

Scholarships and Financial Aid

Charles W. Bruce, PhD - *Senior Director*
Sara Bennett Flores - *Director, Talent Search*
Jennifer Chessmore - *Director, Upward Bound*
Julie Berg - *Associate Director, Programs*
Will Womack - *Associate Director, Information Systems & Operations*
Cathy Bird - *Assistant Director, Loan Processing & Records Management*
Chad Blew - *Assistant Director, Scholarships*
Linda Good - *Assistant Director, Client Services*
Margaret Betts - *Assistant Director, Special Programs*

119 Student Union • (405) 744-6604

Web site: www.okstate.edu/finaid • e-mail: finaid@okstate.edu



Students who need financial assistance to attend college are encouraged to consider the many types of financial aid available through the OSU Office of Scholarships and Financial Aid. These programs include scholarships, grants, loans, and part-time jobs.

Scholarship Programs

Oklahoma State University annually offers more than \$29 million in tuition scholarships and more than \$20 million in other scholarships to qualifying freshman, transfer, continuing and graduate students.

OSU's scholarships are awarded primarily on the basis of academic achievement, academic potential, leadership activities, or community service. Scholarships are awarded by various campus academic and administrative offices, the OSU Foundation, or in conjunction with private industry, private foundations, the Oklahoma State Regents for Higher Education, and the state of Oklahoma.

Tuition Scholarships

Tuition scholarships for Oklahoma residents range from approximately \$800 to \$2,500 in value, and vary in length from one year to four years. One-year and multiple-year tuition scholarships are awarded to incoming freshman students who have attained high scholastic standing in high school. Transfer tuition scholarships are offered to outstanding students transferring to OSU from two-year and four-year colleges.

Nonresident students entering OSU should inquire about eligibility for nonresident tuition scholarships. Students receiving these awards have some or all of their nonresident tuition charges waived and pay in-state tuition rates. These awards are made based on several criteria, including academic accomplishments, being a child or grandchild of an OSU alumnus, or being a member of a federally-recognized Oklahoma Native American tribe.

The priority deadline for students entering OSU in fall is February 1st; the priority deadline for students entering OSU in the spring is October 15th.

Each student with a multiple-year scholarship is required to meet specific renewal criteria to continue receiving his or her scholarship the following year (up to a specified maximum number of years of eligibility).

All current undergraduate students at OSU are encouraged to complete the Scholarship Application for Continuing and Readmitted Undergraduates each year, available at www.okstate.edu/finaid/. Scholarships for continuing students are awarded based on academic performance, financial need, or both.

Graduate students seeking cash or tuition scholarships should contact their academic departments and the Graduate College regarding application procedures and deadlines.

Cash Scholarships

—National Merit Finalists. OSU welcomes all Merit Finalists and Merit Scholars. OSU offers very attractive financial assistance opportunities for National Merit Scholars who select OSU as their first choice school with the National Merit Scholarship Corporation, and apply for admissions and scholarships at OSU. National Merit Finalists, National Hispanic Scholars, and National Achievement Finalists are encouraged to contact the Office of Scholarships and Financial Aid for more information on funding opportunities.

—President's Distinguished Scholarship (PDS). The OSU Foundation offers this prestigious \$8,800 per-year cash award. It is available to students who have exhibited outstanding academic ability and involvement as a leader in school and community activities. PDS scholarships are very limited in number (about 75 each year) and the competition for them is highly competitive. Awards are usually made in March.

—President's Leadership Council (PLC). This one-year, \$1,500 cash scholarship is awarded to a limited number of incoming freshmen based on leadership potential, school and community service, and academic achievement. The PLC is both an honorary and a working organization. The selection process is highly competitive. Awards are usually made in March.

—College and Departmental Cash Scholarships. Some colleges and departments award cash scholarships to freshman, continuing, and graduate students who have excelled academically. The number of awards, stipends and requirements vary, depending on the scholarship's requirements. For more information, contact the college or department.

—Oklahoma State Regents for Higher Education (OSRHE) Academic Scholars. Academic Scholars receive resident or nonresident tuition scholarships and up to \$5,500 cash annually from the state of Oklahoma for four years. (A fifth year of funding may be requested.) Academic Scholars who are also National Merit Scholars may receive additional funds. Only national ACT or SAT test scores are used in the qualification process. Contact the Office of Scholarships and Financial Aid for eligibility details.

—Other Scholarships. The OSU Office of Scholarships and Financial Aid frequently has applications for scholarships sponsored by various local, state and national organizations available in its office in 119 Student Union. Students should visit the office periodically (or online at www.okstate.edu/finaid/) to see if there are scholarships with qualifications of interest.

