

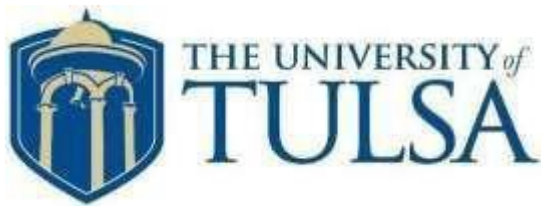
**The University of Tulsa
Financial Aid Guide
2016-2017**



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TU FINANCIAL AID GUIDE 2016-2017

OFFICE OF STUDENT FINANCIAL SERVICES • COLLINS HALL • 800 SOUTH TUCKER DRIVE • TULSA, OK 74104-9700 • 918-631-2526 • FAX 918-631-5105

This bulletin provides information about your financial aid award and its determination. You are responsible for this material as well as the information in the TU Financial Aid Award Letter.

IMPORTANT FACTS TO KNOW

- Federal regulations require universities to make student consumer information available to prospective and current students concerning graduation rates, default rates, campus safety, average indebtedness and certain information pertaining to NCAA athletic participation. This information may be obtained from the Office of Student Financial Services at www.utulsa.edu/financialaid. A paper copy will be provided upon request.
- **All returning students must have a valid TU email address. You will receive all correspondence from the Office of Student Financial Services via your TU email account.**
- Read your Award Letter carefully. Electronically accept your award on the TU Portal.
- **Immediately**, report any non-TU scholarship(s) received to the Office of Student Financial Services. This may affect eligibility for current funding.
- **Immediately**, report any change in your enrollment or living situation, e.g. part-time enrollment rather than full-time enrollment or commuting from home rather than living on campus, to the Office of Student Financial Services.
- If you are interested in applying for summer federal aid, you need to complete a Summer Financial Aid Application and submit it to the Office of Student Financial Services.
- Financial aid records are protected in accordance with the Family Education Rights and Privacy Act (FERPA) of 1974, as amended. If you would like the university to share your information with a family member, complete the FERPA form available at <https://canelink.utulsa.edu>.
- TU Scholarships do not apply to summer enrollment.
- Students should have personal funds available to meet initial expenses such as books and supplies.

TU AWARD PROCESS

Financial aid at TU is awarded on a combination of academic achievement and financial need.

Selection

Scholarship candidates are evaluated on a competitive basis. A number of factors are reviewed in selecting a student to receive an award. For new entering students, of prime importance are the student's academic record and the results of national testing programs. Candidates for federal aid programs are evaluated based on financial need, as determined by the FAFSA (Free Application for Federal Student Aid).

Award Value

The amount of aid offered to a student is determined by demonstrated financial need. Financial need is the difference between the amount of money the student and parent(s) can contribute from income and assets (based upon a congressionally approved analysis) and the cost of attending TU, less outside awards.

Award Package

At the time your application was reviewed, you were automatically considered for all categories of aid, including scholarships, grants, loans and employment. It is the responsibility of the Office of Student Financial Services to determine your eligibility and assign awards appropriate to your needs.

TU reserves the right to reduce or rescind award packages if federal allocations to the university are insufficient to cover expenditures. Outside sources of assistance may be estimated and may change when the award is finalized.

The student budget models used for the determination of financial aid eligibility are based on the "modest but adequate" concept and include both fixed and variable expenses. No provision is made for expenses that are not directly related to your college attendance. These are the three budget models:

Resident – The student resides in a university residence hall and contracts for a university meal plan. University apartments and fraternities are considered off-campus for cost of attendance purposes.

Commuter – The student resides with a parent or other relative. Freshmen and sophomores must abide by university housing policies.

Off-Campus – The student commutes from and resides in off-campus housing (not owned by a parent or relative). University Apartments and fraternities are considered off-campus for cost of attendance purposes.

The financial aid budget is calculated as full-time. If you enroll in fewer than 12 hours, you need to submit a written statement to the Office of Student Financial Services indicating you will be a less than full-time student. Your financial aid package will be adjusted to reflect your less than full-time status. Living arrangements reported on the FAFSA will determine your cost of attendance budget. If you change your living status after completing the FAFSA you need to contact the Office of Student Financial Services in writing to adjust your cost of attendance budget. Enrollment in audit classes DOES NOT count toward eligibility for financial assistance. If aid is advanced to you for which you are not or were not eligible, you will be required to repay that amount, possibly with interest.

Renewal of Awards

Financial aid awards are determined annually. You must reapply for federal aid each year you wish to receive assistance. Renewal of aid beyond the first year depends upon your academic record and your continued need as based on the most recent financial information. Timely submission of the FAFSA and all information requested is required for renewal.

DEFINITION OF AWARDS AND DISBURSEMENT PROCEDURES FOR FINANCIAL AID

Available only to full-time undergraduate students (12 or more credits per semester).

Unless otherwise noted, the amount(s) listed on the Award Letter are yearly awards with one-half applicable to the fall semester and one-half applicable to the spring semester. The single exception is the Federal Work-Study Program which is received in bi-weekly paychecks as earned. Since a student must earn the Work-Study award this amount is not available to be applied towards your account.

UNIVERSITY SCHOLARSHIPS

TU scholarships and grants, unless specifically stated, may be applied only toward tuition for full-time, 1st degree seeking students. University Scholarships credit to the student's account no earlier than the first day of class each semester. These awards are made possible from general funds budgeted each year with approval from the TU Board of Trustees.

Presidential Scholarship – Given to new freshmen. Scholarships are determined by exceptional class rank, ACT and/or SAT scores and overall academic performance. Awards range up to \$6,000 per year and can be combined with other scholarship awards to total TU's base tuition, room and board. Awarded for eight semesters with a cumulative gpa of 3.25 and completion of 24 credit hours per academic year. *Limited number awarded. Please see "Other Scholarship Awards" to see how outside scholarships affect this award.

