships: Awards that are based on merit or a combination of merit and need, such as academic excellence, talent, affiliation with the United Methodist Church, or athletics.

Self-help: Financial resources available to eligible students in the form of student employment or loans. Students may earn wages, which may be used for educational expenses when awarded work-study funding. Loans are available to students to help pay for balance of university charges or other education-related expenses.

Tuition: Charges that are assessed for enrollment in university coursework.

Verification: A process in which the financial aid office confirms or corrects a student's FAFSA data by collecting and reviewing required documentation from the student/family.

Work-study: A program awarded by the university, through which students work part time to earn resources to help fund their educational expenses.



FINANCING THE 2016–2017 ACADEMIC YEAR

Financial aid can significantly reduce the costs of attending Oklahoma City University. Students who qualify for aid can use their scholarships offered by the university, scholarships from outside organizations, federal grants, state grants, work-study, student loans, and parent loans to meet their financial obligations.

The following pages provide extensive information about different types of financial aid available to OCU students. Those who apply and qualify can reduce out-of-pocket costs, helping families pay for the investment of an OCU education. The simple equation is this:

$$\begin{array}{r} \text{Actual Charges} \\ - \quad \text{Financial Aid} \\ \hline \text{Out-of-Pocket Expenses} \end{array}$$



Understanding Expenses (Budget) vs. Charges

Students and parents will discover that attending college includes many associated costs, some of which are billed by the school, and some which are not. How can a family plan for the kinds of expenses that students might expect when attending OCU?

The Office of Financial Aid provides budgets listing the potential costs families should consider. The budget itemizes estimated costs for educational and living expenses for the academic year, depending upon the student's declared major. When students apply for financial aid with the Free Application for Federal Student Aid (FAFSA), the financial aid office can offer funding to students and their parents to assist with all the expenses listed on the budget. *The university will not charge students for all expenses on the budget.* Each family, on an individual basis, will determine how they will meet the possible budgeted costs associated with attendance.

¹ Expenses based upon 2015-2016 budget. These expenses are not all billed by the university. The charts estimate costs incurred by students during their freshman year and will differ on an individual basis. The Department of Education specifies that offices of financial aid refer to this budget as the "Cost of Attendance"(COA) and include the items listed here.

² Charges are billed by the university each enrolled term. The chart uses 2015-2016 cost estimates based upon full-time enrollment of 12 to 16 credit hours in the fall and the spring semesters, standard room and meal plan B, and typical fees for first-time freshmen. Waiver is available for students who already have health insurance benefits.

Freshman Educational Expenses (Budget)¹

Tuition	\$27,276
Fees	\$3,450
Room/Board	\$8,296
Books	\$1,500
Transportation	\$1,700
Miscellaneous	\$1,000
Loan Fees	\$50
Health Insurance	\$1,459

Actual University Charges²

Tuition	\$27,276
Fees	\$3,450
Room/Board	\$8,296
Health Insurance	\$1,459
Total	\$40,481



Calculating Tuition Costs

Students who enroll full time in 12 to 16 credits per semester will be charged the 2016-2017 annual block tuition rate, which will be announced in the spring of 2016. OCU Scholarships are awarded per qualifying criteria up to, but not to exceed, full block rate tuition. Students are billed each semester based on term enrollment. The OCU academic and departmental/talent awards are split evenly, and then are applied to the bill as payment in fall and spring terms.)

** Refer to scholarship grids on pages 11 and 12.*

Case Example A*

A freshman majoring in business with an ACT score of 29 and a GPA of 3.4:

- Student will qualify for annual awards (\$5,900 academic merit plus a \$9,500 business departmental scholarship)
- $\$5,900 + \$9,500 = \$15,400$ combined annual tuition reduction from awarded scholarships
- $\$27,276$ (first year tuition) - $\$15,400$ (tuition reduction) = $\$11,876$ total first year remaining tuition ($\$5,938$ fall term and $\$5,938$ spring term)

Case Example B*

A freshman majoring in music who has already auditioned and has an ACT score of 27 and a GPA of 3.85:

- Student will qualify for a \$4,300 academic merit award
- After an audition, the School of Music decides to offer this student a talent scholarship of \$12,000 per year
- $\$4,300 + \$12,000 = \$16,300$ combined annual tuition reduction from awarded scholarships
- $\$27,276$ (first year tuition) - $\$16,300$ (tuition reduction) = $\$10,976$ total first year remaining tuition ($\$5,488$ fall term and $\$5,488$ spring term)

Estimate Your Tuition Reduction

Estimate how much your OCU scholarships will reduce your first year tuition costs by using the Freshman Academic Scholarship Chart (page 11) and the Freshman Departmental Scholarship Chart (page 12). Then fill in the table below:

Total annual first year tuition charges:	\$27,276
Your academic merit scholarship:	- \$
Your departmental OR talent scholarship*:	- \$
Your total remaining first year tuition:	= \$

** see chart on page 11 or, if majoring in music, theatre, or dance, use the offer letter resulting from your audition*

IMPORTANT!

How can a student receive aid to assist with the estimated remaining costs, such as fees, housing, and meals after university scholarships have reduced the overall tuition? Turn to page 23 and discover the way to apply using the Free Application for Federal Student Aid (FAFSA)!





Finding Guidance When Applying for Financial Aid

We know that financing an investment in an Oklahoma City University education is an important part of a student's plan for attendance. OCU is committed to offer the most beneficial aid award to each student. First-time students and their parents have financial aid needs that vary from those of upperclassmen. Every student will be connected to a financial aid counselor who will serve as a guide through the process, and who can tailor their skills, knowledge, and experience for each student's individual needs and circumstances. OCU's financial aid counselors are available advocates, acting on each student's behalf to partner with them toward the best aid award possible.





