

Financial Aid

www.ohio.edu/financialaid

IMPORTANT DATES

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FEBRUARY 01 Friday

Freshman must be admitted to be considered for scholarships, including the Gateway Award Program. Information can be found at www.ohio.edu/admissions/gateway

FEBRUARY 15 Friday

FAFSA form should be submitted to ensure it reaches Ohio University by first priority date of March 15, 2008. File at www.fafsa.ed.gov

MARCH 01 Saturday

ACT and SAT scores must be received by Ohio University Undergraduate Admissions for freshmen scholarship consideration.

MARCH 15 Saturday

FAFSA results must be received by Ohio University Office of Student Financial Aid and Scholarships for first priority need-based aid consideration.

EARLY APRIL

Financial aid award notices will be mailed to incoming freshmen.

MAY 01 Thursday

Freshmen Gateway Award recipients must submit their housing contracts (or exemption form) and housing deposit on or before this date to receive their awards.

MAY 15 Thursday

Transfer students must be admitted to be considered for scholarships.

JULY 03 Thursday

Electronic Master Promissory Note and Entrance Loan should be completed online if you plan to borrow through the Federal Direct Loan Program. www-sfa.chubb.ohiou.edu/directloan

JULY 10 Thursday

Parent PLUS Loan pre-application and Electronic Master Promissory Note should be completed if your parent plans to borrow through the Federal PLUS Loan Program. www-sfa.chubb.ohiou.edu/loans/loans_plus.html

JULY 10 Thursday

Alternative (private) loan application should be completed if you plan to borrow through a private lender. www-sfa.chubb.ohiou.edu/loans/loans_alt.html

MID AUGUST

View eBill online to finalize financing.

A college education is one of the most important investments you and your family can make. You and your family will be expected to contribute as much as you can from your own resources (income, savings, and other assets) to help meet your college expenses. Financial aid will help you make up the difference and achieve your goal of a college education. The Office of Student Financial Aid and Scholarships is here to assist you and your family.

How to Apply

www.fafsa.ed.gov

The Free Application for Federal Student Aid (FAFSA) serves as the application for all federal, state, and Ohio University need-based financial aid programs and some non-need-based programs. In order to be considered for the most need-based aid, Ohio University recommends that families file the FAFSA no later than February 15 to ensure that the results reach us by our March 15 first-priority deadline. If necessary, families can use estimated financial information on the FAFSA rather than data from a completed federal tax return in order to meet the first-priority deadline.

FAFSA on the Web at www.fafsa.ed.gov is the fastest and most efficient way to file the FAFSA. The student and parent of a dependent undergraduate student should each use a federal PIN (Personal Identification Number) to sign the FAFSA electronically. You and your parent(s), if applicable, can each apply for a PIN number at www.pin.ed.gov. Please note that it could take up to 72 hours to receive your PIN electronically. If you prefer, a paper FAFSA can be obtained by calling the Federal Student Aid Information Center at **1-800-4-FED-AID (1.800.433.3243)**. Our federal school code number for the Athens campus of Ohio University is 003100 and must be listed on your electronic or paper FAFSA for us to receive the results. If you will be attending a regional campus, please use the appropriate regional campus code.

Incoming freshmen who are admitted by February 1 will automatically be considered for most Ohio University scholarships for their freshman year. Because financial need is considered in addition to scholastic achievement for some scholarships, we recommend the FAFSA be filed in time to meet the first-priority deadline.

Transfer students must be admitted by May 15 to be considered for scholarships. Graduate students must indicate on the admission application that they wish to be considered for scholarships and assistantships.

After You Apply

The federal government puts the data on your FAFSA through a formula called the Federal Methodology and sends the results—known as the Expected Family Contribution (EFC)—to Ohio University. The difference between the cost and your EFC is your financial need. Ohio University cannot guarantee your full financial need will be met. A Federal Direct PLUS Loan or a private loan can help bridge the gap.

It is possible that Ohio University may select your FAFSA for verification and request that you submit certain documents to us to check the accuracy of the data on your FAFSA. If you want to make changes to the data on your FAFSA yourself because you used estimated data or for any other reason, please send the information to us, and we will make the changes for you.