National Merit/Presidential Scholar Award – National Merit finalists who list TU as their school of choice, and are chosen by TU as a Presidential Scholar, will be granted scholarships that cover up to base TU tuition, room and board charges (additional charges and fees not included). If eligible for the Oklahoma Academic Scholars program this funding is inclusive in the total scholarship. A cumulative 3.25 gpa and completion of a renewal application for the NMSC program is required. *Limited number awarded. Please see "Other Scholarship Awards" to see how outside scholarships affect this award.

TU Academic Scholarship – Awarded for eight semesters with a 3.0 cumulative gpa. Value equals \$1,000 up to full tuition with an average award of \$17,000.

Supplemental Scholarship – Awarded for eight semesters with a 2.5 cumulative gpa. Values vary.

Provost Scholarship – Awarded for eight semesters with a cumulative gpa of 3.0. Values vary.

Heritage Award - Awarded for eight semesters with a 2.5 cumulative gpa. Value equals \$1,000-\$15,000 with an average award of \$5,000.

Dean's Scholarship - Awarded for eight semesters with a 3.0 cumulative gpa. Value equals \$1,000-\$11,000 with an average award of \$4,500.

International Baccalaureate Scholarship Award – Given to students based on earning an International Baccalaureate diploma. Awarded for eight semesters with a 3.0 cumulative gpa. Value equals \$3,000.

International Leadership Scholarship – Awarded for eight semesters with a 2.5 cumulative gpa. Value equals \$1,000 up to full tuition.

Presbyterian Leadership Award – Based upon recommendation from a Presbyterian Minister in specific churches. Scholarship renewal is contingent on active participation in the Presbyterian leadership program on campus. Awarded for eight semesters with a 2.5 cumulative gpa. Value equals \$1,000-\$6,000.

Dependent of Presbyterian Ministers Grant – Must be a dependent of a Presbyterian Minister and be eligible to be claimed on parent's most recent federal tax return. Awarded for eight semesters with a 2.0 cumulative gpa. Value equals \$2,000.

Honors Program Scholarship – Award available to new freshmen based on exceptional performance in high school, ACT or SAT scores and Honors Program application essay. Participation in Honors Program coursework is mandatory. Value equals \$1,000-\$2,000.

Alumni Grant – Awarded to new undergraduate students based on at least one parent or grandparent with a degree from TU. Awarded for a student's first undergraduate degree with a 2.0 cumulative gpa. Value equals \$2,000.

Sibling Grant – This grant is available to entering students who currently have a sibling attending TU. Awarded for eight semesters with a 2.0 cumulative gpa. Value equals \$2,000.

Transfer TU Academic Scholarship – Awarded to new transfer students, based on exceptional performance in previous college course work. Must have at least 48 transferable hours and a 3.25 cumulative gpa. Renewable with a 3.0 cumulative gpa. Students receiving this award are not eligible for the TCC Honors Student Scholarship or the Phi Theta Kappa Scholarship. Value equals \$1,000-\$26,000.

TCCTA Tulsa Achieves – Awarded to new students graduating from TCC. Must have a 3.0 gpa at TCC. Renewed with a 2.5 cumulative gpa as long as the student continues full-time enrollment at TU. Students receiving this award are not eligible for the Transfer TU Academic Scholarship or the Phi Theta Kappa Scholarship. Value equals \$15,000.

TCC Honors Graduate Program – Awarded to new AA or AS degree candidates graduating from TCC's Honors Program. Must have a 3.5 gpa at TCC. Award may be given provisionally – must have required hours and gpa by start of their entering semester. Awarded with a 3.0 cumulative gpa for four semesters as long as the student continues full-time enrollment at TU. The scholarship is forfeited upon withdrawal or dismissal. Students receiving this award are not eligible for the Transfer TU Academic Scholarship or the Phi Theta Kappa Scholarship. Value equals \$26,000.

Phi Theta Kappa Scholarship – Awarded to new transfer students who were members of Phi Theta Kappa at two year schools. Must have a 3.5 gpa and at least 48 hours of transferable credit. Renewable with a 3.0 cumulative gpa. Students receiving this award are not eligible for the Transfer TU Academic Scholarship or the TCC Honors Graduate Scholarship. Value equals \$24,000.

Vision Scholarship - Awarded for eight semesters with a 3.0 cumulative gpa. Value equals \$30,000.

Performance, Talent and Athletic Scholarships – Scholarships awarded on the basis of merit and demonstrated talent. Awarded by departments through audition or evaluation of performance. Awarded by department guidelines. Values will vary up to full tuition.

Endowed and Supported Scholarships – These awards are made possible by the annual earnings of restricted gifts invested with TU's endowment funds or by gifts given to TU by corporations, foundations and friends of the university. Most of these awards are used to underwrite university grants and university scholarships.

Law and Graduate – Students receiving scholarships, stipends or assistantships should contact the respective college for information and renewal of awards.

Other Scholarship Awards – Funds from sources outside the university will credit to the student's account no earlier than the first day of class each semester upon receipt of the funds. If outside scholarships received, combined with TU scholarship funds, exceed the student's basic charges of TU tuition and TU room and board we reserve the right to adjust your TU funded awards. It is necessary to report to the Office of Student Financial Services any change in circumstances, including outside scholarship awards not considered in the offer of assistance. By law, the Office of Student Financial Services must make adjustments to prevent or correct "over awards" that may result from the receipt of these outside sources of financial assistance. Adjustments will be in both gift aid (grants/scholarships) and self-help aid (work/loans).

IMPORTANT! If you are a student athlete you must meet with The University of Tulsa Athletic Compliance Office. There are NCAA rules that may impact the renewal of your TU Academic Scholarship based on your gpa.