2016–2017 FRESHMAN SCHOLARSHIPS



You've worked hard.
Now we'll reward your
accomplishments!

At Oklahoma City University, your application for admission is also your application for most scholarships. When completing your application for admission, indicate the types of scholarships for which you would like to be considered.

Students are encouraged to apply for admission and scholarships early while scholarships are most abundant. In most cases, scholarships are stackable, but may not exceed the cost of block tuition. Please see each scholarship for individual consideration deadlines.

NOTE: To receive any Oklahoma City University scholarship for incoming fall 2016 freshmen, students must submit their application and all required documents by the priority deadline of March 1, 2016 for fall 2016. After the priority deadline, scholarship amounts are not guaranteed. Also, the February 2016*

ACT and SAT exam is the last exam which will be considered for academic and departmental scholarship upgrades. The seventh semester high school transcript is the last transcript for which academic and departmental scholarship upgrades are guaranteed.

Exceptions may be considered for students in talent programs (academic and athletic) having performance-based state competitions or auditions post-March 1.

Academic and departmental scholarships are awarded for eight consecutive semesters. If students receive a substantial special university scholarship covering 50% tuition or more (e.g. pageant scholarships) during their time at OCU, this replaces their academic and departmental awards for the semester(s) awarded. Additional semesters of academic and departmental awards are not added to make up for semesters the awards were replaced for a substantial special university scholarship. Any combination of Oklahoma City University scholarships are limited to the block tuition price of 12-16 hours.

**Required documents include application, application essay, official high school transcript, official test scores, high school counselor's recommendation form, and \$55 application fee.*



2016–2017 FRESHMAN SCHOLARSHIPS



Freshman University Academic Merit Scholarships

Academic scholarships are based on ACT/SAT test scores and high academic ability as indicated by GPA. To receive any Oklahoma City University merit-based scholarships, incoming fall 2016 freshmen must submit their application and all required documents* by the priority deadline of **March 1, 2016**. After the priority deadline, scholarship amounts are not guaranteed. Full-time enrollment of 12 or more hours per semester is required to maintain scholarships. Scholarship amounts listed below are per year.

March 1, 2016
priority deadline

	Award Name	3.0-3.29 GPA	3.30-3.59 GPA	3.60-4.0 GPA
ACT: 22-23 SAT: 1020-1080	Opportunity Award	\$1,700	\$2,200	\$2,700
ACT: 24-25 SAT: 1090-1160	Achievement Award	\$2,200	\$2,700	\$3,200
ACT: 26-28 SAT: 1170-1280	University Award	\$3,300	\$3,800	\$4,300
ACT: 29-32 SAT: 1290-1430	Presidential Award	\$5,400	\$5,900	\$6,400
ACT: 33-36 SAT: 1440-1600	Provost Award	\$7,000	\$7,500	\$8,000

Scholarship amounts are renewable for eight consecutive semesters.

**Required documents include application, application essay, official high school transcript, official test scores, high school counselor's recommendation form, and \$55 application fee.*

Freshman Departmental Awards

March 1, 2016
priority deadline

Freshman departmental awards are administered by Student Financial Services. Students who are admitted to and enrolled in the Petree College of Arts and Sciences, Meinders School of Business, or the Kramer School of Nursing will be awarded a departmental scholarship in conjunction with the academic merit scholarship. This award is based on a combination of the ACT or SAT test scores and high school GPA. Full-time enrollment of 12 or more hours per semester is required to maintain scholarships. Scholarship amounts listed below are per year.

NOTE: The same deadlines apply for departmental awards as for merit-based scholarships. Any combination of Oklahoma City University scholarships are limited to the block tuition price of 12-16 hours.

	3.0-3.29 GPA	3.30-3.59 GPA	3.60-4.0 GPA
ACT: 22-23 SAT: 1020-1080	\$3,000	\$3,500	\$4,000
ACT: 24-25 SAT: 1090-1160	\$4,000	\$4,500	\$5,000
ACT: 26-28 SAT: 1170-1280	\$6,000	\$6,500	\$7,000
ACT: 29-32 SAT: 1290-1430	\$9,000	\$9,500	\$10,000
ACT: 33-36 SAT: 1440-1600	\$10,000	\$10,500	\$11,000

Scholarship amounts are renewable for eight consecutive semesters



TALENT SCHOLARSHIPS

Dance & Entertainment Business

- Based on on-site audition
- May be combined with academic scholarship, not to exceed the cost of block tuition

okcu.edu/dance/audition

Music

- Based on audition
- May be combined with academic scholarship, not to exceed the cost of block tuition

okcu.edu/music/auditions

Theatre

- Based on audition
- May be combined with academic scholarship, not to exceed the cost of block tuition

okcu.edu/theatre/admissions

NOTE: Talent scholarships may be combined with academic scholarships; however, talent scholarships replace departmental awards. Fine Arts scholarships are based upon the results of performance auditions or portfolio review. For information about auditions or portfolio review, contact the Office of Admissions.



OCU SCHOLARS PROGRAMS

Freshmen who have demonstrated excellence in particular areas may also be selected for OCU Scholars programs. The highly recognized programs listed on this page offer scholarship for participation and require applications, which are subject to priority and application deadlines. Review qualifications and obtain applications for them on our website:

okcu.edu/financialaid/scholarships/undergrad

American Indian Scholarship Program and Clara Luper Scholarship Program

March 1, 2016
application deadline

The Clara Luper and American Indian Scholarships provide a private college education to deserving students from diverse cultural and ethnic backgrounds who demonstrate financial need. These four-year scholarship programs present extraordinary opportunities for academically accomplished students who also demonstrate commitment to leadership and community service.

