

Types of Financial Assistance and Eligibility Criteria Available at Ottawa University – Adult, Professional and Graduate Students

Ottawa University (OU) is committed to providing assistance to any student pursuing monetary aid to help cover his/her educational costs. To accomplish this mission the OU Financial Aid Office employs the following policies and procedures when developing an award package. The award package attempts to meet a student's direct demonstrated need and provide funding options to cover costs through the use of all forms of assistance (federal, state and institutional; based on program limitations). Key factors in determining a student's award package are:

1. EFC = Expected Family Contribution, as determined by the Department of Education
2. Cost of Attendance (Budget)—total, average direct and indirect costs for a cohort of students attending Ottawa University
3. Need = Cost of Attendance (Budget) – EFC

Awarding Order:

Need Based Programs

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant
3. OU scholarships and other awards
4. Federal TEACH Grant
5. Outside Scholarships and Grants
6. Direct Subsidized Loan
7. Federal Work Study Eligibility

Non Need-Based Programs

8. Direct Unsubsidized Loan
9. Direct Parent Loan (PLUS) & Alternative Loan Eligibility
10. Vocational Rehabilitation, Bureau of Indian Affairs and other countable forms of assistance (not included on award letter). Total money received, including these funds, may not exceed cost of attendance or other aid will be reduced starting with non-need based programs.

Institutional Aid

Life of Significance Grant (LOS) \$100

Available to new APGS students only. \$100 per credit hour for 2 years or until the student has earned 54 credits (whichever comes first). Must maintain a 2.0 OU cumulative GPA. Unless specifically designated, institutional aid can be used to cover any direct cost (e.g., tuition, fees, room, board, etc.).

Alumni Scholarship:

One time award to students who are referred by an alumnus. Can be self-referred. Available to both undergraduate and graduate students as well as undergraduates moving on to a graduate program. Must successfully earn credits in the first term and be enrolled in a subsequent term before receiving the award. The FAFSA is not required. Unless specifically designated, institutional aid can be used to cover any direct cost (e.g., tuition, fees, room, board, etc.).

Ottawa Indian Award Full Tuition and required fees/Room and board if on campus

This scholarship is awarded to documented members of the Ottawa Tribe of Oklahoma. Double occupancy room and board charges are covered if the student resides on-campus. Reduced meal plan charge is covered if student resides off-campus. Students residing in university-owned off-campus housing should see the [Tribal Agreement](#) for full details. Incoming tribal students are asked to complete and submit the [BIA Higher Education Scholarship](#) application.

Tuition Waiver Award Full tuition

Full tuition to faculty/staff and their dependents. These students are not eligible for SEOG & KCG unless all other eligible students have been awarded. See [Employee Policy Handbook](#) for eligibility details.

Tuition Exchange Reciprocal agreement schools

Full tuition award for students whose parent (s) are employed by a university with a reciprocal agreement with Ottawa University. OU reserves the right to limit the number of these awards. These students are not eligible for [SEOG](#) unless all other eligible students have been awarded.

Need Based Gift Aid**Federal Pell Grant:**

Eligibility for the Federal Pell Grant is determined by the results of the students FAFSA. The amount of funds that the student is eligible to receive is determined by Congress and the Department of Education. Once the Pell chart for the award year is distributed to the institution, the students enrollment status for each enrollment period will be used to determine the amount of Pell funds available.

Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG will be awarded only to Pell Grant eligible students on a Semester by Semester basis. Funds will be set aside for each Semester (60% of funds for Fall, 30% of funds for Spring (up to 90% of allocated funds) and 10% of funds for Summer). Zero EFC students with a Pell LEU less than 600% will be in the first priority awarding group based on the date the student registered for the term. If two students have the same registration date and no additional funds exist, the student with the earliest FAFSA transaction date will be awarded first. Verification and all C-Codes must be resolved before the student will be considered for SEOG funds.