Scholarship policies are reviewed annually and are subject to change from year to year. University policy prohibits TU funded scholarship awards to exceed the cost of tuition. The university reserves the right to use outside sources of scholarships to determine if academic scholarships exceed the cost of tuition.

GRANTS

Federal Pell Grant – This grant is available to undergraduates and range from \$598 to \$5,815 based on an entitlement computation formula and federal funding. Application is made through the FAFSA. Pell funding will credit the student's account no earlier than the first day of class each semester if the award is finalized. Students who are Pell recipients and are receiving scholarships that cover their charges in full must contact the Bursar's Office to obtain information on how to purchase their required books in the bookstore.

Federal Supplemental Educational Opportunity Grant (FSEOG) – This federal grant is awarded to undergraduate students showing financial need with priority given to Federal Pell Grant recipients. The number of awards depends on the annual funding allocations set by the U.S. Department of Education. FSEOG will credit the student's account no earlier than the first day of class each semester. Value equals \$200-\$1000.

University Grant – This grant is made possible from general funds budgeted each year with approval of the TU Board of Trustees and are only available to full-time undergraduate students. Renewal is based upon evidence of need determined by the FAFSA and a 2.0 cumulative gpa. During the semester, these awards may be underwritten by an endowed or supported scholarship. The total amount of the award will not change if underwritten. University grants credit to the student's account no earlier than the first day of class. Value varies.

Early Filer's Grant – The Early Filer's Grant is a \$1,000 renewable grant. The application process applies to new freshmen only. The FAFSA must be filed by March 1, 2016, and the student must be enrolled full-time in order to be eligible for these funds. This grant is available for eight semesters as long as the student is enrolled full-time and maintains a cumulative 2.0 grade point average. It is not necessary that families file the FAFSA annually to receive the renewal of this grant. Transfer students are not eligible for this grant. **IMPORTANT! If you are a student athlete you must contact The University of Tulsa Athletic Compliance Office to determine if you are eligible to accept this grant per the NCAA rules.**

Hurricane Pledge – TU will match dollar for dollar Oklahoma's Promise funding for students who are eligible to receive Oklahoma's Promise. TU's match is limited to tuition expenses for fall and spring semesters only. Students must meet all eligibility requirements that are necessary to receive Oklahoma's Promise. Students must have originally applied and been approved for Oklahoma's Promise during their 8th, 9th, or 10th grade year in high school. All entering, first time freshmen receiving Oklahoma's Promise are required to file a FAFSA and are subject to a second income check. Recipients must also meet program cumulative gpa requirements. Renewal of the Hurricane Pledge is dependent on renewal of Oklahoma's Promise funds.

TEACH Grant (Teacher Education Assistance for College and Higher Education Grant) – This grant is for students who are completing or who plan to complete coursework that is required to begin a career in teaching and who agree to teach full-time for at least four years as a highly qualified teacher; at a school or educational service agency servicing low income students and in a high need field. The four years of teaching must be completed within eight years after you complete or otherwise cease to be enrolled in the program for which you received a TEACH Grant. This teaching requirement is known as your TEACH Grant obligation. In order to qualify for a TEACH Grant as an entering college student, you must be making a 3.25 GPA or be in the 75th percentile on admission tests (i.e., SAT, ACT, GRE). Students must maintain a 3.25 GPA during the course of receiving the grant. Prior to receiving your TEACH Grant, a student must complete an Agreement to Serve (ATS) for that year. This is done at <https://teach-ats.ed.gov>. The session consists of a TEACH Grant Overview and 3 additional sections that cover: (1) TEACH Grant ATS, (2) Service Obligations, (3) Conversion of a TEACH Grant to a loan. Students may receive up to \$4,000/yr. for their first undergraduate program with the maximum allowed being \$16,000. Graduate students may receive up to \$4,000/yr. with the maximum of \$8,000. Each student upon completion of their undergraduate program/graduate program must complete exit counseling on the student access website at <https://www.nsls.ed.gov>.

Need Based Housing Grant – This grant is available to students who began at TU in the fall of 2016, filed a FAFSA and have a calculated EFC of \$30,000 or less. This grant is available for 8 semesters as long as the student maintains a cumulative 2.0 gpa. This award is only available for the fall and spring and the student must incur university housing charges. Value equals \$2,000. **Important! If you are a student athlete you must contact The University of Tulsa Athletic Compliance Office to determine if you are eligible to receive this grant per NCAA rules.**

STATE FUNDS

Oklahoma Tuition Aid Grant (OTAG) – Oklahoma residents may qualify for awards up to \$1,300. Application is made by completing the FAFSA. Early application is important, as funding is limited. Before OTAG awards are disbursed, Oklahoma residency will be verified by the Office of Student Financial Services, using the State Regents policy for determining residency. The FAFSA must be received by the processing center by March 1st of the award year to meet state deadlines. OTAG is billed after the third week of classes. Funds will credit the student's account upon receipt of the check from the State Treasurer's Office. Students who are not Oklahoma residents are encouraged to contact their home state to inquire about the availability of grant assistance.

Oklahoma Tuition Equalization Grant (OTEG) – Oklahoma residents meeting certain income categories may receive \$2,000 in assistance. These recipients are chosen by TU according to regulations. Funding is limited and may be used to offset university scholarships. Application is made through the FAFSA. This grant is a need-based grant and renewability depends on the family's income. OTEG is billed after the census date of each semester. Census date is approximately eight weeks into the semester. Funds will credit the student's account upon receipt of the check from the State Treasurer's Office.