Scholarship applicants must have a 22 ACT or 1020 SAT and a 3.0 GPA. Preference is given to Oklahoma residents. All applicants must be eligible for federal aid, as reflected in their FAFSA, which has been successfully submitted by the application deadline of March 1, 2016.

After all federal and state grants have been applied, the Clara Luper and/or American Indian Scholarship will cover up to the remaining cost of the tuition block (12-16 hours per semester), standard room, and standard meal plan. Applicants must be admitted to OCU by the application deadline of March 1, 2016.

apply online: okcu.edu/admissions/freshmen/scholarships

National Merit Scholar

December 1, 2015
must be admitted to OCU

May 1, 2016
deadline to claim National Merit Award

Oklahoma City University is committed to the recruitment and retention of National Merit Scholars. OCU offers a full block tuition scholarship to our National Merit Scholars. To be eligible for this scholarship, students must have been admitted to OCU prior to December 1, 2015 and claim OCU as their first choice by May 1, 2016. Scholarship is renewable for four years by maintaining a minimum 3.0 GPA.

National Achievement Scholar

December 1, 2015
must be admitted to OCU

June 2, 2016
deadline to claim National Achievement Award

Oklahoma City University is committed to the recruitment of National Achievement Scholars. OCU offers a full block tuition scholarship to our National Achievement Scholars. To be eligible for this scholarship, students must have been admitted to OCU prior to December 1, 2015 and claim the National Achievement Award by June 2, 2016. Scholarship is renewable for four years by maintaining a minimum 3.0 GPA.

World House Scholars Program

March 1, 2016
application deadline

The World House Scholars program aspires to be a premier liberal arts program for preparing students to engage in lives of social and ecological responsibility. The program requires students to complete some additional classes such as Social Justice, and Peace and Non-Violence, to name a few. It also requires students to complete a senior project that deals with peace, poverty, or planet Earth, as well as complete a study abroad experience. Students in the program receive a \$1,000 per-year tuition scholarship, as well as a \$2,000 scholarship to help pay for their study abroad trip.

more information: okcu.edu/religion/undergraduate/world-house/

Mary Ellen & George R. Randall Endowed Great Plan Scholarship

March 1, 2016
application deadline

George R. Randall endowed The Great Plan Scholarship as a competitive four-year scholarship covering tuition, basic room, board and fees that is awarded to a graduating high school senior who intends to study pre-medicine or science at Oklahoma City University.

The Great Plan Scholarship selection committee will assess multiple criteria, including but not limited to ACT/SAT scores, GPA, a letter of recommendation from a teacher or mentor, and community involvement. Interviews will be scheduled with selected applicants during the month of March, with notifications by March 31, annually.

Gary Moore Great Plan Scholarship

February 15, 2016
application deadline

The purpose of the Gary M. Moore, M.D., Great Plan Scholarship Fund with the Oklahoma City Community Foundation is to facilitate outstanding high school seniors in need of financial assistance so that they may experience the educational opportunities offered by the Oklahoma City University College of Arts and Sciences.

Eligibility: Graduating senior in the upper 10% of his or her graduating class from an accredited Oklahoma high school, ACT equal to or greater than 30, a non-smoker, and plans to pursue a major within the Oklahoma City University College of Arts and Sciences. Recipients must maintain a grade point average of 3.0 or higher. Funds may be used for tuition, fees, and book expenses.

Frank G. Brooks Memorial Scholarship

March 1, 2016
application deadline

This scholarship is named in honor of Dr. Frank G. Brooks, who founded the Alpha Chapter of Beta Beta Beta (Tri Beta) Biological Honor Society with more than 400 chapters in the United States.

The scholarship is a competitive, full-tuition scholarship awarded to an outstanding freshman student who chooses to study Biology at Oklahoma City University. This award cannot be combined with other university scholarships.

The priority application deadline is March 1, 2016. The scholarship selection committee will assess multiple criteria including, but not limited to, ACT/SAT scores, GPA, letter of recommendation from a teacher or mentor, community involvement, and application essay. Interviews with selected applicants will be scheduled during the month of March and notifications will be made by March 31, annually.

Speech and Debate

OCU Speech and Debate offers a broad range of areas including parliamentary debate, platform speech public speaking, limited prep speaking, and individual events. The program is open to students from any discipline. We offer generous scholarship support for team members, whether they participate in debate, competitive speech, performance, or a combination of events.

March 1, 2016
final deadline

OCULEads: The President's Leadership Class Scholarship

The OCULEads Scholarship is available to students showing strong leadership skills. Students must submit an essay describing a past leadership project, have a minimum of a 3.25 GPA, and a 24 ACT or 1110 SAT.

Students will become a part of OCULEads: the President's Leadership Class. Application deadline is March 1, 2016. OCULEads requires a cumulative 3.0 GPA for renewal.

March 1, 2016
final deadline

apply online: okcu.edu/oculeads/apply/application

Note: Due to scheduling considerations and arts management focus, prospective dance majors should apply to Dance and Entertainment LEADS in place of OCULEads.

Dance and Entertainment Leads Scholarship

Dance and Entertainment LEADS is a scholarship program to recognize outstanding Dance and Arts Management majors. Students selected for this program receive a scholarship for their freshman year, participate in personalized arts management leadership workshops, and are assigned leadership roles in dance and arts management productions.

Applicants must be high school seniors and have at least a 24 ACT and 3.25 or higher GPA.