Students will be awarded \$250 per Semester (e.g. Fall/Spring, Spring/Summer, Summer). All SEOG funds will be awarded until the allocation of funds for the specific Semester has been exhausted. Some awarded funds may not be used. These unused funds may be used in subsequent Semesters for other eligible students. At the University's discretion, unused funds at the end of the year will either be carried forward to the next award year, transferred to another site or will be disbursed to other eligible students.

LOS Grant:

Available to new APGS students only. FAFSA is not required. \$100/credit for 2 years or until the student has earned 54 credits, whichever comes first. Must maintain a 2.0 OU GPA.

TEACH Grant

Up to \$4,000 per academic year may be awarded to students intending to teach after graduation in high-need subject and geographic areas.

Outside Scholarships:

Ottawa University does not reduce institutional aid when a student receives a scholarship/grant from an outside source unless total gift aid from these and other (federal/state) sources exceeds Ottawa's cost of attendance. Receipt of outside scholarships may affect the student's eligibility for self-help aid depending on the student's total aid and financial need.

Need-Based Self-Help Aid

Direct Subsidized Loan:

Federal Work Study:

Federal Work Study (FWS) eligibility will be awarded on a student by student basis, depending on the position requirements and pay rate up to the student's financial need. Increases to Federal Work Study eligibility will be considered on a case by case basis. Each APOS location will have a limited amount of FWS funds that should be used throughout the award year. Each location will have a hiring manager who will be responsible for the documentation requirements (e.g. job descriptions, collection of payroll/W-4/I-9/citizenship/identity). Each student must sign an employment agreement as well as a confidentiality agreement.

Non Need-Based Self Help Aid

Direct Unsubsidized Loan:

Direct Parent Loan for Undergraduate Students (PLUS):

The maximum PLUS eligibility is the difference between Cost of Attendance and other aid the student is receiving from all sources.

Alternative Loan:

Alternative Loans are private loans that are borrowed by students and are usually school certified. When Ottawa University certifies the loan, it will be listed on the student's award letter. The maximum eligibility is the difference between Cost of Attendance and other aid the student is receiving from all sources.

Other Awarding Issues:

- Review of Satisfactory Academic Progress (SAP) will occur after the spring semester. See SAP policy for more information.
- Special Conditions/Professional Judgments and SAP appeals will be handled only by the Financial Aid Office.
- Students selected by the Department of Education for verification must be verified. Students not selected for verification will be reviewed for consistent data, and may be internally selected. Students who estimate tax information will be verified if selected by the Department of Education or if data appears inconsistent, but not automatically.
- Total financial aid (from all sources) **CANNOT** exceed cost of attendance (COA). If gift aid is in excess of COA, OU gift aid will be reduced first.
- If total aid (including self-help aid) exceeds COA, self-help aid will be returned in the following order:
 - a. Alternative Loan
 - b. Direct Unsubsidized Loan
 - c. Direct Parent (PLUS) Loan
 - d. Direct Subsidized Loan
- OU scholarships and grants (funded and unfunded) may not exceed cost of tuition, with the exception of members of the Ottawa Tribe.
- Unless specifically designated, Institutional aid can be used to cover any direct costs.
- Federal Work Study (FWS) rate of pay will be the federal/state mandated minimum wage unless otherwise noted.
- Campus Based Funds (FWS, SEOG) may be awarded for summer depending on availability of funds.
- FWS may be earned during a period of non-attendance as long as the student is planning to reenroll. The student must also have financial need for the next period of enrollment. FWS earned during a period of non-attendance must be counted as a resource to cover expenses associated with his or her financial need for the next period of enrollment. Students should preregister for the next enrollment period to demonstrate that s/he intends to study as the University in the next period of enrollment.
- FWS annual awards may be reviewed for increases on a case by case basis, depending on the student's remaining need and availability of FWS funds.
- Students with approved consortium agreements will be awarded institutional aid based on the number of hours enrolled at Ottawa, but will be awarded federal and state funds based on their overall enrollment status including coursework at the consortium host school.