Oklahoma's Promise – To receive Oklahoma's Promise, a student must have applied during their 8th, 9th or 10th grade year of high school. They must be an Oklahoma resident and have completed the school requirements as set by the program. If approved for the program a student must inform the college that they are an Oklahoma's Promise participant. At the time of entering college, a second income verification is made. If the adjusted gross income is over \$100,000 at that time, you will not have eligibility. Eligibility ends once a student earns a baccalaureate degree or five years after you start college, whichever comes first. All Oklahoma's Promise students must meet the Satisfactory Academic Progress (SAP) requirements set by the college. If you become ineligible for federal financial aid (like PELL grants and federal student loans) due to not meeting the SAP requirements, you will also not receive Oklahoma's Promise. The SAP requirements include minimum GPA standards and minimum standards for completing courses. Effective for Oklahoma's Promise students receiving the award for the first time in 2012-2013 and thereafter, a minimum college GPA of 2.0 is required upon reaching 60 credits and a minimum of 2.5 is required upon reaching 90 credits. A GPA check will be made at 60 credits to verify the GPA is a 2.0. If not, you will permanently lose the Oklahoma's Promise award. A GPA check will be made at 90 credits to verify the 2.5 GPA is being met. If not, then the award will be suspended until a 2.5 GPA is obtained (unlike the permanent loss if not meeting the 2.0 GPA at 60 credits). Oklahoma's Promise is billed after the 3rd week of classes. Funds will credit the student's account upon receipt of the check from the State Treasurer's Office.

Oklahoma Academic Scholars (OKAC) - The State of Oklahoma awards scholarships to academically outstanding students who plan to attend an Oklahoma public or private college or university. Scholarship funding may be received for eight semesters if the student meets the requirements established by the State of Oklahoma. Students must complete the application provided by the Oklahoma State Regents for Higher Education. A minimum cumulative gpa of 3.25 and completion of 24 credit hours per academic year is required to receive Oklahoma Academic Scholars funding. A roster verifying full-time enrollment and cumulative gpa is submitted to the Oklahoma State Regents for Higher Education upon the third week of class each semester. Funds will credit the student's account upon receipt of the check from the State Treasurer's Office.

VETERANS' INFORMATION

If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

For more information about the above, please contact Cindy Watts, Associate Registrar, at 918-631-3985 or cindy-watts@utulsa.edu.

The University of Tulsa provides educational plans for all individuals using federal military and veteran's educational benefits that detail the general degree requirements, the education plan, and for transfer students, the evaluated educational plan. Please contact the Academic Advising Offices for information regarding these plans or any other questions you may have regarding your degree.

EMPLOYMENT

Federal Work-Study Program – Throughout the year, the Office of Student Financial Services lists employment opportunities at <http://www.utulsa.edu/financial-aid/jobs>. In addition to on-campus jobs, a number of jobs are available in community service agencies throughout Tulsa. It is the responsibility of the student to find employment and to work enough hours to earn the award. Hourly wage rates for all campus student employees begin at minimum wage. A common work week is 11 to 12 hours. Students will be paid bi-weekly as funds are earned. Earnings are paid directly to the student through direct deposit. Therefore, the Federal Work-Study award is not available to be applied towards your account. If the award is needed to help with the student's bill, a payment plan must be set up with the Bursar's Office. Arrangements for direct deposit should be made through the payroll office. Earnings through the Federal Work-Study Program are taxable and will be reported to the IRS. New students must attend a Work Study session during Orientation in August. Additionally, new Federal Work-Study students are required to complete an I-9 and W-4 form through the Office of Human Resources and Risk Management prior to beginning their employment. Since Work-Study funding is limited, it is important to apply early while funds are available.

LOANS

Federal Perkins Loan – This loan is funded by the federal government. TU adds a matching share plus repayments from alumni. Aggregate loan limits are established at \$60,000 for graduate students (including undergraduate Perkins loan amounts), \$11,000 for freshmen/sophomore undergraduates and \$27,500 for junior/senior undergraduates. The maximum annual loan limit amount is up to \$8,000 for a graduate student or up to \$5,500 for an undergraduate student. The amount of the loan awarded to you depends on your financial need and the availability of funds at TU. Since Perkins loan funds are limited, it is important you accept or reject your Perkins loan in a timely fashion. You can do so by electronically accepting your award on the TU Portal.

NOTE: TU reserves the right to rescind Perkins loan eligibility.

This information is effective for the Perkins Loan Program for the 2016-2017 academic year through September 30, 2017.

Federal Perkins Loan Program Extension Act of 2015 (the Extension Act), enacted on December 18, 2015, extends the Perkins Loan Program through September 30, 2017. Per the changes in the Extension Act, effective December 18, 2015, schools participating in the Perkins Loan Program may make Perkins Loans as specified below:

Undergraduate Students Only

A school may make Perkins Loans through—	To an—	Who, on the date of disbursement—	If the school has awarded the student—
September 30, 2017	Eligible current undergraduate student (for first undergraduate degree)	Has an outstanding balance on a Perkins Loan made by the school.	All Direct Subsidized Stafford Loan aid for which the student is eligible.
September 30, 2017	Eligible new undergraduate student (for first undergraduate degree - any student without a Perkins Loan outstanding balance)	Does not have an outstanding balance on a Perkins Loan made by the school.	All Direct Subsidized and Unsubsidized Stafford Loan aid for which the student is eligible.

Below is Perkins information that was in effect for the 2015 -2016 academic year and was not made available to freshmen, sophomores or transfers.