Sometimes families have special circumstances that merit additional review and possible changes to a student's aid eligibility. If you feel the data on your FAFSA does not accurately reflect your family's financial situation due to a loss of income, please let us know; we will inform you as to how to file for a Change of Income. A loss of taxable income may be caused by a retirement, unemployment, divorce, or death. A loss of nontaxable income may be due to the termination of social security benefits or child support. Other possible special circumstances include but are not limited to the following: budget adjustments for educational expenses not covered in our standard cost of attendance, unusually high medical expenses paid, parent in college, or filing the FAFSA as an independent student.

All students receiving financial aid are required by federal regulations to make satisfactory academic progress (SAP) as defined by our office. Our definition of SAP includes the following three components: minimum accumulative g.p.a., minimum credit hours earned per year, and maximum time frame to complete your degree. All undergraduate students must maintain a 2.00 g.p.a. and earn at least 12 hours per quarter if enrolled full time. Graduate students must maintain a 3.00 g.p.a. and earn at least nine credit hours per quarter if enrolled full time. More detailed information can be found on our Web site at http://www-sfa.chubb.ohiou.edu/postapply/postapply_sap.html.

Your Award Letter

The Office of Student Financial Aid and Scholarships at Ohio University will send you an award letter in early April to let you know what aid you have been awarded. Your award letter will instruct you to visit our Web site at www.ohio.edu/financialaid and access your award letter online at **My Fin.Aid@OHIO** to finalize your aid.

In addition to the aid listed on your award letter, there are two additional types of aid that families can apply to receive: the Federal Direct Parent Loan for Undergraduate Students (PLUS) or an alternative loan from a private lender. If the aid listed on your award letter does not cover all or enough of your educational expenses, then you may want to apply for either the PLUS loan or a private loan.

The PLUS loan is available to the parent of a dependent student as long as the parent does not have an adverse credit history. A parent may borrow as much as is needed to pay for school up to the total cost of attendance minus the student's other financial aid. The PLUS loan had a fixed interest rate of 7.9 for the 2007-2008 award year. Repayment begins 60 days after the final disbursement for the year. A parent will have to complete an electronic master promissory note and PLUS pre-application at www-sfa.chubb.ohiou.edu/loans/loans_plus.html.

An alternative or private loan is available to the student but usually requires a credit-worthy cosigner. You may borrow as much as is needed to pay for school up to the total cost of attendance minus your other financial aid. Interest rates and loan fees vary from lender to lender. Repayment begins after you leave school. You will need to apply directly to a private lender. More information can be found at www-sfa.chubb.ohiou.edu/loans/loans_alt.html.

Costs

The cost of attendance is a comprehensive budget, which consists of tuition and fees, room and board allowances, books, transportation, and personal expenses. Of these components, the expenses directly owed to Ohio University include tuition and fees and room and board for students living on campus. Please note that the cost of attendance on your award letter will be different than the cost of attendance listed below. Your award letter will show an estimated cost for the 2008-2009 academic year while the cost listed below is the estimated cost of attendance for the 2007-2008 academic year.