March 1, 2016
final deadline

apply online: okcu.edu/oculeads/apply/danceapplication

Native American Business Academy

The Chickasaw Nation has partnered with the Meinders School of Business and Oklahoma City University to provide a full-tuition scholarship to five qualified Chickasaw students. Scholarship recipients will enter into the Native American Business Scholars Academy and take part in an innovative, highly-engaging academic experience. Activities include:

- Seminars and workshops focusing on Native American business issues
- Academic internships and mentorships
- Networking opportunities with local business leaders
- Community service activities

Requirements:

- Student must be a Chickasaw citizen
- Student must meet the OCU admission requirements as a first-time freshman including a 22 ACT or 1020 SAT (excluding the writing portion) and an unweighted 3.0 GPA
- Student must major in business or software engineering

For more information, please contact:

Winter Bass

Education Specialist at the Chickasaw Nation, division of Education

(580) 421-7711
winter.bass@chickasaw.net

Lynette Martin

Director of Student Success at Meinders School of Business

(405) 208-4913
lmartin@okcu.edu

Minister Remission for Methodist Clergy and their Dependents Scholarship

Prospective students who are a spouse or dependent of an ordained, United Methodist Minister who actively serves the United Methodist Church within the Oklahoma Conference or the Oklahoma Indian Missionary Conference may be eligible for Minister's Dependent Remission.

Students are required to complete the FAFSA; after all federal and state grants have been applied, the Minister Remission will cover remaining tuition up to the block pricing of 12-16 hours (fees and books are not included). Hours that exceed the block pricing structure will be the responsibility of the student and cannot be covered by the Minister Remission benefits, university gifts, or endowments.

Rita Himes

University Church Relations

(405) 208-5060
rhimes@okcu.edu

Bishop's Scholar Award

The Bishop's Scholar Award provides up to full block tuition for four years for eligible applicants. To be eligible for the Bishop's Scholar award, students will meet the following criteria:

December 15, 2015

pastor recommendation form due

February 1, 2016

application deadline

- Be a high school senior, entering OCU as a first-year student through the university's regular admission standards
- Hold membership in a United Methodist Church
- Obtain recommendation from the senior pastor of the student's church
- Maintain full-time enrollment in the Wimberly School of Religion and plan to pursue a career in Christian service in the United Methodist Church
- Maintain a minimum cumulative GPA of 3.0 (in core curriculum classes only)
- Reside in campus housing freshman through senior years

Rita Himes

University Church Relations

(405) 208-5060

rhimes@okcu.edu

United Methodist Dollars for Scholars (UMDFS)

The number of awards available through this program is determined annually by the United Methodist Higher Education Foundation.

- Double your dollars
- Triple your dollars
- Quadruple your dollars

March 1, 2016

application deadline

Apply online at **umhmf.org**. Online applications are accepted from January 1 through March 1 annually.

Scholarship Assistance for United Methodist Students

United Methodist students may be eligible for scholarships based upon their active membership in the United Methodist Church. Applications and information are available through the United Methodist Higher Education Foundation (**umhmf.org**).

2016–2017 TRANSFER SCHOLARSHIPS



Satisfactory Academic Progress (SAP)

All students must demonstrate satisfactory academic progress (SAP) to receive federal, state, and institutional financial aid. A student makes progress toward the completion of a degree by maintaining an acceptable grade point average and successful class completion rate. The transfer student's financial aid counselor reviews records from all previously attended institutions to determine SAP, and this process is different than the evaluation completed for the purpose of academics. Financial aid awarded is subject to federal and university SAP policy, which may be obtained online at:

okcu.edu/financialaid/tips/index#5

Students who transfer to OCU may qualify for other scholarship opportunities. Review the details and deadlines online at:

okcu.edu/admissions/transfer/scholarships

and discover qualifications as well as application information there for the Undergraduate Research Program, the Herman Meinders Business Transfer Scholarship, and the Phi Theta Kappa Transfer Scholarship.

Academic Scholarships

Based on incoming cumulative GPA, renewable for a maximum of five consecutive semesters (excluding summer terms) with required minimum Oklahoma City University cumulative 3.0 GPA. Full-time enrollment of 12 or more hours per semester is required for scholarship. RN-to-BSN nursing students are not eligible for academic scholarships.

	GPA	Award
Transfer Presidential Scholarship	3.6-4.0	\$7,000/year
Transfer University Scholarship	3.3-3.59	\$5,500/year
Transfer Achievement Scholarship	3.0-3.29	\$4,000/year

NOTE: To receive any Oklahoma City University merit-based scholarships, transfer students must have submitted all items necessary for admission file review (application for admission, dean of student form, application fee, college transcripts from each institution attended). Any combination of Oklahoma City University scholarships cannot exceed the block price tuition of 12-16 hours.

Departmental Scholarships

Based on incoming cumulative college GPA, renewable for a maximum of five consecutive semesters (excluding summer terms) with required minimum Oklahoma City University cumulative 3.0 GPA. These scholarships are for students with majors within Kramer School of Nursing (excluding RN-to-BSN students), Meinders School of Business, and Petree College of Arts & Sciences. Full-time enrollment of 12 or more hours per semester is required for scholarship.

	GPA	Award
Departmental Transfer Scholarship	3.6-4.0	\$4,500/year
Departmental Transfer Scholarship	3.3-3.59	\$3,500/year
Departmental Transfer Scholarship	3.0-3.29	\$2,500/year

NOTE: As of the admission date, incoming students who have attempted less than 30 credit hours after graduating high school will be considered for freshman merit and freshman departmental scholarships.



APPLYING FOR FINANCIAL AID

Students and parents pay for college in many different ways, but **almost all who apply for financial aid receive some kind of assistance.**

OCU Institutional Aid

At Oklahoma City University, a student's application for admission is used for consideration for the freshman academic merit and departmental scholarships. No separate application is necessary. The academic merit scholarships are offered upon official admission to students who qualify. Departmental scholarships are also offered at the time of admission for students who will study in majors in the departments of Arts & Sciences, Business, and Nursing. Those students who will major in performing arts will audition or present a portfolio for talent awards, which is the department award from the schools of Music, Theatre and Dance. Athletic scholarships are offered directly through the athletic department.