The first Perkins loan disbursement must be accepted and funds posted to the borrower’s student account in the Bursar’s Office PRIOR to September 30, 2015. If the deadline is missed, and according to federal regulations as it relates in the case of the Perkins wind down as of September 30, 2015, a school may make a new Perkins loan to a student after September 30, 2015, if ALL of the following conditions are met:

1. The school made at least one Perkins loan disbursement to the student on or before June 30, 2015.
2. The student is enrolled at the same institution where the last Perkins loan disbursement was received. For example, a student who received a Perkins loan disbursement for enrollment at School A, and then received a Perkins loan disbursement at School B would be considered to be an eligible borrower at School B, provided all other conditions are met, but not for a subsequent enrollment at School A.
3. The student is enrolled in the same academic program for which the student received his or her last Perkins loan disbursement. We consider an academic program to be the same program only if the first four digits of the program's Classification of Instructional Program (CIP) code are identical to the first four digits of the CIP code for the program for which the student received his or her last Perkins loan disbursement.
4. A Perkins loan can be made to an eligible student to meet all or some of the student's unmet need only after the student has been awarded all Direct Subsidized loan aid for which the student is eligible.

After you electronically accept your award on the TU Portal you will receive an email from SignMyLoan@signmyloan.com providing instructions on how to complete the acceptance process at signmyloan.com. As a returning borrower, you do not have to complete a new MPN. When the Bursar's Office receives notification you have completed your acceptance process, then your Perkins loan funds will be posted to your student account in the Bursar's Office no earlier than the first day of class each semester.

If you complete the acceptance process *after* the first day of class, the Bursar's Office will review weekly all completion notifications from SignMyLoan.com. Your Perkins loan funds will post to your student account once notification is received. If the acceptance process is not completed before the end of the semester, the Perkins loan will be cancelled. Mid-year borrowers will follow the same process as stated above for returning borrowers.

A Perkins loan borrower must complete exit counseling prior to leaving TU at signmyloan.com. Repayment is made to UAS (TU's billing processor) and begins 9 months after the borrower ceases to be enrolled at least half-time. The Perkins Loan interest rate is fixed at 5% at repayment. Perkins loan forgiveness, cancellation or discharge is allowable under certain circumstances. The following links provide information regarding Perkins loan forgiveness and cancellation opportunities: uaservice.com and studentloans.gov. If you are having trouble making payments on your Perkins loan, immediately contact the Bursar's Office. If you default on your Perkins loan, the credit bureau must be notified.

Direct Subsidized/Unsubsidized Loans – A FAFSA must be filed before TU can determine eligibility for Direct Loans. To qualify for a Direct Subsidized Loan, a student must exhibit financial need as determined by their FAFSA. Students exhibiting no financial need, or no remaining need after other aid sources, may qualify to borrow a Direct Unsubsidized Loan. Aggregate loan amounts for dependent undergraduate students are \$ 31,000 (not to exceed \$23,000 in Direct Subsidized Loan funds). Aggregate loan amounts for independent undergraduate students are \$57,500 (not to exceed \$23,000 in Direct Subsidized Loan funds). Aggregate loan amounts for graduate/professional students are \$138,500 (not to exceed \$65,500 in Direct Subsidized Loan funds). As of 7/1/13, a new provision was added to the Direct Loan requirements that limit a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Only first-time borrowers on or after 7/1/13 are subject to the new provision.

The current interest rate for Direct Subsidized/Unsubsidized Loans is determined each June for new loans being processed for the upcoming award year, which runs from July 1 to the following June 30. The fixed interest rate will be for the life of the loan. The government will deduct an origination (processing) fee from each Direct Subsidized/Unsubsidized Loan disbursement. Refer to studentloans.gov for the actual interest rate and origination fee for your Direct Subsidized/ Unsubsidized Loan. The federal government pays the interest on a Direct Subsidized Loan while a student is in school at least half-time, during the first six months once a student graduates or drops below half time enrollment (referred to as a grace period), and during a deferment period. Direct Unsubsidized Loans

begin accruing interest at the time the loan disburses. A student may defer the interest payment or may choose to pay the interest quarterly.

Prior to receiving the first loan disbursement, borrowers are required to electronically accept the award(s) on the TU Portal, complete entrance counseling and e-sign the electronic Master Promissory Note (eMPN) at studentloans.gov. A Direct Subsidized/Unsubsidized eMPN is valid for ten years. Direct Subsidized/Unsubsidized Loans are made in two equal disbursements for a two-semester loan. At least one-half of the loan period must elapse before the second disbursement can be released. Direct Subsidized/Unsubsidized Loans credit to the student's account no earlier than the first day of class each semester. A disbursement funds letter will be emailed to the student's TU email address when funds credit. A student has the right to cancel all or any portion of the loan within 14 days of the loan crediting their account. Repayment begins six months after the student ceases to be enrolled at least half-time. Exit counseling is required upon leaving the university. Refer to studentloans.gov for repayment plans.

Direct Parent PLUS Loan – A FAFSA must be filed on behalf of the student (listing TU's school code 003185) before TU can determine eligibility for a Direct Parent PLUS Loan (PLUS). Only a parent (or a stepparent whose income was supplied on the FAFSA) of a dependent student can apply for this loan. (Note: An independent undergraduate student only has the option to apply for a private loan.) To request a PLUS loan, the parent must log in to studentloans.gov, click on "Apply for a PLUS Loan" and select "Complete PLUS Request for Parents."

The PLUS loan is administered by the U.S. Department of Education and approval is based on the absence of adverse credit within the last five years, not credit worthiness. The U.S. Department of Education will run a credit check and notify the parent and the Office of Student Financial Services of the credit decision. If the PLUS loan is approved, the parent may e-sign the PLUS electronic Master Promissory Note (eMPN) at the completion of the application process or e-sign it at a later date at the above website. The PLUS eMPN is valid for loans made for a dependent student and is valid for ten years. If the PLUS loan is denied, the student has the option of accepting an additional Direct Unsubsidized Loan up to \$4,000 annually for freshmen and sophomores or up to \$5,000 annually for juniors and seniors. If the PLUS loan is later approved due to a credit appeal or an approved endorser, the additional Direct Unsubsidized Loan will be cancelled and the PLUS loan processed. If approved with an endorser, the PLUS eMPN cannot be used for multiple PLUS loans, but is only good for the academic year or term the endorsed loan was approved for by the U.S. Department of Education. If approved with a credit appeal, a new PLUS eMPN is not required. PLUS loan counseling must be completed for PLUS loans approved with an endorser or credit appeal. PLUS loan counseling may be completed at studentloans.gov.

