UNDERSTANDING YOUR FINANCIAL AID OFFER

Melissa Van Meter
Associate Director
Office of Student Financial Aid and Scholarships
UNDERSTANDING YOUR FINANCIAL AID OFFER

- Financial Aid Offer Overview
- Cost Details
- Financial Aid Review
- Net Price and Other Numbers
- OHIO Student Center
- Next Steps
2020-2021 Financial Aid Offer for Rufus

We are pleased to provide you the following 2020-2021 financial aid offer. Please use the Financial Aid Enclosure to assist you in understanding this offer. Important terms marked with an (asterisk) throughout this letter are defined in the Enclosure. Please also view Offered Next Steps included at the end of this letter to finalize your financial aid.

NOTE: Below is an estimate of your annual direct charges, which will be subject to review and approval by the Ohio University Board of Trustees later this spring. Based on your application information, these costs assume the following details about your campus, residence, and housing. Athens Campus, Ohio, Resident, On-Campus

<table>
<thead>
<tr>
<th>Annual Estimated Direct Charges</th>
<th>Estimated Amount</th>
<th>Type of Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Tuition and Fees</td>
<td>$13,125</td>
<td>Direct</td>
</tr>
<tr>
<td>Housing Costs</td>
<td>$7,328</td>
<td>Direct</td>
</tr>
<tr>
<td>Total Estimated Direct Charges</td>
<td>$20,453</td>
<td>Direct</td>
</tr>
</tbody>
</table>

All incoming degree-seeking freshmen students joining OHIo’s Athens campus in fall 2020 will enjoy the benefits of the OHIO Guaranteed,, our commitment to fixed tuition and fees guarantee that ensures that the direct costs you’ll pay will stay constant for four years (or 12 consecutive semesters including summer). Please review the benefits of the OHIO Guaranteed fixed tuition and fees guarantee, as well as the entire OHIO Guaranteed program, in the Financial Aid Enclosure.

Below you’ll find your personalized financial aid offer. The first column displays the total annual amount you were offered (Annual Offered Amount). The second displays the amount that can be applied toward your direct charges (Applicable Aid), after accounting for required expenses such as loan fees.

<table>
<thead>
<tr>
<th>Year/aid ( Grants and Scholarships)</th>
<th>Annual Offered Amount</th>
<th>Applicable Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>OHIO OHIO OHIO Grant</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>OHIO OHIO OHIO Grant</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>OHIO OHIO OHIO Grant</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Federal Direct Student Loan</td>
<td>$3,200</td>
<td>$3,200</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$3,150</td>
<td>$3,150</td>
</tr>
<tr>
<td>Estimated OHIO College Opportunity Grant</td>
<td>$2,200</td>
<td>$2,200</td>
</tr>
<tr>
<td>Total Aid</td>
<td>$14,150</td>
<td>$14,150</td>
</tr>
</tbody>
</table>

| Total Financial Aid Offered          | $22,155               | $19,789        |

Your estimated total Cost of Attendance is $29,118. This includes direct charges billed by Ohio University and Indirect costs. The costs of a Standard Double Room and a traditional 14 Meal Plan are included. Visit www.ohio.edu/housingcosts to see the various housing and meal plan options and costs available to you. The following is a breakdown of your annual estimated Cost of Attendance:

<table>
<thead>
<tr>
<th>Cost of Attendance Category</th>
<th>Estimated Amount</th>
<th>Type of Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$13,125</td>
<td>Direct</td>
</tr>
<tr>
<td>Housing Costs</td>
<td>$7,328</td>
<td>Direct</td>
</tr>
<tr>
<td>Total Estimated Direct Charges</td>
<td>$20,453</td>
<td>Direct</td>
</tr>
<tr>
<td>Total Estimated Indirect Charges</td>
<td>$8,665</td>
<td>Indirect</td>
</tr>
<tr>
<td>Total Estimated Indirect Charges</td>
<td>$8,665</td>
<td>Indirect</td>
</tr>
<tr>
<td>Total Estimated Cost of Attendance</td>
<td>$29,118</td>
<td></td>
</tr>
</tbody>
</table>

The estimated amount in direct charges will owe if you accept your Self-Help Aid is $5,201. However, you may choose to borrow your remaining Cost of Attendance. This is determined by subtracting your Total Financial Aid offer ($22,455) from your estimated Cost of Attendance ($29,118). This amount is $6,663. You have additional loan options to assist with this amount. Review the Loan Options section of the Enclosure to learn about the “Federal Direct Parent PLUS Loan” and private loans.

