STUDENT FINANCIAL CENTER

Student Financial Center
Courtney Henderson, Director of Student Financial Center
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1000 Asp Avenue
Norman OK 73019
Phone: (405) 325-9000
FAX: (405) 325-7608
sfc@ou.edu
www.ou.edu/sfc

One Office for Assistance with All Your Student Financial Questions
Student Financial Center’s focus is to eliminate unnecessary barriers to college access and completion. Our goal is to simplify the financial aid process as much as possible, and to make sure students are always engaged and aware of the next step. Our office allows us to reach students earlier and more efficiently, freeing up time for our Student Service Experts to have important conversations with students about their individual situations and what needs to be done to help them persist and succeed.

Bursar Services
Andrea Zepeda, Director of Bursar Services
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Cost of Attending OU
The cost of attending the University of Oklahoma includes tuition, fees, books, housing (including room and board), transportation, and miscellaneous living expenses. The actual costs of attending the University will vary depending on a student’s resident status, academic level, course load, housing option, personal needs, and spending habits.

For current cost estimate information, see Cost to Attend the University of Oklahoma.

Tuition and Fees
Students pay resident tuition for each credit hour enrolled. In addition, students who are not residents of the state of Oklahoma must also pay non-resident tuition. See Tuition and Fees for details.

Information on tuition and fees for programs not found in the Tuition and Fees link above can be found on each program's website. (OU Online, College of Professional and Continuing Studies, Advanced Programs, and other special programs.)

When, Where, and How to Pay
The quickest way to make your payment is to pay electronically at One.ou.edu. Payments made online with an eCheck from your checking or savings account, or a credit card, are easy and convenient and are posted to your account the same day.

You can also easily set up authorized users to make payments on your behalf at One.ou.edu.

Pay your bill in full by the 25th of each month to avoid monthly service charges. Remaining balances at the end of a term will be charged a late penalty and are subject to holds, which will prohibit you from registering for classes and accessing copies of transcripts and diplomas.

Monthly statements are prepared and emailed prior to the payment deadline. Failure to receive a statement does not exempt a student from late penalties. It is the student's responsibility to determine their financial obligation and how it is to be met.

eCheck (Electronically through your bank/debit account)
Using your bank account information, set up a payment profile through One.ou.edu to transfer funds directly from your checking or savings account. If you have a debit card, contact your bank for the account and routing numbers. There is no additional cost for this option.

Check
Bring your personal check, cashier’s check, money order, or scholarship check to the drop box on the first floor of Buchanan Hall during business hours. Please be sure to include your full student ID number for proper identification and posting.

Or mail it to:
Student Financial Center
1000 Asp Ave., Room 105
Norman, OK 73019

Credit Card
Credit cards can be processed online through One.ou.edu. There is a 2.95% convenience fee for this option. If you have a debit card, use the eCheck option above to avoid this fee.

Flywire
Payments through international bank accounts (wire transfers) can be processed through Flywire.

Cash
No cash payments are accepted.

PAYMENT PLAN OPTIONS
The first Fall eBill is available on August 1st and the first Spring eBill is available January 2nd at One.ou.edu. The monthly due date is the 25th. Students following the payment plan will be assessed a monthly service charge of 1.5% (18% APR) on the unpaid balance, beginning September 26th for Fall and February 26th for Spring. Service charges and late penalties will not be removed due to late or nonpayment.

Fall Term
• August 25 25%
• September 25 33%
• October 25 50%
• November 25 100%

Spring Term
• January 25 25%
• February 25 33%
• March 25 50%
• April 25 100%

Summer Term Pay this percentage of the balance
• June 25 50%
• July 25 100%

For more information on OU pay login, adding an authorized user(s), viewing your statement summary and/or account history, changing your billing address, and more, please go to One.ou.edu or call Student Financial Center at (405) 325-9000.

For more information and payment plan FAQs, please visit the Bursar Services website.