The current interest rate for a PLUS loan is determined each June for new loans being processed for the upcoming award year, which runs from July 1 to the following June 30. The fixed interest rate will be for the life of the loan. Interest begins accruing at the time of disbursement. The government will deduct an origination (processing) fee from each PLUS loan disbursement. Refer to studentloans.gov for the actual interest rate and origination fee for your loan.

A PLUS loan is made in two equal disbursements for a two-semester loan. At least one-half of the loan period must elapse before the second disbursement can be released. The PLUS loan amount will credit to the student's account no earlier than the first day of class each semester. A disbursement funds letter is mailed to the parent's address once funds are credited. PLUS loan funds that exceed student charges will be refunded to the parent or student as indicated by the parent during the online application process and in coordination with the Bursar's Office refund guidelines. A parent has the right to cancel all or any portion of the loan within 14 days of the loan crediting the student's account. Repayment on a PLUS loan begins once the loan is fully disbursed. The first payment is due 60 days after the final disbursement. A parent may choose to defer repayment while the student for whom the parent borrowed is enrolled at least half-time and for an additional six months after the student ceases to be enrolled at least half-time. Refer to studentloans.gov for repayment plans.

Direct Graduate PLUS Loan – A FAFSA must be filed before TU can determine a graduate/law student's eligibility for a Direct Graduate PLUS Loan (GPLUS). To request a GPLUS loan, go to studentloans.gov, click on "Apply for a PLUS Loan and select "Complete PLUS Request for Graduate/Professional Students."

The GPLUS loan is administered by the U.S. Department of Education and approval is based on the absence of adverse credit within the last five years, not credit worthiness. The U.S. Department of Education will run a credit check and notify the student and the Office of Student Financial Services of the credit decision. If the GPLUS loan is approved the student may e-sign the GPLUS electronic Master Promissory Note (eMPN) at the completion of the application process or e-sign it at a later date at the above website. The GPLUS eMPN is similar to the Direct Unsubsidized Loan eMPN including its use for multiple loans for the same borrower. The GPLUS eMPN is valid for ten years and is a separate eMPN from the Direct Unsubsidized Loan. If the GPLUS loan is denied and later approved with an endorser, the GPLUS eMPN cannot be used for multiple GPLUS loans. A new GPLUS eMPN must be e-signed and is only good for the academic year or term the endorsed loan was approved for by the U.S. Department of Education. If the GPLUS loan is denied and later approved with a credit appeal, a new GPLUS eMPN is not required. PLUS loan counseling must be completed at studentloans.gov for GPLUS loans approved with an endorser or credit appeal.

The current interest rate for a PLUS loan is determined each June for new loans being processed for the upcoming award year, which runs from July 1 to the following June 30. The fixed interest rate will be for the life of the loan. Interest begins accruing at the time of disbursement. The government will deduct an origination (processing) fee from each PLUS loan disbursement. Refer to studentloans.gov for the actual interest rate and origination fee for your PLUS loan.

Prior to receiving the first GPLUS loan disbursement, the GPLUS eMPN must be completed as well as entrance counseling. Entrance counseling may be completed at studentloans.gov. Note: PLUS counseling is not entrance counseling and does not fulfill the entrance counseling requirement for first-time graduate/law students. Therefore, it is possible a graduate/law student could complete two different counseling sessions. A GPLUS loan is made in two equal disbursements for a two-semester loan. At least one-half of the loan period must elapse before the second disbursement can be released. The GPLUS loan will credit the student's account no earlier than the first day of class each semester. A disbursement funds letter will be emailed to the student's TU email address when funds credit. Loan funds that exceed student charges will be refunded to the student. A student has the right to cancel all or any portion of the loan within 14 days of the loan crediting the account. Repayment on the GPLUS loan begins six months after the student ceases to be enrolled at least half-time. Exit counseling is required upon leaving the university. Refer to studentloans.gov for repayment plans.

Private Loan – Applicants must complete and submit a separate online loan application to apply for preapproval and initiate the loan process. A private loan is a nonfederal loan issued by a lending institution (bank or credit union) and based on credit worthiness. Interest rates will vary depending on your credit score and the usage of a co-signer. Co-signers can be used to reduce the interest rate or to help obtain a loan due to credit problems. The Office of Student Financial Services website gives a current and comprehensive list of lenders commonly used over the past three years. Go to <http://admission.utulsa.edu/private-loan-lenders/> for this listing. Private loan application are completed electronically with the lender of your choice. Contact the chosen lender for information regarding eligibility requirements, terms, benefits, and repayment options before applying for a private loan. Be prepared to wait a minimum of thirty days to receive a private loan. The lender will communicate with you via email or mail, requesting multiple documents as they guide you through their application process.

Any loan listed above the student and/or parents apply for will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guarantee agencies, lenders, and schools determined to be authorized users of the data system.

FSA Ombudsman

The Ombudsman's office is a resource for borrowers to use when other approaches to resolving student loan problems have failed. Borrowers should first attempt to resolve complaints by contacting the school, company, agency or office directly involved. If the borrower has made a reasonable effort to resolve the problem through normal processes and has not been successful he or she should contact the FSA Ombudsman.

Office of the Ombudsman
U.S. Dept. of Education
830 First St., NE, Mail Stop 5144
Washington, D.C. 20202-5144

Toll Free: 1 (877) 557-2575
1 (202) 377-3800
Fax: 1 (202) 275-0549
Email: fsaombudsmanoffice@ed.gov
Website: <http://studentaid.ed.gov/repay-loans/disputes/prepare>

HOW TO ACKNOWLEDGE YOUR FINANCIAL AID AWARD

Award Letter - You will be notified via your TU email account that your award letter is available to be reviewed on the TU Portal. Accept or decline your award electronically.