Critical Next Steps

The following are next steps to finalize your financial aid. Log in to your Ohio Student Center (eis.ohio.edu/student) using your activated OHIO ID.

- View information about your financial aid at eis.ohio.edu/student, Select “Accept/Decline Award” in the Financials section. Access the link to each financial aid item listed in the action items, eligibility, and scholarship renewal requirements.
- Provide required documents to complete verification. View these documents on your To Do List at eis.ohio.edu/student. Until verification is complete, your Financial Aid Offer is considered tentative.
- Accept or decline loans at eis.ohio.edu/student, Select “Accept/Decline Award” in the Financials section. Accept the full amount, accept a reduced amount, or decline all loans as desired and select “Submit.”
- Complete the Loan Agreement for accepted loans at studentaid.gov, and select “Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPLP).”
- Complete required Entrance Counseling at studentaid.gov Select “Complete Entrance Counseling.”
- Submit your Federal Work-Study position at eis.ohio.edu/student.
- Submit final official high school transcript to Undergraduate Admissions when available.

OHIO is committed to helping you navigate the financial aid process. Please contact our highly experienced staff in the Office of Student Financial Aid and Scholarships for help understanding your Financial Aid Offer. We look forward to serving you at Ohio University and wish you the best in your academic endeavors.

To inform our office that you are not attending, sign below agreeing to allow your financial aid, housing assignment and/or courses, if applicable, to be canceled. Only sign and return this letter if you decide NOT to attend Ohio University.

Rufus Bobcat
P120495786

Signature
Date
2020-2021 Financial Aid Offer for Rufus

We are pleased to provide you with the following 2020-2021 financial aid offer. Please use the Financial Aid Enclosure to assist you in understanding this offer. Important terms and conditions are highlighted throughout this letter and are detailed in the Enclosure.

Estimated Direct (Billed) Charges
- The annual amount you can expect to pay Ohio University

Gift Aid Breakdown (if applicable)
- Annual amount of grants and scholarships offered

Self-Help Aid Breakdown
- Annual amount of loans and Work-Study (if applicable)

Total Financial Aid – Offered and Applicable

Net Price

<table>
<thead>
<tr>
<th>Estimated Direct (Billed) Charges</th>
<th>Gift Aid Breakdown (if applicable)</th>
<th>Self-Help Aid Breakdown</th>
<th>Total Financial Aid – Offered and Applicable</th>
<th>Net Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>$13,135</td>
<td>$4,654</td>
<td>$2,000</td>
<td>$22,155</td>
<td>$19,749</td>
</tr>
</tbody>
</table>

*(All amounts are in USD)*

*Estimated Net Price (Total Estimated Direct Charges minus Gift Aid) is $10,645. This is the estimated amount you will owe if you decline your Self-Help Aid. If you accept your Self-Help Aid, you will owe $22,155, which is your estimated Net Price (Total Estimated Direct Charges minus Gift & Applicable Self-Help Aid).*
Estimated Direct (Billed) Charges
- The annual amount you can expect to pay Ohio University

Gift Aid Breakdown (if applicable)
- Annual amount of grants and scholarships offered

Self-Help Aid Breakdown
- Annual amount of loans and Work-Study (if applicable)

Total Financial Aid – Offered and Applicable

Net Price
- **Estimated Direct (Billed) Charges**
  - The annual amount you can expect to pay Ohio University

