



Cost-Cutting Ideas

Live like a college student while you're in college so you don't have to live like one after college. . .

Tuition and Fees

Create a game plan to ensure you're able to graduate on time. At OSU, the average number of credit hours to complete a degree is 120 credit hours. To graduate in 4 years, you must complete 30 credit hours per year. One extra year of school costs you additional money and the lost earnings if you were working instead of attending school.

You may also be able to reduce costs by earning credit for courses through Advanced Placement Program (AP), CLEP Exams, and the International Baccalaureate Program (IB). The **Credit by Exam** brochure from OSU Admissions provides more information about these programs. Keep in mind that AP and IB courses are options for high school students, whereas the CLEP Exam is an option for students throughout college.

Room and Board

Consider less expensive housing options if possible. This may include commuting to college, choosing a less expensive room and/or meal plan, moving off campus, or trying for a position as a resident advisor which may provide free or reduced room and board costs.

In general, students must live on campus their freshmen year. Contact **Residential Life** for exceptions, more information about on-campus housing and resident advisor positions. The **Off-Campus Student Association** has information about off-campus housing.

Books and Supplies

The amount you pay for books and supplies may be reduced if you shop for used books and weigh carefully which course material is absolutely necessary. You can purchase these items from the OSU Student Union Bookstore or elsewhere. Students who do purchase their books from the **OSU Student Union Bookstore** should look into their textbook buyback option.

Consider using the Library's **textbook reserve option**, which offers a 2-hour reserve on textbooks for classes of 125 or more students, or costing \$125 or more.

Personal Expenses

Watch these expenses closely. Create a **budget** and set spending limits for yourself. Watch out for credit cards - students with little or no income who buy on **credit** can quickly fall behind in payments and be subject to high interest rates.

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CHARGES MADE TO YOUR OSU BURSAR ACCOUNT

Your student bursar account is a record of charges, payments, and applied financial assistance. The Office of the Bursar bills and collects all university-related charges for a student.

Don't let these charges sneak up on you! Be aware that when you use your OSU student ID to charge items to your OSU Bursar Account, your bill must be paid on time in order to avoid a 1.5% monthly finance charge or an annual percentage rate of 19.56% and to prevent holds on future semester enrollment. Besides tuition, fees, room and board, charges made to your Bursar Account may include but are not limited to athletic tickets, library fines, parking permits, **parking fines**, telephone services, textbooks, Residential Life charges (such as Twenty Something), Student Store purchases, and supplies from the OSU Bookstore.

Travel

Utilize "**The BUS**" (OSU's bus system on campus and in town), which is free to students. Students who commute to campus should consider the "**Park and Ride**" services, which provide frequent transit service to certain lots on campus and around town.

Students going between the Stillwater and Tulsa OSU campuses can utilize "**BOB**," an OSU shuttle service, which is a cost efficient means of transportation that also gives students study time and no parking hassles.

Consider riding your bike. Use discount airline fares and other inexpensive travel methods for your trips to and from school, and avoid extra trips.

Some of the information on this page was adapted from the **College Board** (www.collegeboard.com).

Other links from this page:

Credit by Exam (<http://admissions.okstate.edu/pdf/CreditByExamination.pdf>)

Residential Life (<http://www.reslife.okstate.edu/>)

Off-Campus Student Association (<http://www.offcampushousingguide.com/schools/osu/osu.html>)

OSU Student Union Bookstore (<http://union.okstate.edu/Bookstore/index.htm>)

Budget (<http://www.okstate.edu/finaid/financial-literacy/budgeting.html>)

Credit (<http://www.okstate.edu/finaid/financial-literacy/credit.html>)

Parking Fines (<http://in.ocolly.okstate.edu/2008/03/27/what-are-the-penalties-and-fines-for-illegal-parking-on-campus/>)

The BUS (<http://www.transit.okstate.edu/RoutesAndMaps.htm>)

Park and Ride (<http://www.transit.okstate.edu/Documents/Park&Ride.pdf>)

BOB (<http://www.osu-tulsa.okstate.edu/services/shuttle.asp>)