Applications for OCU scholars programs are required and are available online beginning in early September. For details regarding the OCU scholarship opportunities, review the scholarship section of this brochure, refer to our website (okcu.edu), or contact the Office of Admissions.



Federal Student Aid

Federal Student Aid is funding from the US government through the US Department of Education. These resources may assist with higher education expenses such as tuition, fees, books, room and board, and other costs. The three categories of federal aid are: grants, work-study, and loans. Many students meet the basic eligibility requirements to receive some type of aid. Apply for federal student aid using the Free Application for Federal Student Aid (FAFSA) online at fafsa.ed.gov. This application is available beginning in January each year and students must apply each new school year for federal funding. Apply early to maximize your opportunities for federal aid!



Grants

Federal Aid

Federal Pell Grant

- Does not have to be repaid
- Available to undergraduates who qualify, based on the FAFSA application
- Maximum amounts up to \$5,775 awarded for 2015-2016 academic year, limits determined by US Department of Education each award year

Federal Supplemental Educational Opportunity Grant

- Does not have to be repaid
- Available to undergraduates with exceptional financial need, as determined by the FAFSA
- Funding depends on limits of availability at the university
- Maximum amounts up to \$1,500 per year

Work-Study

Federal Aid

Students may earn funds to assist with their educational expenses through work-study programs at OCU. Available positions are conveniently listed online each year beginning in July at OCUWORKS. For more information about student employment at OCU, visit okcu.edu/careers.

Federal Work-Study

- Earned by the student and does not have to be repaid

- Available to undergraduates and graduates who qualify based on the FAFSA application
- Students earn these funds working part time on campus to offset educational expenses
- Maximum amounts up to \$3,000 per year

Institutional or Departmental Work-Study

- Earned by the student and does not have to be repaid
- Available to undergraduates and graduates who do not qualify for Federal Work-Study
- Students earn these funds working part time on campus to offset educational expenses

Federal Loans

Federal Aid

Federal student loans and parent loans are offered to students who qualify based upon the FAFSA application. Detailed information about all federal student loan funding is available online at studentloans.gov.

Direct Subsidized Stafford Loan

- Must be repaid
- Maximum of up to \$3,500 freshman year
- Available to eligible freshmen who demonstrate need
- Interest rate at 4.29% for loans disbursed during the 2015-2016 academic year
- Repayment begins six months after student enrollment falls below half-time status
- Students must complete loan documentation to receive funding

- Loan fees apply at a rate determined annually by the Department of Education
- Must be (and stay) enrolled at least half time to receive funding

Direct Unsubsidized Stafford Loan

- Must be repaid
- Eligible freshmen may receive \$2,000 per year and up to a total of \$5,500 per year when this loan is combined with the Direct Subsidized Loan
- Interest rate at 4.29% for loans disbursed during the 2015-2016 academic year, subject to annual changes by the US Congress
- Repayment begins six months after student enrollment falls below half-time status
- Students must complete loan documentation to receive funding
- Loan fees apply at a rate determined annually by the Department of Education
- Must be (and stay) enrolled at least half time to receive funding

Direct PLUS Loan

- Must be repaid
- A credit-based loan offered to parents of dependent undergraduate students who are enrolled at least half time for educational expenses
- Maximum funding is limited to the student's overall Cost of Attendance
- Interest rate at 6.84% for loans disbursed during the 2015-2016 academic year, subject to annual changes by the US Congress
- Qualifying parent must complete loan documentation to receive funding

APPLYING FOR FINANCIAL AID

State Grants for Oklahoma Residents

The State of Oklahoma offers grants as a funding resource to students who are residents of the state of Oklahoma, graduated from an Oklahoma high school, and who qualify based on the FAFSA application and other state-determined eligibility requirements. For detailed information about Oklahoma state grants, contact the Oklahoma Regents for Higher Education:

okhighered.org or (800) 858-1840

Oklahoma's Promise

State Aid

-
- Does not have to be repaid
 - Students apply for this in eighth, ninth, or 10th grade and must complete certain required academic courses
 - Funding provided in state-specified amounts per credit hours enrolled
 - State of Oklahoma determines all requirements and confirms annual eligibility

Oklahoma's Tuition Aid Grant (OTAG)

State Aid

-
- Does not have to be repaid
 - Undergraduate Oklahoma resident students qualify based on need as determined by the FAFSA, with an Expected Family Contribution (EFC) of 1700 or below
 - The FAFSA application must be submitted before annual deadline in March
 - Maximum of \$1,300 per year is awarded
 - Student must be enrolled at least half time
 - State of Oklahoma determines all requirements and confirms annual eligibility

Oklahoma Tuition Equalization Grant (OTEG)

State Aid

-
- Does not have to be repaid
 - Undergraduate Oklahoma resident students qualify based on need as determined by the FAFSA, with maximum AGI (plus untaxed income) less than \$50,000
 - Maximum of \$2,000 per year is awarded
 - Student must be enrolled full time
 - State of Oklahoma determines all requirements and confirms annual eligibility





TAX BENEFITS OF FUNDING A COLLEGE EDUCATION

The Federal Government provides several tax incentives that can help with the cost of higher education. These incentives include tax credits, which directly reduce the amount of tax one is required to pay, and tax deductions, which reduce the amount of a family's or individual's income that is taxed.