- **Gift Aid Breakdown (if applicable)**
  - Annual amount of grants and scholarships offered

- **Self-Help Aid Breakdown**
  - Annual amount of loans and Work-Study (if applicable)

- **Total Financial Aid – Offered and Applicable**

- **Net Price**
- **Estimated Direct (Billed) Charges**
  - The annual amount you can expect to pay Ohio University

- **Gift Aid Breakdown (if applicable)**
  - Annual amount of grants and scholarships offered

- **Self-Help Aid Breakdown**
  - Annual amount of loans and Work-Study (if applicable)

- **Total Financial Aid – Offered and Applicable**

- **Net Price**
- **Estimated Direct (Billed) Charges**
  - The annual amount you can expect to pay Ohio University

- **Gift Aid Breakdown (if applicable)**
  - Annual amount of grants and scholarships offered

- **Self-Help Aid Breakdown**
  - Annual amount of loans and Work-Study (if applicable)

- **Total Financial Aid – Offered and Applicable**

- **Net Price**
- Estimated Direct (Billed) Charges
  - The annual amount you can expect to pay Ohio University

- Gift Aid Breakdown (if applicable)
  - Annual amount of grants and scholarships offered

- Self-Help Aid Breakdown
  - Annual amount of loans and Work-Study (if applicable)

- Total Financial Aid – Offered and Applicable

- Net Price
- Total Cost of Attendance
  - Direct Charges and Indirect Costs
- Additional Borrowing Amounts
  - Direct Charges Owed and Remaining Cost of Attendance

**Critical Next Steps**
- Action items to complete
- **Total Cost of Attendance**
  - Direct Charges and Indirect Costs
- **Additional Borrowing Amounts**
  - Direct Charges Owed and Remaining Cost of Attendance
- **Critical Next Steps**
  - Action items to complete
- **Total Cost of Attendance**
  - Direct Charges and Indirect Costs
- **Additional Borrowing Amounts**
  - Direct Charges Owed and Remaining Cost of Attendance

- **Critical Next Steps**
  - Action items to complete
- Total Cost of Attendance
  - Direct Charges and Indirect Costs
- Additional Borrowing Amounts
  - Direct Charges Owed and Remaining Cost of Attendance

- Critical Next Steps
  - Action items to complete
What is the OHIO Guarantee?
When do I get a bill?
How much will it cost?
Your Financial Aid Offer provides your estimated annual direct charges.

Direct (billed) charges are those you will pay to Ohio University.

Tuition and Fees are based on full-time enrollment using the campus and residency displayed on your Aid Offer.

Residence hall and meal plan costs are based on a standard double room and 14 meal plan.

Actual costs will vary based on your individual selections.

NOTE: Below is an estimate of your annual direct charges, which will be subject to review and approval by the Ohio University Board of Trustees later this spring. Based on your application information, these costs assume the following details about your campus, residency, and housing: Athens Campus, Ohio Resident, On Campus

<table>
<thead>
<tr>
<th>Annual Estimated *Direct (Billed) Charges</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipated Tuition and Fees</td>
<td>$13,128</td>
</tr>
<tr>
<td>Standard Double Residence Hall</td>
<td>$7,368</td>
</tr>
<tr>
<td>Traditional 14 Meal Plan</td>
<td>$4,554</td>
</tr>
<tr>
<td>Total Direct Charges</td>
<td>$24,990</td>
</tr>
</tbody>
</table>

All incoming degree-seeking freshmen students joining OHIO's Athens campus in fall 2020 will enjoy the benefits of the OHIO Guarantee®, our comprehensive fixed tuition and fees guarantee that ensures that the direct costs you’ll pay will stay constant for four years (or 12 consecutive semesters including summer). Please review the benefits of the OHIO Guarantee® fixed tuition and fees guarantee, as well as the entire OHIO Guarantee+ program, in the Financial Aid Enclosure.
COST DETAILS

