Common Questions

Q. What is Financial Aid?
A. Financial Aid is any kind of money that is either given or loaned to you for a period of time that can assist you in paying for school. Last year, Ohio Christian University students received over 41 million dollars in financial assistance.

Q. How do I get Financial Aid?
A. You can receive most types of financial aid by filling out a FAFSA. Some forms of financial aid will require more than a FAFSA, such as an additional application for a work-study job, but filling out the FAFSA is the best place to start.

Q. What is the FAFSA?
A. FAFSA stands for “Free Application for Federal Student Aid.” Specifically, the FAFSA is a government document created by the U.S. Department of Education that assists the University in determining how much aid each student is eligible for.

Q. I do not think I will qualify for much, if any, Financial Aid. Do I still need to fill out the FAFSA?
A. Yes. Every family’s situation is different, so even if you think that you will not qualify for any aid, you should complete the FAFSA. To see an estimate of your Estimated Family Contribution (EFC), complete the OCU Net Price Calculator at https://ohiochristian.studentaidcalculator.com

Q. What information do I need to complete the FAFSA?
A. We recommend families use the IRS Data Retrieval Tool to import tax information from the IRS to the FAFSA. Using the tool will reduce the time it takes to finalize a financial aid package. If you or your parents have not yet filed your taxes, then you will need to be prepared to enter information from you and your parents’ Federal 1040 tax forms and any W2 forms for you and/or your parents from last year.
Q. Where can I find the FAFSA?
A. The FAFSA is available online at www.fafsa.ed.gov.

Q. Which FAFSA do I need to fill out?
A. You should complete the FAFSA for the academic year in which you will be entering school. For example, for the year 2015, if you are starting school in the fall, you should complete and submit a 2015-2016 FAFSA. You must complete the FAFSA for each year that you are enrolled at OCU.

Q. How can I make sure Ohio Christian University receives all of my information?
A. This is very important! When asked to enter your school code on the FAFSA, please remember us! OCU’s school code is: 003030.

Q. What does the FAFSA tell my school about me?
A. The FAFSA is our way of seeing how much aid you are eligible to receive. Based on the information you enter on your FAFSA, we are able to put together a package of financial aid options for you. The money that we offer you is to be used to pay for your college education.

Q. I still have questions about Financial Aid. Who can I contact?
A. The Ohio Christian University Financial Aid Office is more than happy to help you navigate the sometimes confusing world of financial aid. Remember: We are here for YOU!
# Tuition And Fees

<table>
<thead>
<tr>
<th>2015-2016 Tuition</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Above 21 hrs.</td>
<td>$600 per hour</td>
</tr>
<tr>
<td>12-21 hrs.</td>
<td>$8745 per semester*</td>
</tr>
<tr>
<td>1-11 hrs.</td>
<td>$800 per hour</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Student Support/Registration Fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>7 hours &amp; above</td>
<td>$675 per semester</td>
</tr>
<tr>
<td>1-6 hours</td>
<td>$450 per semester</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Room &amp; Board</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Room with 19 meals per week ‡</td>
<td>$3749 per semester</td>
</tr>
</tbody>
</table>

*$530 per hour average
‡ No credit is given for meals missed without administrative approval.

## Now offering a 3 Year Degree Plan!

### You can afford OCU!

100% OF STUDENTS RECEIVE FINANCIAL AID

$3 MILLION IN SCHOLARSHIPS AWARDED IN 2013-2014
Ohio Christian University would like to commend and reward you for your hard work in high school. Our scholarships are awarded upon acceptance and renewed each year as long as you maintain the required GPA and full-time enrollment.

**$8,000/Year Presidential Scholarship**
The Presidential Scholarship is awarded to students with a 27 ACT or higher. Students must maintain 3.75 GPA for the Presidential Scholarship to be renewed each year.

**$6,000/Year Dean’s Scholarship**
The Dean’s Scholarship is awarded to students who have between a 23 and 26 ACT. Students must maintain 3.5 GPA for the Dean’s Scholarship to be renewed each year.

**$5,000/Year Honors Scholarship**
The Honors Scholarship is awarded to students who have a 21 or 22 ACT. Students must maintain 3.25 GPA for the Honors Scholarship to be renewed each year.

**$4,000/Year Merit Scholarship**
The Merit Scholarship is awarded to students who have a 19 or 20 ACT. Students must maintain 3.0 GPA for the Merit Scholarship to be renewed each year.

**Holistic Approach**
Although scholarships are awarded primarily based on the student’s ACT score (or SAT equivalent), each student will be evaluated holistically considering other academic achievements such as GPA and affiliations including being a pastor’s or missionary’s dependent, alumni’s dependent or Churches of Christ in Christian Union member.