Please note that if you want to reduce an amount you must print off your award letter, make the change and return the award letter to the Office of Student Financial Services.

Declining, totally or in part, any form of assistance (scholarship, grant, loan, Work-Study) does not automatically lead to other assistance being increased or substituted. Contact a counselor in the Office of Student Financial Services to clarify your specific situation.

VERIFICATION

If you are eligible for federal funds, you must complete verification prior to the last day of enrollment for 2016 -2017 award year or approximately September 23, 2017, whichever is earlier. In addition, a valid EFC must be received by TU before the last day of enrollment. Direct loan applications must be certified by the Office of Student Financial Services prior to the last day of enrollment to receive loan funds. TU does not disburse federal aid funds for students who are selected for verification until the process is complete. If you have any questions concerning verification and the required documents, please contact the Office of Student Financial Services. Failing to complete verification by the deadline will result in the loss of eligibility for federal aid funds. In the event that a student completely withdraws verification documents must have been received prior to withdrawal in order to be considered for financial aid.

UNIVERSITY SEMESTER BILLS AND PAY OPTIONS

The Bursar's Office will issue bills in July for all fall semester charges and in December for spring semester charges. Financial aid will credit the account as funding is received. Outside (non-university) awards are credited to a student's account after checks are received by the university but not prior to the first day of class each semester. TU's payment policy requires that arrangements for payment of term expenses be made prior to the first day of classes. During the fall and spring terms, if financial aid does not cover all expenses either payment in full or enrollment in a monthly payment plan is required. Information on the monthly payment option is available from the Bursar's Office. Refunds of financial aid received above university charges will not be made until the student's aid is received and the student's costs are completely covered. A monthly finance charge of 1.5 percent is assessed for late payments. The university accepts Visa, MasterCard and Discover credit cards.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require that all recipients of federal student financial assistance make satisfactory academic progress toward a degree or eligible certificate. Students applying for assistance through the Federal Pell Grant, Federal SEOG, Federal Work Study, Teach Grant, Oklahoma Tuition Aid Grant (OTAG), Oklahoma Tuition Equalization Grant (OTEG), Oklahoma’s Promise, Federal Perkins Loan, Direct Subsidized Stafford Loan, Direct Unsubsidized Stafford Loan, Direct Parent PLUS Loan and Direct Graduate PLUS loan programs must meet **THREE** requirements to maintain their financial aid eligibility at TU:

- 1 **QUALITATIVE:** Students must meet a required minimum cumulative grade point average.
- 2 **QUANTITATIVE:** Students are required to complete (pass) a minimum **67%** of hours they attempt.
- 3 **MAXIMUM TIME FRAME:** Students must complete their degree within a timely manner.

These **three** requirements are summarized in the following charts. Failure to meet ALL of these minimum academic standards will result in the loss of federal financial aid eligibility. Students are expected to know, based on this Satisfactory Academic Progress Policy, when they may be placed on ***Financial Aid Warning, Financial Aid Suspension** or **Financial Aid Probation**. Satisfactory academic progress is reviewed at the end of each semester once grades have been posted to the academic transcript.

1. **Qualitative - Grade Point Average Requirement** - Each student must meet a required minimum cumulative grade point average to remain eligible for federal student aid.

Satisfactory Academic Progress Policy Requirements	Undergraduate Students	Graduate Students	Law Students
Total Hours Attempted from all Institutions	All Hours	All Hours	All Hours
Minimum Cumulative GPA Requirements	2.00 GPA	3.00 GPA	2.00 GPA

2. **Quantitative – Satisfactory Completion of Semester Hours Requirement.** Students must also successfully complete and pass **67%** of all courses they attempt. Grades of A, B, C, D, F, P, I, W and MG are all considered attempted hours. All transfer and repeat hours are included in this calculation. Courses dropped within the first 3 weeks of the semester will not be included in the calculation. Please refer to the Financial Aid Satisfactory Academic Progress Standard Charts for Undergraduate Students, Graduate Students, PhD Students and Law Students.

Percentage of cumulative attempted hours a student must complete to remain eligible for federal student aid	Undergraduate Students	Graduate Students	Law Students
Students must successfully complete:	67% of attempted hours	67% of attempted hours	67% of attempted hours

3. **Maximum Time Frame for Degree Completion** - Students must complete their degree program within an allotted timeframe to remain eligible for federal financial aid. The chart below indicates the timeframe in which a degree must be acquired. Be aware that hour limits are cumulative; therefore, **all accepted hours from all institutions attended will be included**, even if a student did not receive federal student aid. The Office of Student Financial Services recommends that students contact their academic advisor to ensure they are taking the courses necessary to complete their degree. For federal financial aid purposes grades of A, B, C, D, F, P, I, W and MG are all considered in the attempted hours. Courses dropped within the first 3 weeks of the semester will not be included in the attempted hours. **All transfer and repeat hours are included in this calculation.** Once students reach their maximum timeframe (150% of the published length of the program) for their specified degree, they are no longer eligible for federal student aid. If there are

extenuating circumstances that prevented acceptable progress, students may request an extension of eligibility by submitting a petition to the Office of Student Financial Services. All petitions for federal financial aid reinstatement should be received no later than the first day of class in the semester the suspension takes effect.