OHIO Guarantee

- Single Fixed Rate for Four Years
- Includes Most Fees (orientation, technology, graduation, etc.)
- Athens and regional campuses
- Ohio residents and non-residents
- Review benefits of the OHIO Guarantee fixed tuition and fees, as well as the entire OHIO Guarantee+ program:
  www.ohio.edu/guarantee

- Once finalized, tuition, fee, residence hall, and meal plan rates for the entering 2020-21 Guarantee Cohort will be found on the Office of the Bursar’s website:
  https://www.ohio.edu/bursar/ohio-guarantee
COST DETAILS

Account Balance Notifications
- Fall semester balance sent August 1
- Emailed to student
- Authorized user option
- Aid must be finalized

Due Dates
- 21st day of each month
- 1.5% late fee monthly on unpaid balance

Office of the Bursar
- https://www.ohio.edu/bursar
What was I offered?
Do I have to pay it back?
How do I accept it?
Financial Aid Review

Financial Aid is divided into two groups:

- **Gift Aid includes:**
  - Scholarships
  - Grants

- **Self-Help Aid includes:**
  - Federal Work-Study
  - Federal Direct Loans

<table>
<thead>
<tr>
<th>Your *Gift Aid (Grants and Scholarships):</th>
</tr>
</thead>
<tbody>
<tr>
<td>OHIO Distinction Scholarship</td>
</tr>
<tr>
<td>OHIO Gateway Scholarship Yr 1</td>
</tr>
<tr>
<td>OHIO Pathway Scholarship</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (SEOG)</td>
</tr>
<tr>
<td>Estimated Ohio College Opportunity Grant (OCOG)</td>
</tr>
<tr>
<td><strong>Gift Aid Total</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>*Self-Help Aid:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work-Study</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
</tr>
<tr>
<td><strong>Self-Help Aid Total</strong></td>
</tr>
</tbody>
</table>

Total Financial Aid Offered
Two columns are listed:

- **Annual Offered Amount** is the total amount of aid being offered.
- **Applicable Aid** is the net amount that could be applied toward your charges.

### Your *Gift Aid (Grants and Scholarships)*:

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Annual Offered Amount</th>
<th>Applicable Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>OHIO Distinction Scholarship</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>OHIO Gateway Scholarship Yr 1</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>OHIO Pathway Scholarship</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$6,345</td>
<td>$6,345</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (SEOG)</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Estimated Ohio College Opportunity Grant (OCOG)</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Gift Aid Total</strong></td>
<td><strong>$14,345</strong></td>
<td><strong>$14,345</strong></td>
</tr>
</tbody>
</table>

### *Self-Help Aid*:

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Annual Offered Amount</th>
<th>Applicable Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work-Study</td>
<td>$2,610</td>
<td>$0</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>$3,500</td>
<td>$3,464</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$2,000</td>
<td>$1,980</td>
</tr>
<tr>
<td><strong>Self-Help Aid Total</strong></td>
<td><strong>$8,110</strong></td>
<td><strong>$5,444</strong></td>
</tr>
<tr>
<td><strong>Total Financial Aid Offered</strong></td>
<td><strong>$22,455</strong></td>
<td><strong>$19,789</strong></td>
</tr>
</tbody>
</table>
FINANCIAL AID REVIEW

Gift Aid:

Scholarships
- View messages on OHIO Student Center
- Be aware of renewability criteria
- Must enroll full-time

Grants
- Offered annually based on FAFSA results
- Amount may be prorated if less than full-time
- Automatically accepted
FINANCIAL AID REVIEW

Self-Help Aid:

Federal Work-Study
- Select position at https://webapps.ohio.edu/faos
- Paid via bi-weekly paycheck
- Not applied to charges ($0 in Applicable Aid column)

Federal Direct Loans
- Must accept in OHIO Student Center
- Must complete Loan Agreement and Loan Counseling
- Loan origination fee is deducted from applied amount
FINANCIAL AID REVIEW

Additional Loan Information:

Federal Direct Loans
- Subsidized Loans – No interest accrued while enrolled at least half-time
- Unsubsidized Loans – Interest accrues when disbursed
- Repayment begins 6 months after graduation, stopped attendance, or dropping below half-time
How do I figure out my balance?
Can I get more aid?
What other options do I have?
**NET PRICE AND OTHER NUMBERS**

*What is Net Price?*

- Net Price subtracts your applicable financial aid from your Direct (Billed) Charges.
- This is the amount the student is expected to pay out-of-pocket.
- This amount does not include indirect costs, such as books, transportation, and personal expenses.
How many Net Prices are there?