Families or individuals may qualify for more than one of the incentives when they qualify according to the restrictions. A taxpayer or tax consultant may calculate taxes in multiple ways to find the maximum benefits available in each case. Consulting with the IRS or a tax specialist can help determine how each family or individual may benefit from the following incentives:

The American Opportunity Tax Credit

The American Opportunity Tax Credit (replacing the Hope Tax Credit) offsets the cost of tuition, fees, books and supplies by reducing the amount of income tax paid. In addition, this credit is partially refundable, meaning that a family may be able to claim the tax credit and receive a check from the IRS even if no income tax is owed. This credit may be up to \$2,500 per student, and up to \$1,000 of the credit may be refunded back if the credit is more than the amount of tax owed. To be eligible for this incentive, the modified adjusted gross income must be \$90,000 or less (less than \$180,000 for joint returns). The amount of credit varies based on income, the amount spent on higher education expenses, and the number of eligible students in the family.

The 1098-T Statement

Oklahoma City University will provide the 1098-T form to students in January each year by mail and through the Bluelink web portal. The 1098-T form gives information about billed expenses for tuition, selected fees, loans, scholarships and other payments during the calendar year. This information may be used to determine tax credits or deductions available to eligible students, when submitting a tax return.

The Lifetime Learning Credit

The Lifetime Learning Credit is available as an incentive to assist with all types of postsecondary education. This credit provides up to \$2,000 per tax return (not per student). It is available to families or individuals who file a federal tax return, owe taxes, and have a modified adjusted gross income of \$64,000. (\$128,000 for joint returns). The amount of the credit is subtracted from owed taxes instead of reducing taxable income. This incentive is non-refundable, meaning that the maximum credit that one can receive is limited to the amount of taxes owed.

Student Loan Interest Deduction

This deduction allows one to deduct interest paid on student loans. It can reduce taxable income by as much as \$2,500, depending on the amount of interest paid and income. It is an adjustment to income, so may be claimed on a tax return even when no itemized deductions are claimed on Schedule A of the 1040. Modified adjusted gross income must be less than \$80,000 (less than \$160,000 on joint returns). Qualified student loans must have been used to fund educational expenses such as tuition, fees, and books, and the student must have been enrolled at least half time and pursuing a degree in an eligible institution. This deduction is restricted to certain filing statuses and family members for whom an exemption may be claimed on the tax return. Use the Student Loan Interest Deduction Worksheet in the instructions on IRS form 1040 or 1040A to calculate the interest deduction available.

Deductions for Tuition and Fees

This deduction may be helpful to those who are not eligible for one of the tax credits. It is taken as an adjustment to income, which means it is claimed even when deductions are not itemized on Schedule A of the 1040 form. Those families or individuals who have modified adjusted gross income of \$80,000 or less (\$160,000 or less for joint returns) may qualify for this deduction. The amount one may deduct is based on the amount of qualified tuition and related expenses paid for eligible students. Up to \$4,000 may be deducted from required tuition and fees at an eligible accredited higher education institution. This deduction is restricted to certain filing status and family members for whom an exemption may be claimed on the tax return. Use IRS form 8917 to calculate the tuition and fees deduction available.

Taxes on Student Aid

Scholarships and grants received and listed on the 1098-T may need to be reported as taxable income in certain circumstances, but are often tax-free. In general, if the student is pursuing a degree and the funds were used to pay tuition, fees or other education expenses, these sources of assistance are not counted as taxable income. Always consult with the IRS or a tax preparer to determine if these sources of funding must be reported.

NOTE: Income based on 2015 tax year.

SPOTLIGHT ON STUDENTS

Lindsey Wilson

2014 OCU Graduate
Dance Management



Lindsey Wilson could not disguise her excitement as she described the whirlwind of events since her graduation from OCU in the spring of 2014. Lindsey had just returned home from New York City, where

management side of the business, too. I realized that part of my education would open doors and be good for me.”

Just over five years ago, Lindsey planned to attend a university near

“... it would never have been possible to go to OCU without the help of the people in financial aid. Now I can pursue my dream.”

she accomplished a life-long dream of auditioning for the Radio City Rockettes, an experience she will always treasure.

Lindsey, a graduate from the Ann Lacy School of American Dance and Entertainment, explains how her education has set her up for future success.

“I feel thoroughly prepared with the dance techniques for performance, but also with the business aspects that I learned. The management classes changed my perspective and made me recognize my passion for the

her home in central Texas, where she had been awarded several substantial scholarships. Those scholarships, along with her own financial resources, made enrolling at an in-state public university affordable. However, before she completed high school, she continued to pursue her dancing dreams, realizing OCU would give her the best opportunity to achieve that.

Lindsey auditioned and was accepted into the Dance Management program. When she learned about the costs to attend, she was concerned that OCU may be out of reach, considering that

she had not prepared financially for a private university education.

“At first, the idea of financing for OCU was very scary. I had the realization that with my financial situation, it was going to be difficult to make it work.”

Still determined to pursue dance at OCU, Lindsey and her mother visited campus. They arranged to meet with the freshman financial aid counselor and discussed their financial situation and limited resources.

“The counselor was willing to evaluate my case, individually, and was helpful in explaining the process,” Lindsey explained. “We discovered that financial aid could make it possible to attend.”

Lindsey applied for financial aid each January using the FAFSA. She stated that when there were financial changes at home during her time at OCU, she would meet with a financial aid counselor, who would help her adjust accordingly.

Her voice warmed with gratitude as Lindsey described opening her mail to find her diploma. “When I opened it, my mom and I talked about how it would never have been possible to go to OCU without the help of the people in financial aid. Now I can pursue my dream.”

Lindsey’s advice for new freshmen: “Communicate with your counselor in the financial aid office. You can’t sit back and hope that the financial aid office will know your individual situation. Be proactive and know that everyone there is nice and willing to help you out.”



Misael Martinez

Junior, Fall 2015
Economics



Misael Martinez participated in Distributive Education Class of America (DECA), a business and marketing organization, during high school to prepare for higher education as a business major. He was aware that Meinders School of Business would be an excellent choice for his education, but financing an OCU education seemed unattainable to him at that time. Intending to make his money work to his benefit, he carefully considered the costs of attending different universities in the Oklahoma City area. When comparing the costs of each college choice, the numbers alone did not indicate attending OCU.