Refund Policy
The Oklahoma State Regents refund policy with respect to fees and tuition is as follows:

Changes in schedules and complete withdrawals from the institution during the defined add/drop period (first 10 days off classes in fall and spring semesters) will result in full charges for courses added and full credit for courses dropped. No reduction of charges may be made after the add/drop period for the session, except as stipulated for students who must withdraw from courses due to unforeseen hardship or extenuating circumstances.

Electronic Refunds
The fastest way to receive your refund is electronically. You can easily set up your eRefund at One.ou.edu. For easy step-by-step instructions, please visit the Bursar Services website.

Financial Aid Services
Bradley T. Burnett, Associate Vice President for Division of Enrollment Management; Director of Financial Aid Services

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Financial Assistance and Costs
Financial Aid
Financial aid is any financial resource that a student receives to assist in meeting the cost of attending college. These resources include awards such as federal and state grants, loans, student employment, scholarships, etc. Students must apply for financial aid annually and demonstrate eligibility as determined by regulations established by the U.S. Department of Education. Financial Aid Services is responsible for the administration of the federal financial aid programs. Additional sources of funding may include tribal grants, vocational rehabilitation assistance, Reserve Officer Training, and funding from other outside agencies.

Financial Aid Programs
Many financial aid programs are available at the University of Oklahoma. The Free Application for Federal Student Aid (FAFSA) opens annually on October 1. Apply annually for the following federal financial aid programs:

Pell Grant, Supplemental Educational Opportunity Grant, Perkins Loan, Stafford Loans (subsidized and unsubsidized), and Federal Work-Study. The Federal PLUS Loan (Parent Loan) and Graduate PLUS loans require a separate loan application in addition to the FAFSA. Additional financial aid programs (most requiring the FAFSA) include Oklahoma’s Promise, Oklahoma Tuition Aid Grant, Crimson Commitment, additional need-based scholarships, and several low-interest OU Institutional Loan programs. Please visit our Student Financial Center website for complete information on the financial aid and scholarship programs available at OU. Financial Aid programs are subject to change.

Applying for Financial Aid
Those planning to attend OU and current students are encouraged to apply annually for financial aid. FAFSA and the OU Centralized Academic Scholarship Hub CASH online applications open every October 1. Be sure to visit the OU Student Financial Center website, where a wealth of information about financial aid, scholarships, and other financial resources is available. Also listed are deadlines, eligibility requirements, applications, and links to other helpful websites.

Getting Started
• Apply for financial aid by the OU Financial Aid Services recommended deadlines.
• Apply for a U.S. Department of Education Federal Student Aid ID (FSA ID) online. This FSA ID serves as your electronic signature for the Free Application for Student Aid (FAFSA) and to access certain financial aid information online. Obtain an FSA ID for your parent if parental information is required on the FAFSA.
• Next, complete the FAFSA at fafsa.gov to apply for federal, state, and institutional aid. Applying for financial aid is FREE!
• List OU’s school code, 003184, on your FAFSA application. Be sure to include your housing plans on your FAFSA.
• Once your FAFSA is processed, a Student Aid Report will be sent to you and your information will be sent to OU if you listed OU’s code on your FAFSA.

Important Note: The FAFSA must be completed annually. Submit the FAFSA as soon as possible after the annual open date, October 1, but before March 1, to be considered for all available aid programs for the following fall/spring semesters. For priority processing, all requested documents must be received in Financial Aid Services by June 1 for the following fall/spring semesters and by November 1 for the spring only semester. Check the Financial Aid Services website for summer financial aid information.

Please contact 1 (800) 4FEDAID for a paper FAFSA if unable to file the FAFSA on the Web.

What Happens Next
• The Student Financial Center will notify admitted students via One.ou.edu if any additional information is needed.
• Instructions about activating your OU email account are included with the admission letter to OU. Financial aid applicants not yet admitted are notified via postal mail.
• The application is reviewed after submitting all requested information (processing times vary).
• The Student Financial Center sends an OU-Financial Aid Notification (OU-FAN) to the student’s OU email listing the financial aid awards available.
MoneyCoaches are knowledgeable on the following:

- Awards may consist of a combination of aid, such as grants, loans, student employment, scholarships, and/or other resources.
- The student then decides which aid programs to accept, reduce, or decline, and submits the OU-FAN acceptance online.
- Complete information regarding the financial aid programs offered and the disbursement process is included as links on the OU-FAN.