- Net Price (Direct Charges minus Gift Aid) is the amount you will owe after your Gift Aid is subtracted from your Direct (Billed) Charges.
  - This will be your balance if you choose to decline Self-Help Aid.

- Net Price (Direct Charges minus Gift and Applicable Self-Help Aid) is the amount you will owe if you accept your Self-Help Aid.
  - This amount assumes you will utilize Federal Direct Loans.

Your estimated Net Price (Total Estimated Direct Charges minus Gift Aid) is $10,645. This is the estimated amount you will owe if you decline your Self-Help Aid. If you accept your Self-Help Aid, you will owe $5,201, which is your estimated Net Price (Total Estimated Direct Charges minus Gift & Applicable Self-Help Aid).
Net Price and Other Numbers

Tuition and Fees  $13,128  +
Residence Hall and Meal Plan $11,862  –

Gift Aid  $14,345  =

Net Price (Direct Charges minus Gift Aid)  $10,645
NET PRICE AND OTHER NUMBERS

Tuition and Fees $13,128 +
Residence Hall and Meal Plan $11,862 –

Gift Aid $14,345 -

Applicable Self-Help Aid $5,444 =

Net Price (Direct Charges minus Gift and Applicable Self-Help Aid) $5,201
What is the Cost of Attendance?

- This is the total amount of college costs. It includes Direct Charges and Indirect Costs.
- Financial aid cannot exceed a student’s total Cost of Attendance.

Your estimated total Cost of Attendance is $29,118. This includes direct charges billed by Ohio University and indirect costs. The costs of a Standard Double Room and a traditional 14 Meal Plan are provided. Visit [www.ohio.edu/housing/costs](http://www.ohio.edu/housing/costs) to see the various housing and meal plan options and costs available to you.

The following is a breakdown of your annual estimated Cost of Attendance:

<table>
<thead>
<tr>
<th>Cost of Attendance Category</th>
<th>Estimated Amount</th>
<th>Type of Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$13,128</td>
<td>Direct</td>
</tr>
<tr>
<td>Residence Hall</td>
<td>$7,308</td>
<td>Direct</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>$4,554</td>
<td>Direct</td>
</tr>
<tr>
<td>*<em>Total Estimated <em>Direct Charges</em></em></td>
<td><strong>$24,990</strong></td>
<td></td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$984</td>
<td>Indirect</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,324</td>
<td>Indirect</td>
</tr>
<tr>
<td>Personal</td>
<td>$820</td>
<td>Indirect</td>
</tr>
<tr>
<td>*<em>Total Estimated <em>Indirect Costs</em></em></td>
<td><strong>$4,128</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total Estimated Cost of Attendance</strong></td>
<td><strong>$29,118</strong></td>
<td></td>
</tr>
</tbody>
</table>
NET PRICE AND OTHER NUMBERS

Will I need more money?

- If you accept your Federal Direct Loans, you will owe the Net Price (Direct Charges minus Gift and Applicable Self-Help Aid) to Ohio University.

- If you want to borrow additional funds to cover Indirect Costs, that amount is provided on your Financial Aid Offer in the paragraph under the Cost of Attendance chart.