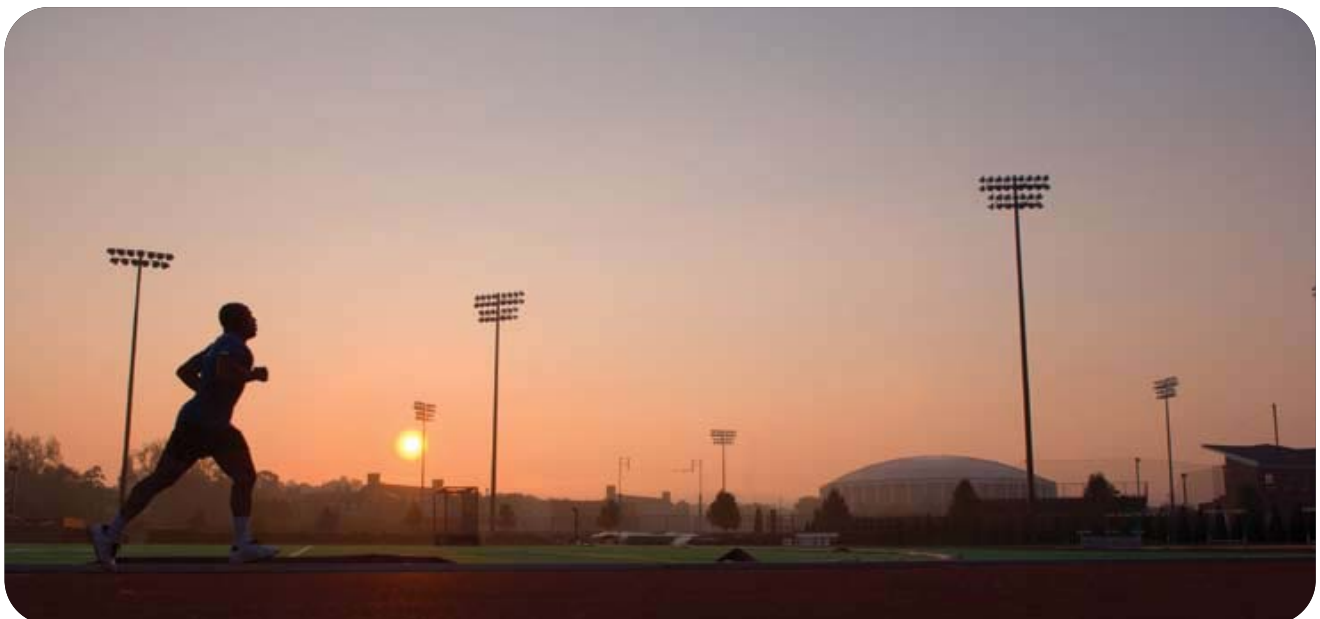
Athens Campus Undergraduate

Tuition/Fees*	\$8,907
Room/Board**	\$8,427
Books/Supplies	\$870
Personal/Transportation	\$3,609
Total (Ohio residents)	\$21,813
Out-of-State Surcharge*	\$8,964
Total (non-Ohio residents)	\$30,777

* Expenses paid directly to Ohio University

** Expenses paid directly to Ohio University if living on campus, but vary depending on meal plans and types of rooms selected.

Students living with parents will have lower room and board costs and higher personal and transportation costs than above. Costs for graduate students are slightly higher. A schedule of tuition and fees can be found at www.ohio.edu/bursar.



All About Scholarships

Ohio University offers a variety of scholarship opportunities for students. Scholarship awards are based on a range of criteria, which can include: academic merit, demonstrated financial need, field of study, participation in a specific program or organization, and/or any combination of the criteria.

Incoming freshmen are automatically considered for University scholarships. To be considered a priority applicant, you must be accepted for admission by February 1. Because financial need is considered in addition to merit for some scholarships, we recommend the FAFSA be filed in time to meet our first-priority deadline. If you receive a scholarship, you must maintain a certain course load and g.p.a. for continued eligibility. Many scholarships require a student to enroll for 16 hours per quarter.

The Gateway Award Program is designed to blend merit and need-based aid for eligible students. It is applicable to first-year students who will be new to the Athens campus of Ohio University and is renewable for three additional years. More information can be found at www.ohio.edu/admissions/gateway. Students receiving a Gateway Award must submit their housing contracts (or exemption forms) and housing deposits no later than May 1.

Transfer students must be admitted by May 15 to be considered for scholarships. Graduate students must indicate on the admission application that they wish to be considered for scholarships and assistantships.

If you wish to look for outside scholarships, you should check with your high school guidance counselor as well as clubs and organizations with which you or your parents may be associated. There also are several free online scholarship search engines available, such as www.fastweb.com.

If you are receiving an outside scholarship, the notice can be faxed or mailed to our office to the attention of “Outside Agency Scholarships.” Checks can be mailed to our office and should include the student’s full name and Ohio University PID number. If the check is co-payable, please endorse it before sending it to us. We normally divide the award among all three quarters unless directed otherwise by the scholarship provider.