Important Note: Students who receive academic, talent-based, or other awards that also receive federal financial aid may expect their financial aid awards to be revised. This is required by federal regulations.

Other Resources

Students are encouraged to apply for outside scholarships, grants, fellowships, and other types of financial assistance that can help pay for their college or general living expenses. Many opportunities are available that require an application from the student. Be careful about possible scholarship scams. If in doubt about the legitimacy of an organization that offers financial aid, scholarships, or college funding check the Federal Trade Commission Scholarship Scams website.

Cost of Attending OU

Using federal regulations, the Financial Aid Services office develops standard budgets to determine the estimated costs of attending OU. This budget is used to award financial aid. The cost of attending the University of Oklahoma includes tuition, fees, books, housing (including food), transportation, and miscellaneous living expenses. The actual costs will vary depending on a student’s resident status, academic level, course load, housing and food options, personal needs, and spending habits.

For current cost estimate information, see Cost to Attend the University of Oklahoma.

Award amounts are subject to change. Visit OU Student Financial Center for more information.

The MidFirst Bank MoneyCoach Program

Sam Painter, MoneyCoach Manager
Cami Sheaffer, MoneyCoach Manager, MidFirst Bank

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MoneyCoach@ou.edu
www.ou.edu/moneycoach

The MidFirst Bank MoneyCoach Program

A MoneyCoach is a financial professional available to all students at the University of Oklahoma. MoneyCoaches help students build lifelong money management skills and navigate the process of paying for college. The MoneyCoach program also offers financial education workshops. All first-year students are automatically assigned a MoneyCoach during the initial enrollment process. This allows the student to meet with the same person about finances throughout their time at OU.

MoneyCoaches are knowledgeable on the following:

- Paying for OU
- Creating a financial plan for the year
- Understanding scholarship, grant, and loan options
- Minimizing student loan debt
- Personal finance
- Building wealth and becoming financially independent
- Budgeting, saving, investing, etc.
- Student loan repayment

Disclaimer

The MoneyCoach team and University of Oklahoma staff who work with students on financial issues such as federal student aid, private student aid, and serving loans do not provide investment, legal, or tax advice. The information provided is for general educational purposes only, and is not intended to substitute for the advice of your investment, legal, and/or tax advisors or to be the basis of specific financial planning activities. If you need investment, legal, and/or tax advice, please consult with one of these professionals.

Scholarships Office

Mike Hinderman, Director of the Scholarship Office

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www.ou.edu/sfc/scholarships

Scholarships

Students are encouraged to apply for scholarships to help meet the costs of attending the University of Oklahoma. Numerous scholarships are available to OU students based on academic merit, talent, athletics, financial need, etc. Students may see an overview of available scholarship and tuition waiver opportunities by visiting our website. Degree-seeking students from the Norman campus may pursue scholarship opportunities via the Centralized Academic Scholarship Hub.

High school seniors apply for all general freshmen scholarships at OU by completing our online scholarship process which is now a section of the admission application. December 15 of the senior year is the deadline to apply for these scholarships by completing the admission/scholarship application. See Future Sooners Scholarships for general freshman scholarships covered by the admission/scholarship application. Some OU academic areas may have further requirements for scholarship selection (e.g., auditions for the School of Music, etc.).

Undergraduate transfer students will also find the transfer scholarship application as part of their admission application process. Annually March 1 is the deadline to apply for transfer scholarships by completing the admission/scholarship application. Transfer students may also be eligible for departmental scholarships. See Future Sooners Scholarships for general transfer scholarships covered by the admission/scholarship application.

Important note: Students who receive academic, talent-based, or other awards that also receive federal financial aid may expect their financial aid awards to be revised. This is required by federal regulations.