The estimated amount in direct charges you will owe if you accept your Self-Help Aid is $5,201. However, you may choose to borrow your remaining Cost of Attendance. This is determined by subtracting your Total Financial Aid Offered ($22,455) from your estimated Cost of Attendance ($29,118). This amount is $6,663.
Parent Loan for Undergraduate Students (PLUS)
- Parent is borrower
- Must be credit-worthy or have credit-worthy co-signer
- Repayment can be deferred until 6 months after student graduates, stops attending, or drops below half-time

Private Loan
- Student or parent borrower
- Student borrower must have credit-worthy co-signer
- Parent borrower must be credit-worthy or have credit-worthy co-signer
- Repayment begins 6 months after student graduates, stops attending, or drops below half-time
## NET PRICE AND OTHER NUMBERS

<table>
<thead>
<tr>
<th></th>
<th><strong>Parent PLUS Loan</strong></th>
<th><strong>Private Loan</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower</strong></td>
<td>Parent</td>
<td>Student or Parent</td>
</tr>
<tr>
<td><strong>Co-signer</strong></td>
<td>not required if parent is credit-worthy</td>
<td>needed for student, not needed if parent is credit-worthy</td>
</tr>
<tr>
<td><strong>Credit Check</strong></td>
<td>focuses on adverse credit history</td>
<td>focuses on credit score and debt-to-income ratios</td>
</tr>
<tr>
<td><strong>Interest</strong></td>
<td>fixed rate 7.6% for 2018-19, changes July 1; interest accrues when disbursed</td>
<td>rate varies by lender and credit; interest accrues when disbursed</td>
</tr>
<tr>
<td><strong>Repayment</strong></td>
<td>60 days after final disbursement, can be deferred until 6 months after graduation/stopped attendance</td>
<td>varies by lender, typically 6 months after graduation/stopped attendance</td>
</tr>
<tr>
<td><strong>Loan Amount</strong></td>
<td>up to cost of attendance</td>
<td>up to cost of attendance</td>
</tr>
</tbody>
</table>
NET PRICE AND OTHER NUMBERS

PLUS/Private Loan Amount Options:

- Net Price (Direct Charges minus Gift Aid)
- Net Price (Direct Charges minus Gift and Applicable Self-Help Aid)
- Remainder of the Cost of Attendance
NET PRICE AND OTHER NUMBERS

- Compare Net Price options, not scholarship offers
- Financial Aid Offer displays annual amounts
- Aid will be divided over fall and spring semesters
- Charges are applied per semester
Where do I get more information?
How can I access my financial aid information online?
Where do I accept my loans?
To Do List

Finances
- account balance, payments, authorized user
- view and accept/decline awards
OHIO Student Center

- To Do List – complete all action items

<table>
<thead>
<tr>
<th>Item List</th>
<th>Due Date</th>
<th>Status</th>
<th>Institution</th>
<th>Administrative Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018 Parent Tax Transcript</td>
<td>02/12/2020</td>
<td>Initiated</td>
<td>Ohio University</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Verification Worksheet - Dep.</td>
<td>02/12/2020</td>
<td>Initiated</td>
<td>Ohio University</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Direct Loan Agreement (MPN)</td>
<td>03/18/2020</td>
<td>Initiated</td>
<td>Ohio University</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Entrance Counseling</td>
<td>03/18/2020</td>
<td>Initiated</td>
<td>Ohio University</td>
<td>Financial Aid</td>
</tr>
</tbody>
</table>

Verification Worksheet - Dep.

Aid Year 2021

<table>
<thead>
<tr>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution: Ohio University</td>
</tr>
<tr>
<td>Admin Function: Financial Aid</td>
</tr>
<tr>
<td>Due Date: 02/12/2020</td>
</tr>
<tr>
<td>Contact: Financial Aid Office</td>
</tr>
<tr>
<td><a href="mailto:financial.aid@ohio.edu">financial.aid@ohio.edu</a></td>
</tr>
</tbody>
</table>

Description

Print and complete the following form and return to the Office of Student Financial Aid:

OHIO STUDENT CENTER

OHIO Student Center

- Finances – billing and financial aid
- Financial Aid –
  - View Financial Aid
  - Accept/Decline Awards

My Account
- Account Inquiry
- Account Itemization
- Authorized User Portal
- Make a Payment

Financial Aid
- View Financial Aid
- Accept/Decline Awards

Select the aid year you wish to view

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Institution</th>
<th>Aid Year Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>Ohio University</td>
<td>Financial Aid Year 2020-2021</td>
</tr>
</tbody>
</table>
OHIO STUDENT CENTER

OHIO Student Center
- View Financial Aid
  - Annual and term offered and accepted amounts
Welcome to the OHIO Student Center.