—Residual ACT Test. Incoming students at OSU should consider taking the "Residual" ACT test at OSU. Incoming students who have raised their standardized test scores may submit those scores to the Office of Scholarships and Financial Aid to be considered for a higher value

scholarship, but must do so by August 1. For information about the Residual ACT, go to <http://UAT.okstate.edu>. (Some programs, such as the OSRHE Academic Scholars Program, accept only national ACT or SAT test scores.)

Special Notes

1. Final awards can be made only to applicants who are fully admissible, in good standing, to the University.
2. The student must accept the award within the time designated in the award letter or the offer may be rescinded.
3. The student must begin using the scholarship the first semester it is available and must use the scholarship continuously, with no breaks in attendance at OSU.
4. Tuition scholarships will be made to qualified students only as long as funds remain available.
5. A student may have only one tuition scholarship in effect at a time. However, students may receive multiple cash awards such as PDS, PLC, or college and departmental awards.
6. Selected state programs, such as the OSRHE Academic Scholars Program, accept scores recorded on national test dates only.
7. The OSU scholarship program accepts both national tests scores and residual tests taken at OSU.
8. State and University agencies may establish a cap on total scholarship dollars a student may receive from state and University sources, precluding students from receiving funds that exceed legitimate educational costs.

Federal Aid Programs

Federal aid at OSU is awarded on the basis of demonstrated financial need. Each student who wishes to be considered for need-based assistance should complete the Free Application for Federal Student Aid (FAFSA) and submit it to the processing center as soon after January 1 as possible to receive aid for the succeeding academic year. Early application is encouraged due to the high demand for available money.

Students can apply for assistance by submitting the paper FAFSA or they can file electronically by accessing the U.S. Department of Education's "FAFSA on the Web" application site www.fafsa.ed.gov.

An analysis of the FAFSA is used to determine demonstrated need for federal, state, and institutional programs such as Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Academic Competitiveness Grants (ACG), National Science and Mathematics to Retain Talent (SMART) Grants, Oklahoma Tuition Aid Grants (OTAG), Federal Perkins Loans, William D. Ford Federal Direct Loans, Federal Work-Study (FWS), and tuition scholarships.

There are also programs available for students who do not demonstrate financial need. The Federal Direct Parent Loan for Undergraduate Students (PLUS) Program and the William D. Ford Federal Direct Unsubsidized Loan allow graduate students and independent undergraduates, as well as parents of dependent undergraduates, to borrow funds to meet educational expenses.

To be considered for financial aid, a student must:

1. Demonstrate financial need, except for some loan and scholarship programs.
2. Be a U.S. citizen or eligible non-citizen.
3. Be enrolled as a degree or certificate-seeking candidate, including a program of study abroad.
4. Meet minimum satisfactory academic progress standards.
5. Have a high school diploma or GED.

6. Not be in default on any federal loan, not have borrowed in excess of the allowable limits and not owe a refund to any federal grant program (including the Oklahoma Tuition Aid Grant program).
7. Be prompt in responding to any requests for additional information made by the Office of Scholarships and Financial Aid.

Students and parents are invited to contact the Office of Scholarships and Financial Aid for information regarding financial assistance programs or to make an appointment with a financial aid counselor to discuss specific eligibility requirements. The office has information about programs and services online at www.okstate.edu/finaid/.

Grants

Undergraduate students who have not completed their first bachelor's degree are eligible to apply for the Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Academic Competitiveness Grant, and the Science and Mathematics to Retain Talent Grant. Undergraduate students who are Oklahoma residents are eligible to apply for the state grant program, the Oklahoma Tuition Aid Grant.

Federal Pell Grant eligibility is determined by the U.S. Department of Education by using a congressionally-approved formula.

Federal Supplemental Education Opportunity Grants (SEOG) are awarded to students who demonstrate financial need as reflected in the FAFSA. Funding in this program is limited and is usually awarded to applicants who demonstrate the most financial need.

Academic Competitiveness Grants are awarded to students who completed a rigorous high school program after January 1, 2005, who are eligible for a Pell Grant. This award is for students who have completed less than 48 credit hours of course work.

The National Science and Mathematics Access to Retain Talent (SMART) Grant provides assistance for undergraduate students who have successfully completed 48 credit hours in an approved major, are receiving a Federal Pell Grant, and who meet the grade point average requirements.

Oklahoma Tuition Aid Grants (OTAG) are awarded to eligible undergraduate Oklahoma residents who may apply by correctly completing the FAFSA. Grant amounts are determined by the applicant's enrollment status, demonstrated need, and by the availability of funds. Students are notified of their eligibility and award amounts by the Oklahoma State Regents for Higher Education, not by OSU.

Federal Work-Study

This program is designed to help students meet their educational expenses through part-time employment. The Office of Scholarships and Financial Aid determine award amounts on the basis of financial need. While all Federal Work-Study student employees are paid at least the current federal minimum wage, the actual rate of pay depends on their qualifications and the types of jobs they hold.