Once here, students will need to complete the electronic scholarship application each winter quarter to be considered for scholarships for the next academic year. To ensure consideration, students should have an accumulative g.p.a. of 3.4 by the end of winter quarter and have earned at least 32 credit hours between fall and winter quarters of the application year, and earn at least 48 hours over fall, winter, and spring quarters combined.

All About Loans

Loans are the most common type of financial aid used by students and are considered self-help aid because they must be repaid. There are various steps required if you choose to borrow. Listed below are the most common loans offered to students and their parents.

Federal Direct Subsidized and Unsubsidized Loans

Freshmen are eligible to borrow from this loan program. Your loan may be all subsidized, all unsubsidized, or a combination. You will need to complete an Electronic Master Promissory Note (EMPN) and Entrance Counseling. A freshman can borrow \$3,500 (one-third per quarter), sophomores can borrow \$4,500 per year; juniors and seniors can borrow \$5,500 per year. Independent undergraduate and graduate students have higher loan limits.

Federal Perkins Loan

If you are awarded the Federal Perkins Loan, you must complete a Federal Perkins Master Promissory Note and a Personal and Confidential form by visiting our Web site and accessing **My Fin.Aid@OHIO** to finalize your award.

Additional Loan Resources

If you need additional financial assistance beyond your own federal student loans, your parent(s) may apply for a Federal Direct Parent Loan for Undergraduate Students (PLUS) or you may apply for a private alternative loan. Most private alternative loans do require a creditworthy co-signer for the loan to be approved. See “Your Award Letter” earlier in this section for more information.

All About Grants

Grants are awarded based on financial need to undergraduates and do not have to be repaid. Eligibility for the Federal Pell Grant is determined by the federal government based on the results of the FAFSA. The Ohio College Opportunity Grant (OCOG) is awarded by the Ohio Board of Regents based on the results of the FAFSA. The Federal Supplemental Educational Opportunity Grant (SEOG) is a federal financial aid program targeted towards Pell recipients. The Academic Competitiveness Grant for freshmen and sophomores and the National SMART Grant for juniors and seniors are two new federal grant programs. Recipients of these new grants must be Pell eligible and meet other eligibility criteria. In addition, Ohio University uses some of its own funds to award institutional grants to needy students.



All About Student Employment

There are three forms of student employment available on the Athens campus.

Federal Work-Study (FWS)

Eligibility to participate in this program is determined by our office, based on the results of your FAFSA. If you have been awarded FWS, you should follow the instructions on your award letter to place yourself in a job. (Federal Work-Study is available on the regional campuses, too.)

Hourly or Local Employment

Job opportunities from all hiring departments at Ohio University and some off-campus employers are posted to the employment section of our Web site. Please visit our Web site for a list of available jobs.

Program to Aid Career Exploration (PACE)

PACE offers an internship-like experience to upperclass students. You may apply to this program once you have accumulated over 30 credit hours. For more information, please visit our Web site.



Contact Us

We have a very knowledgeable staff available to assist you. In addition, each student is assigned a professional financial aid advisor. Please feel free to contact us at:

Ohio University
Office of Student Financial Aid and Scholarships
Chubb Hall 020
Athens OH 45701-2979
Phone: 740.593.4141
Fax: 740.593.4140
E-mail: financial.aid@ohio.edu
Web: www.ohio.edu/financialaid
Office Hours: 8 a.m.–5 p.m. Mon–Fri.

Title IV Federal School Codes

003100 (Athens campus)
003101 (Eastern campus)
003102 (Chillicothe campus)
003103 (Southern campus)
003104 (Lancaster campus)
003108 (Zanesville campus)

FAQs

Will my financial aid be renewed each year?

Financial aid is not automatically renewed or guaranteed. You must reapply for financial aid each year by completing the FAFSA or Renewal FAFSA, preferably by February 15. In addition, the student should complete our electronic scholarship application during winter quarter. Students with renewable scholarships, such as those through the Gateway Awards Program, must meet the criteria to have their scholarships renewed.

How will the Office of Financial Aid notify us in the future?

Our primary way of communicating with students is by sending notices to students' Oak e-mail accounts. It is important that students share the information we send to them with their parents.