"When I received a call to interview for the Clara Luper Scholarship, I had

already decided to attend another university," Misael said. "I agreed to go to the interview, but since I was going elsewhere for college, there was no pressure so I wasn't as nervous."

Two weeks later he was notified he had been selected for the scholarship. That offer prompted Misael to run the numbers again, and this time, he decided the educational value of OCU was greater.

"I decided OCU would be an investment in myself with a solid education," Misael explained. "My parents are able to help me with some costs, but I knew up front that it wouldn't be easy to attend, so I looked for all the aid I could get."

Misael submitted his application for aid, and was surprised when he received his award offer letter from OCU, which included state grants. "I didn't know about the state grants that could help me," Misael stated. "All of

"I didn't know about the state grants that could help me. All of the benefits from my FAFSA saved me a lot of extra hours working to earn my tuition."

the benefits from my FAFSA saved me a lot of extra hours working to earn my tuition."

During his freshman year, Misael earned additional funding toward his college expenses by working with an accounting firm.

"The work gave me experience in a field I'm interested in, wages to offset my tuition expenses, and also allowed me to save some money to invest while in college."

Misael discovered during his freshman year that an OCU economics professor would be conducting a research project in England, and students were invited to participate in the project to earn college credit. The fact that this project included research involving the economic impact of professional soccer in the prestigious English Premier League sealed his decision. As a self-described "huge soccer fan", Misael knew immediately he wanted to take advantage of the opportunity. Paying for the trip was going to be a challenge, but he was determined to do what was necessary to make it possible. As soon as his decision was made, Misael sought information and help. His help came from the study abroad specialist in the financial aid office.

"She sat with me in several appointments and helped me determine numbers and what aid could apply to the trip. She also helped me look at aid possibilities from

FAFSA and found, in my case, that 30 to 40 percent of funding for the trip could come from that."

Misael increased his work hours to earn funds toward trip expenses and was confident that planning ahead made this exciting opportunity one he could "afford at a price I'm willing to pay."

Misael's advice to other students: "Type 'scholarships' on Google. There are plenty of them available. Be willing to invest in yourself. Look for money everywhere, because it is there!"

Kathy Callender

A Parent's Perspective

Mother of Konnor Callender
Sophomore, Vocal Performance

Kathy Callender recalls that her daughter, Konnor, began researching colleges as early as seventh grade, adding that Konnor knew she would need to plan ahead for her college education. Konnor had attended several performing arts camps on the OCU campus and those experiences left a lasting imprint. "OCU drew her in," Kathy said.

Believing from the start that OCU was the right place for her, Konnor auditioned and was accepted into the vocal performance and musical theatre programs in the Wanda Bass School of Music. The Callenders were thrilled when Konnor received her acceptance letter.

"The music school offered Konnor a very generous talent award," Kathy explained. "She earned an academic scholarship by working hard in high school."

As soon as the decision to attend OCU was made, the Callenders put all of their energy into finding out about funding. Konnor and her parents read all the information sent to them, poured over the university

website, and asked a lot of questions. Both parents attended a webinar in February offered by the financial aid office, which was specific to the needs of first time students and their parents.

"It was very helpful to our understanding of costs and the process," Kathy stressed. "This was our first foray into the financial aid process, so all of the information provided took the fear out of the steps involved."

"This was our first foray into the financial aid process, so all of the information provided took the fear out of the steps involved."

Describing her reaction when the financial aid award letter arrived in the mail, Kathy said, "When we received the aid award letter with the offers listed, it was a moment of reality, knowing how much funding we would have to come up with."

Kathy's first call was to the freshman counselor in the financial aid office. "She made me feel like she had all of the time in the world. She went over the letter line by line and explained each award to me, then walked me through the process to reassure me. From that moment on, I knew the financial aid office was a place where I could get straightforward answers and discuss options, and I knew the response would be caring and open to help me. It was comforting to know that we could get help when we needed it."

As a parent, Kathy explained that the fear of the unknown is scary, but her family learned that the Office of Financial Aid provides good information all along the way. "Having knowledge is so good in this process."

Kathy's advice to parents:

"Go and learn as much as possible. It is never too early to start the scholarship and aid process. As soon as you know OCU is your choice, call and begin

the conversation. Even if you're not sure what to ask, the discussion will generate other questions for you to learn about funding and the process. The financial aid department is your contact for getting the best information and gaining knowledge in a calm and comforting way. That will free your mind from any initial worry... you can breathe and take it one step at a time to figure it all out."

Contact our office to learn more about financing your college education.

Office of Financial Aid
(405) 208-5211
okcu.edu/financialaid

FREQUENTLY ASKED QUESTIONS



What does the term “financial aid” mean?

“Financial aid” refers to all the financial resources that are available to a student to assist with payment of college expenses. Although students and/or their parents are responsible for paying for expenses, their university and community may help by offering scholarships based on merit and need as well as student job opportunities on campus. Grants, loans, and work-study may also be available to students from the Federal and State Government, based upon individual eligibility as determined by the application for aid.

How does a family determine whether to submit a FAFSA for aid?

OCU encourages each student to complete the FAFSA. The FAFSA provides data to the financial aid office to help determine whether your student will receive Federal or State Grants and Federal Work-Study. Additionally, the FAFSA is required for some OCU scholars programs because they include a need-based component. Most students qualify for some type of federal student loans. Federal student loans with low interest rates are only available to students who complete the FAFSA. Knowing the types and amounts of resources available based on the FAFSA will allow a student/family to make the best financial decisions and plans. Not all students will qualify for all programs, but the only way to discover eligibility is to apply!

How does a student apply with a FAFSA?