Turn the page for more scholarships!
Grants

Grants are best described as “free money.” Nothing needs to be paid back to the institution or individual who offers the grant. Grants may be figured into an award package based on a student’s need and/or past academic achievement.

**Pell Grant**
The Pell Grant is a federal grant provided to every part-time or full-time student who shows exceptional financial need.

**Federal Supplemental Educational Opportunity Grant**
The FSEOG is intended to supplement the Pell Grant. It is provided by the federal government to eligible full-time students based on need. The amount that each student may receive is in correspondence with his or her Pell Grant award.

**Ohio Christian University Need Based Grant**
The OCU Need Based Grant is used as a supplement to all other financial aid in order to reduce a student’s out-of-pocket semester cost to correspond with the guaranteed payment categories as shown on the EFC Based Guaranteed Payment Categories chart.

**Ohio College Opportunity Grant**
The Ohio College Opportunity Grant is a need based grant for some Pell grant recipients who are Ohio residents.

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### EFC Based Guaranteed Payment Categories

<table>
<thead>
<tr>
<th>EFC*</th>
<th>Maximum Out-of-Pocket Payment Per Semester**</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1000</td>
<td>$2,500</td>
</tr>
<tr>
<td>1001-2000</td>
<td>$3,000</td>
</tr>
<tr>
<td>2001-3000</td>
<td>$3,500</td>
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<tr>
<td>3001-4000</td>
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<td>6001-7000</td>
<td>$5,500</td>
</tr>
<tr>
<td>7001-8000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

*EFC Based Guaranteed Payment Categories are based on students taking 12-21 credit hours.**

**Maximum out-of-pocket payment is figured after all other sources of financial aid, including Direct loans, have been applied to a student’s account."
**TEACH Grant**
The TEACH Grant is a federally awarded grant available to students who are eligible for Pell and commit to teaching in designated high need areas after graduation. The grant is awarded in amounts of up to $2000 each semester that a student is enrolled full-time.

**Church Matching Grant**
OCU will match any money that a student’s church contributes to his or her education up to $500 per semester. The Church Matching Grant Form is available online at www.OhioChristian.edu/Aid under “Forms”.

**$1000/Year Good Neighbor Quality Student Grant**
The Good Neighbor Quality Student Grant is awarded to students who have graduated from a high school in one of the following counties: Pickaway, Ross, Fairfield, Fayette, Pike, Hocking, Madison, Franklin, or Licking. **Students who attend and graduate from a Christian School or Homeschool are also eligible.**

**$500 per Sibling/Year Sibling Grant**
The Sibling Grant is offered to all siblings who attend OCU at the same time and are both classified as dependent students.

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**Additional Scholarships**

**Athletic Scholarship**
The Athletic Scholarship is awarded to student-athletes at the discretion of the OCU Athletic Department. Visit www.OCUTrailblazers.com to learn more about OCU Athletics.

**Leadership Scholarship**
The Leadership Scholarship is awarded to incoming students based on extracurricular involvement, including leadership experience. The Leadership Scholarship Application is available at www.OhioChristian.edu/Admission

**Institutional Scholarships**
Scholarship applications are made available each spring to students who will be returning for the coming fall semester. The scholarships are formally awarded to continuing students in April. Criteria for these scholarships vary, but are largely based on a student’s community and ministry involvement as well as academic achievement.

**OCU Career Services**
Career Services offers resources to help students secure on or off campus jobs to help finance their education. Visit my.ohiochristian.edu/career-services to learn more.
# 2015-2016 Maximum Undergraduate Annual Federal Direct Loan Limits

<table>
<thead>
<tr>
<th></th>
<th>Subsidized</th>
<th>Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent Students</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Independent Students</strong></td>
<td>$3,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>Freshman</td>
<td>$4,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>Lifetime Limits</td>
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<tr>
<td>Subsidized</td>
<td>$23,000</td>
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<tr>
<td>Subsidized and Unsubsidized Combined</td>
<td>$57,500</td>
<td></td>
</tr>
</tbody>
</table>

* Except students whose parents are denied for a PLUS loan.

** Value for Dependent Students whose parent is denied for a PLUS loan.

Confused about loans? Watch the loan tutorial videos at ohiochristian.financialaidtv.com
What to Know About Student Loans

Because the cost of a quality education continues to rise, it has become increasingly difficult to fully cover the cost of education through scholarships, grants, and federal work-study programs. To help meet the remaining cost of your education, Ohio Christian University offers several loan options, described below:

Federal Direct Loan

- The Subsidized Federal Direct Loan is available to students who demonstrate financial need and who are enrolled at least half-time and are pursuing a degree. Subsidized loans are awarded in limited amounts, which correspond with a student’s year in school. The interest on a Subsidized Federal Direct Loan is paid by the federal government while a student is attending school.
- The Unsubsidized Federal Direct Loan is available to students who are enrolled at least half-time. There is no financial need taken into account for this loan; students of all income levels may take out the loan. The Unsubsidized Federal Direct Loan has yearly loan limits that correspond with a student’s year in school. The interest on an Unsubsidized Federal Direct Loan will accumulate while a student is attending school.