- Accept/Decline Award
- View financial aid information
## OHIO Student Center

- Accept/Decline Award
- Make loan decisions

### Award Table

<table>
<thead>
<tr>
<th>Award</th>
<th>Category</th>
<th>Career</th>
<th>Offered</th>
<th>Accepted</th>
<th>Accept</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>3,500.00</td>
<td>3,500.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>0.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>OHIO Distinction Scholar Yr 1</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>1,000.00</td>
<td>1,000.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>OHIO Gateway Scholarship Yr 1</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>OHIO Pathway Scholarship Yr 1</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>1,500.00</td>
<td>1,500.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Work/Study</td>
<td>Undergraduate</td>
<td>2,810.00</td>
<td>2,810.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Federal SEOG Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>1,500.00</td>
<td>1,500.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Est. Ohio College Opprt Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>6,345.00</td>
<td>6,345.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>3,500.00</td>
<td>3,500.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>0.00</td>
<td>0.00</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>22,455.00</td>
<td>18,655.00</td>
<td>✔️</td>
<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar
What do I need to do now?
What happens next?
Where do I go from here?
Financial Aid Offer

- Follow Critical Next Steps – Personalized for You

Critical Next Steps

The following are next steps to finalize your financial aid. Log in to your OHIO Student Center (sis.ohio.edu/student) using your activated OHIO ID.

- View information about your financial aid at sis.ohio.edu/student. Select "Accept/Decline Award" in the Finances section. Access the link to each financial aid item listed to find action items, eligibility, and scholarship renewal requirements.
- Provide required documents to complete verification. View these documents on your To Do List at sis.ohio.edu/student. Until verification is complete, your Financial Aid Offer is considered tentative.
- Accept or decline loans at sis.ohio.edu/student. Select "Accept/Decline Award" in the Finances section. Accept the full amount, accept a reduced amount, or decline all loans as desired and select "Submit".
- Complete the Loan Agreement for accepted loans at studentaid.gov and select "Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)".
- Complete required Entrance Counseling at studentaid.gov. Select "Complete Entrance Counseling".
- Select your Federal Work-Study position at webapps.ohio.edu/faos.
- Submit final official high school transcript to Undergraduate Admissions when available.
The following checklist is your guide to applying for and finalizing your financial aid. You can follow this step-by-step checklist to complete all requirements for receiving financial aid. For more details, review your Financial Aid Offer or review the Financial Aid Enclosure.

Submit your FAFSA
- Create an FSA ID - The FSA ID is the electronic signature for your FAFSA. Be sure to create a new account or sign in and change your password upon submission.
- Complete a FAFSA - The Free Application for Federal Student Aid (FAFSA) is Federal, State, and institutional financial aid. Do not pay to complete the FAFSA application. The FAFSA opens October 1 each year. Complete the FAFSA by consideration date of January 15 to be considered for all available financial aid.

Financial Aid Offer
- Visit OHSU Student Center - login to your Student Center to review your final aid offer.
- Review financial aid information in the Financial Aid Enclosure.
- Accept/Decline Loans - On your Student Center, select Accept/Decline to modify your financial aid offer.
- View Financial Aid Details - Select each financial aid item listed on your Student Center. Make sure to review all scholarship information for renewal criteria.

Federal Work-Study
- Select a Position - If you were offered Work-Study, login to Financial Aid Online Services to select a Work-Study job.
- Need a Job - Visit Student Employment to learn about jobs on campus.