The FAFSA (Free Application for Federal Student Aid) application is available each year beginning January 1 for students to submit online at fafsa.ed.gov. Students will use tax information to complete this form, and can also connect to the IRS to retrieve tax information through the application website. Although a FAFSA is not required for attendance, it is highly encouraged that students submit this application so they may be considered for federal, state, and institutional aid.

What is Oklahoma City University's school code?

You will need Oklahoma City University's school code when you submit the FAFSA. OCU's school code is

003166

What is the deadline for OCU to receive the FAFSA application?

The priority deadline is **March 1** for the fall of 2016. OCU accepts applications beyond that date, but may offer aid at reduced amounts based upon availability of limited funding.

You can begin preparations to submit the FAFSA application prior to January. Students and their parents may research types and limits of federal aid funding, apply for their Federal Student Aid (FSA) IDs and may also utilize the FAFSA4caster all online at the Department of Education website:

fafsa.ed.gov

How does financial aid pay toward a student's university bill?

Students receive an annual financial aid award based on their application, offering all the types of aid for which the student is eligible. Students indicate which aid they choose to accept, and the accepted aid is applied to the student's university charges, split equally between the fall and spring semesters. Students may request information from the Office of Financial Aid about applying for assistance with summer courses.

STUDENT ACCOUNT PAYMENT

Oklahoma City University provides payment and billing options that allow students and parents to make payments in ways that are most convenient for them! Choose from various payment methods to fit individual needs.

Each semester when enrollment is completed, current charges and billing statements are readily available when students log-in to OCU's convenient web portal, Bluelink. In addition, billing statements are sent electronically to student email accounts prior to the beginning of each semester. Students may also request that an email notification of a new statement go to an authorized user by indicating and approving the user on the online payment site. We know first-time students and parents may feel uncertain about these methods, so as an added notification, their first billing statement will be mailed to them at a permanent address.

Payment for each semester is due in full by the first day of class. Sometimes, full payment cannot be made all at once, so families may arrange an installment plan with the Office of Student Accounts. The installment plan allows for four payments in the fall and spring semesters. Enrolling in the installment plan is easy and available online, or our helpful Student Accounts representatives are available during business hours to assist with plans.

Online Payment

With online payment, students and parents can quickly take care of the bill for university charges over a secure and "at-your-fingertips" website.

Other Options

- Call in credit card payment over the phone during business hours
- Bring payment directly to OCU Student Accounts during business hours
- Mail payment by check to OCU Student Accounts

More info: (405) 208-5146 or studentaccounts@okcu.edu



FINANCIAL AID TIMELINE

September

- Scholarship applications available online for OCU scholars programs

September – December

- Arrange through Visitor Services to attend a general financial aid session
- Complete and submit application for admission
- Performing arts majors should arrange talent auditions
- Art and moving image arts majors should arrange portfolio assessment

January

- Submit the FAFSA (Free Application for Federal Student Aid) online at fafsa.ed.gov beginning Jan. 1
- After taxes are complete, utilize the IRS Data Retrieval (DRT) system to simplify and expedite documentation for the verification process
- After officially admitted to OCU, log in to OCU's student website, [Bluelink](http://bluelink.okcu.edu), and learn to navigate bluelink.okcu.edu
- After officially admitted to OCU, set

up student OCU email account and monitor it for notices

January – February

- Make sure your official admission is complete. A student must be officially admitted to OCU for the Office of Financial Aid to access the FAFSA application.
- Submit all required financial aid documents to the Office of Financial Aid

March

- Official admission must occur before March 1 for priority consideration for freshman academic merit and departmental scholarships
- FAFSA must be submitted before the March 1 deadline to be considered for maximum aid eligibility of federal and state funding

March – May

- Office of Financial Aid begins sending out financial aid award letters
- Meet with the admissions counselor

or financial aid counselor to review your OCU financial aid package

- Review and accept financial aid offers online through OCU's website, [Bluelink](http://bluelink.okcu.edu), at bluelink.okcu.edu

April – June

- Register and attend STARS 101 events
- Follow up award acceptance by completing all resulting required aid documentation

July – August

- Search for work-study positions online: okcu.edu/financialaid/studentemployment
- Complete and submit direct deposit form for aid refunds: okcu.edu/financialaid/forms
- Payment and payment arrangements due on the first day of class. Information about options for payment can be found online: okcu.edu/financialaid/tuition/paymentoptions

CONNECT WITH US

Enrollment Management hosts and participates in a variety of annual events so that you have opportunities to meet us and gain access to all the information you need most.

- You may choose to attend a financial aid general session when you request a campus visit through Visitor Relations.
- Panel discussions and Q&A sessions are included on your audition day agenda.
- Appointments with a counselor can be arranged for more individual attention.
- After your admission is official, you will want to register and attend STARS 101 to finalize all the details for becoming an OCU Star.

Contact us for more information about events and opportunities throughout the year, which can help you prepare for funding your OCU education.

Office of Undergraduate Admissions

(405) 208-5050
okcu.edu/admissions

Office of Financial Aid

(405) 208-5211
okcu.edu/financialaid

OCU Visitor Relations

(405) 208-5345
okcu.edu/visitors

Student Accounts

(405) 208-5146
okcu.edu/financialaid

FATV

Financial Aid TV is an online video service for the entire Oklahoma City University community.

FATV is an online library of short (60-90 seconds) video clips that are accessible on demand, 24/7. These videos communicate complex financial aid information to current and prospective students in an easy to understand style. You will find information on a wide array of topics including: financial aid, financial literacy, loans, grants, and more.

*We encourage you to visit
OCU's FATV site at*

okcu.financialaidtv.com

Financial Aid TV
COUNSELING ON-DEMAND





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Office of Financial Aid

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okcu.edu/financialaid