Eligible students may be employed by any participating office or department at OSU or at an off-campus, non-profit agency. While working in positions directly related to their curricula, students form strong links with the community.

Loans

OSU has several loan funds for students who need financial assistance. These funds are available to students who meet the eligibility requirements of the various programs and are making satisfactory progress in their college work.

SCHOLARSHIPS AND FINANCIAL AID

Institutional loans include short- and long-term loans. The short-term loan program provides up to a maximum of \$300 per semester (less a \$10 service charge) for the purpose of meeting educationally-related expenses that are not charged to a student's University account. Students are billed for the loan through the Office of the Bursar on the billing statement of the month in which they apply. Applications must be made in person at the Office of Scholarships and Financial Aid.

Long-term loan programs consist of the Federal Perkins Loan, William D. Ford Federal Direct Subsidized and Unsubsidized Loans and the Federal Direct Parent Loan for Undergraduate Students (PLUS).

The rate of interest on a Federal Perkins Loan during the period of repayment is five percent simple interest per annum on the unpaid balance. Funding in this program is limited and is awarded to applicants who demonstrate significant financial need.

Enrollment Requirements

To be considered for loan funds, undergraduates must be enrolled in at least six hours in the fall, spring or summer semester. Undergraduates who plan to enroll in fewer than six hours for the semester may still be eligible for limited grant funding. Undergraduate tuition scholarship recipients must be enrolled in at least 12 hours to receive the award for the fall or spring semester; tuition scholarships are not available for the summer.

Graduate students must be enrolled in at least four hours in the fall or spring semester and at least two hours in the summer to be considered for financial assistance for that semester. Graduate students receiving tuition scholarships from their academic departments or the Graduate College should contact the awarding office for enrollment requirements.

Federal and institutional aid recipients who are unsure of their eligibility for assistance based on their enrollment status are encouraged to contact the Office of Scholarships and Financial Aid for clarification. Recipients of non-OSU scholarships should check with the awarding agency to determine the minimum enrollment required for payment.

Eligibility for financial assistance is related only to the total number of credit hours in which the student enrolls. Certifiable enrollment status, based upon a combination of enrollment and employment (such as a graduate assistant enrolled in six hours with a 50% graduate assistant appointment), only assists with the deferral of loan repayment, never qualification for aid.

Academic Progress

The OSU Office of Scholarships and Financial Aid is required by federal regulation to monitor the academic progress of all students who apply for financial assistance. The official record of the OSU Office of the Registrar is reviewed to determine student compliance with the policy.

The policy for federal aid and state (OTAG) recipients includes three components. Students must: (1) not exceed a maximum number of hours allowed for completion of the degree program; (2) maintain a minimum cumulative Graduation/Retention Grade Point Average; and (3) successfully complete at least 75% of the total cumulative hours attempted. A copy of the policy detailing the requirements is included with every award notice and is also available in the Office of Scholarships and Financial Aid and online at www.okstate.edu/finaid/.

Each undergraduate with a multiple-year scholarship is required to meet specific renewal criteria to continue receiving his or her scholarship the following year; the policy for each scholarship is included with the award letter and is available from the OSU Office of Scholarships and Financial Aid.

Recipients of athletic grant-in-aid must meet the eligibility requirements of the program.

Professional Education Certification

To receive financial assistance, students who are classified by the Graduate College as special students and who are also pursuing Professional Education certification must be enrolled in a required program for elementary or secondary teacher certification or recertification in Oklahoma (must be required to teach); and be enrolled in at least six hours in the fall or spring semesters or three hours in the summer term.

Professional Education students are eligible to apply for consideration in Federal Work-Study, Oklahoma Tuition Aid Grant (OTAG), Federal Perkins Loan, and Direct Loans (Subsidized and Unsubsidized). Due to the unique nature of the Professional Education program, students are encouraged to schedule an appointment with a financial aid counselor to discuss the required documentation needed for financial aid eligibility.

Prerequisite Course Work for Admission to a Graduate Program

To be considered for federal assistance, students generally must be enrolled in a recognized academic program leading to a degree or certificate. However, if a student is enrolled at least half-time in course work that is **required for admission** to a graduate program at OSU, the student may be eligible for loan consideration for one calendar year (12 months) beginning on the first day of the loan period.

Students are only eligible for Ford Federal Direct Loan consideration. Preparatory students who wish to be considered for assistance should schedule an appointment with a financial aid counselor to discuss their particular circumstances.

TRIO Programs

The TRIO Programs at Oklahoma State University are funded through the U.S. Department of Education. The programs are designed to provide support and motivation to youth and adults who have the potential for academic success and who meet government income requirements and/or whose parents have not graduated from college.

While the Upward Bound and Educational Talent Search programs each serve different groups of students, both programs provide the following services: academic advisement; career counseling; college financial planning; college selection and admission; parent/guardian services; personal and life skills development; technology skills; test preparation and score analysis; and tutoring.