Selected for Verification?
- Check your To-Do List - Any items required to complete your FAFSA processing will be listed here.
- Visit Forms - The Forms webpage will give you access to all requested forms.
- Return all documents to the Office of Student Financial Aid and Scholarships via:
  - Mail - Chubb Hall 020, Athens, OH 45701
  - Fax - 740-568-4940

Federal Loan Requirements
- Students (First-time borrowers): complete the following at https://studentaid.gov:
  - Loan Agreement (MPN)
  - Entrance Counseling
- Parent Borrowers (if desired), complete the following at https://studentaid.gov:
  - Parent PLUS Loan application
  - Complete PLUS Loan Agreement (MPN)
  - Complete PLUS Counseling

Additional Items
- Set up Direct Deposit.
- Visit Additional Payment Options to review methods of paying out-of-pocket expenses.
- Report any and all outside agency scholarships you've been awarded.
Applications and Deadlines

2020-2021 Calendar

<table>
<thead>
<tr>
<th>When</th>
<th>Who?</th>
<th>What?</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>2020</td>
<td>Financial Aid Offers Mailed</td>
</tr>
<tr>
<td>19, 2020</td>
<td>Incoming Freshmen</td>
<td>Initial freshmen Financial Aid Offers are mailed to students beginning in mid-February</td>
</tr>
<tr>
<td>Early-March</td>
<td>2020</td>
<td>Register for Bobcat Student Orientation</td>
</tr>
<tr>
<td>2020</td>
<td>Incoming Freshmen</td>
<td>Register online beginning in March to attend a session of Bobcat Student Orientation</td>
</tr>
<tr>
<td>April 1, 2020</td>
<td>Continuing and Transfer Students</td>
<td>Upressclass/Graduate Transfer Financial Aid Notifications</td>
</tr>
<tr>
<td></td>
<td>All continuing students and new transfer and graduate students are offered financial aid beginning early April. Check your To Do List to ensure all requirements are met.</td>
<td></td>
</tr>
<tr>
<td>May 1, 2020</td>
<td>2020</td>
<td>Deadline for Housing Contract/Commuter Exemption Form</td>
</tr>
<tr>
<td></td>
<td>Incoming Freshmen</td>
<td>Scholarship recipients must confirm their intent to enroll at OHIO by May 1.</td>
</tr>
<tr>
<td></td>
<td>All Residential Students</td>
<td>Pay Housing Deposit/Refund Request Deadline</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pay the 2020 housing deposit by May 1 to secure 2020-2021 residence hall placement. This is the last day to request a housing deposit refund, if needed.</td>
</tr>
</tbody>
</table>

June 2020 All Students
- Review Student Code of Conduct
- All students must review the Student Code of Conduct annually.
- Review Financial Aid Resources
- Make sure to review the Consumer Information to be aware of your rights and responsibilities as a student. Student loan borrowers review the Student Loan Code of Conduct.

June 2020 2020 Incoming Freshmen
- Attend Bobcat Student Orientation
- 2020 Bobcat Student Orientation is offered in June.

Visit Application and Deadlines:
www.ohio.edu/financial-aid/applications-deadlines

Next Steps
NEXT STEPS

- Visit OHIO Student Center - [https://sis.ohio.edu/student](https://sis.ohio.edu/student)
  - Complete all actions on To Do List
  - Accept and/or decline loan(s)
  - Review financial aid information

- Taking Federal Direct Loans? Go to [https://studentaid.gov/](https://studentaid.gov/)
  - Complete Loan Agreement (MPN)
  - Complete Entrance Counseling

- Offered Federal Work-Study? Go to [https://webapps.ohio.edu/faos](https://webapps.ohio.edu/faos)
  - Search for and select a position

- Need additional payment options? Go to [https://www.ohio.edu/financial-aid/resources/additional](https://www.ohio.edu/financial-aid/resources/additional)
  - Learn about Monthly Payment Plan
  - Apply for a PLUS or private loan, if needed
QUESTIONS

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Office of Student Financial Aid
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financial.aid@ohio.edu
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