Parent PLUS Loan

The Parent PLUS loan is available to all creditworthy parents of dependent students. Students must be enrolled at least half-time to qualify for the PLUS loan. PLUS loan borrowers may borrow up to the full cost of their education, minus any financial aid already received.

Private Loan

Private student loans are credit-based loans that can be used to cover the cost of a student’s education after grants, scholarships, and federal loan funds have been exhausted. Students who apply with a cosigner may be eligible for lower interest rates and other benefits.

The Private Loan has a $1000 minimum loan requirement and interest accumulates while a student is attending school. Many lenders offer both fixed and variable interest rates in order to better serve students.
How to Become a Financial Aid Recipient

Use this checklist in order to make sure that all the bases have been covered when applying for financial aid!

☐ **Step 1: Apply for Admission to Ohio Christian University.**
You must be accepted for admission before any aid can be disbursed to your student account. **Apply for admission online at www.ohiochristian.edu** or call, toll free (877) 762-8669.

☐ **Step 2: Submit the Free Application for Federal Student Aid (FAFSA)** to the Federal Processor as soon as possible after January 1st. The Priority Deadline is March 15th. You can complete the FAFSA online at www.fafsa.ed.gov.

☐ **Step 3: Make sure that Ohio Christian University receives all of your information.**
Ohio Christian University’s school code is **003030**.

☐ **Step 4: Submit necessary documents.**
If we request them, submit your federal tax transcripts and other requested financial information to the Financial Aid Office for verification.

☐ **Step 5: Apply for Scholarships and check out OCU institutional aid.**
A great search engine for scholarships is **www.fastweb.com**. Check out **www.studentaid.ed.gov** as well for more general financial aid information. Also, search for other scholarships in your community, and don’t forget to inquire about our own OCU scholarships such as the Church Matching Grant, Good Neighbor Award, Sibling Discount and Academic Scholarships!

☐ **Step 6: Sign and return your OCU award letter.**
Once we have everything we need from you, we will calculate your awards and send you an informative package, including the awards offered to you and other information about how to pay for school. Signing and returning your award letter will ensure that you get your money in a timely manner.

☐ **Step 7: Sign your Master Promissory Note and complete Entrance Counseling.**
Please visit **www.studentloans.gov** to sign your Master Promissory Note (MPN) and complete Entrance Counseling if you plan to take out Direct Loans. This last step will guarantee your success in the financial aid process! For a video tutorial on completing this step, visit ohiochristian.financialaidtv.com
Financial Aid Timeline

**JANUARY**
Complete the FAFSA online using you/your parents’ previous year’s 1040 tax returns and designate Ohio Christian University (School ID#003030) as a recipient of the data.

**FEBRUARY**
If you have not submitted the FAFSA, do it now! Don’t delay! You will receive a report from the federal processor after submitting the FAFSA. Check the report carefully for errors. Any errors that are found should be corrected. Errors can be corrected at www.fafsa.ed.gov, or you may call our office at 740-477-7716 for help.

**MARCH**
Fill out your FAFSA now if you have not already done so! Some federal grants are awarded on a first come, first serve basis. Hurry! Money is being awarded fast! If you are a student who will be new for the coming fall, be sure to have your FAFSA completed by the March 15th priority deadline!

**APRIL**
Look for a summer job! Chances are, you will need to contribute at least some money towards your school bill for the coming school year. Do not depend on school loans as your income for college!

**MAY**
Notify us of any scholarships you have received from outside sources. This will enable us to finalize your financial aid package for the coming school year once we have received your FAFSA. If your family contribution is unmanageable, consider making interest-free monthly payments through our OCU Website. Just visit www.OhioChristian.edu/Aid and click on “Payment Options.”

Check with your church and remind them of our Church Matching Grant Program. We will match up to $500 per semester with your church’s donation to your education. The Church Matching Grant Form is available online at www.OhioChristian.edu/Aid under “Forms”.

**JUNE**
Ask your guidance counselor to forward your FINAL high school transcript to Ohio Christian University.

**JULY**
Please contact the OCU Admissions and Financial Aid departments to ensure all required paperwork is turned in by July 1st to avoid late fees. Consider our monthly payment plan through the OCU website. To take advantage of this service go to, www.OhioChristian.edu/Aid and click on “Payment Options.”

**AUGUST**
If you have signed up for the OCU payment plan, your first payment is due August 1st. Review your award letter and bill and send it back signed to the Financial Aid Office along with any other requested paperwork that you received in your award packet.

Payment must be made by August 1st unless another payment option has already been selected.