<p>Attempted Hours Allowed For Earning a Degree:</p> <p>150% of the published length of the degree program</p>	<p>186 hours – 1st Bachelor’s Degree</p>	<p>54 hours – 1st Master’s Degree 132 hours – Ph.D. 132 hours - Law</p>
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Repeated Coursework – Students may receive federal financial aid consideration to repeat a previously passed course once. Student may repeat failed courses until they have attained a passing grade. An “Incomplete” grade (I) that remains on the academic record at the time satisfactory academic progress is reviewed will be treated as not completed, but the attempted hours will be counted. Upon completion of the Incomplete (I) course, the grade and course will be given due credit in future consideration.

****Please note: Financial Aid Warning, Financial Aid Probation and Financial Aid Suspension are separate from Academic Probation and Academic Suspension.***

Satisfactory Academic Progress (SAP) Evaluation

Satisfactory Academic Progress is evaluated at the conclusion of each academic semester after grades have been posted. All attempted and transfer hours are counted during this evaluation. Courses dropped within the first 3 weeks of the semester will not be included in the SAP evaluation.

- **Good Standing** – students that are enrolled in an eligible program, in compliance with satisfactory academic progress and receiving federal aid.
- **A Financial Aid Warning** - is given for one semester to students who do not meet both requirements 1 and 2 shown above. This is a warning status and financial aid eligibility and payment of funds will be continued throughout the warning period. Note: A warning is not given to students regarding maximum time frame, it is the student's responsibility to know how many hours they have attempted and where they stand. Students that have been placed on Financial Aid Warning may be removed from that status and return to Good Standing by meeting the completion rate and/or cumulative grade point average requirements as set forth in the Satisfactory Academic Progress Policy by the end of the Financial Aid Warning term.
- **Financial Aid Suspension** will be required for students who fail to meet both requirements 1 and 2, at the conclusion of their Financial Aid Warning semester. Students cannot receive funds from the federal aid programs listed above while suspended. Students will be allowed to appeal their first suspension and if approved, will be put on Financial Aid Probation.
- **Financial Aid Probation** – is assigned to students who were on “Financial Aid Suspension”, appealed and have received an appeal approval. The status of Financial Aid Probation is given for the next period of enrollment for **one final opportunity** to demonstrate satisfactory academic progress. Federal financial aid is reinstated on probationary status for one payment period only, after the appeal is approved. The student will receive an approval letter along with a list of conditions that must be performed for reinstatement of federal financial aid for the upcoming semester. The student must comply with the completion and grade point average requirements by the end of the semester. After grades for the semester are posted to the student academic transcript, the Office of Student Financial Services will review the academic performance of the student to determine if the satisfactory academic progress requirements are met. If the student meets the SAP requirements at the completion of the semester, federal financial aid is continued for future semesters. If the student cannot mathematically achieve SAP standards in one payment period, an academic plan will be required.
- **Financial Aid Academic Plan** – is the status assigned to students who were on “Financial Aid Suspension”, appealed and have received an appeal approval but cannot achieve SAP standards within one payment period. Students in this category must follow an individually designed Academic Plan developed by the Academic Advisor to ensure achievement of satisfactory academic progress standards over an assigned period of time. Students remain eligible for federal aid as long as the conditions of the Academic Plan are met.

Rules are applied uniformly to all students whether or not aid has been received previously.

Financial Aid Appeal Process

A student with extenuating circumstances may appeal a Financial Aid Suspension by submitting a Financial Aid Satisfactory Academic Progress Appeal form to the Office of Student Financial Services within two weeks of the date of the letter of suspension. Appeals must explain in detail why the student failed to meet the minimum academic standards, what extenuating circumstances caused the failure and how the situation has since improved. Examples of extenuating circumstances include, but are not limited to, illness, medical issues with immediate family members or a death in the family. Personal or financial issues with family, friends, or roommates are not considered extenuating circumstances. The Financial Aid Appeals Committee will evaluate all documentation submitted and the student's appeal will be approved or denied. The results of the appeal will be emailed to the student's TU email account within approximately ten working days from the submission date. **If the appeal is denied**, the student is responsible for paying for their own educational costs until the student improves his/her scholastic record to meet the minimum standards of academic progress. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program.

If the appeal is approved, the student will either be:

1. Placed on **Financial Aid Probation** for one semester only, or
2. Placed on an **Academic Plan** designed for completion rate and/or cumulative grade point average improvements until the standards of the SAP policy are met, not to exceed one year from the date of the Academic Plan.

The student's approval letter will explain all requirements that must be met during his/her probationary period to continue to receive financial aid.

Removal from Financial Aid Suspension Without Appealing

To re-establish federal financial aid eligibility without completing the appeal process noted above, students must meet all the criteria listed in the Office of Student Financial Services Satisfactory Academic Progress Policy. A student on Financial Aid Suspension can re-establish eligibility by meeting the standards of the SAP Policy by achieving a completion rate of **67%** and a required minimum cumulative grade point average without federal and/or state financial aid assistance.

Changing Majors

Students who change majors should contact the Office of Student Financial Services regarding how this will impact your satisfactory academic progress for federal financial aid.

Study Abroad or Consortium Classes

Any student who has completed a semester with Study Abroad or has a Consortium Agreement as a Visiting Student with another college or university must wait until grades have been submitted to TU to determine satisfactory academic progress. The student cannot receive federal financial aid for the semester until the grades are received from the institution in which the student was enrolled.

Changing from Undergraduate to Master's or from Master's to Doctoral Programs

If the student is beginning a new degree level, satisfactory academic progress begins in a clear status for the new program.

Students Who Have Been Out of Attendance for Over a Year

The University of Tulsa reviews satisfactory academic progress each payment period. If the student was not making satisfactory academic progress when last enrolled, provided it was more than a year ago, the student can be placed on Financial Aid Warning for the first payment period.

Part-Time Students

If the student receives part-time federal financial aid, the required hours completed for satisfactory academic progress will be reduced proportionately.

Transfer Hours

Transfer hours that are accepted by TU and are applied toward the student's current program, will be included as both attempted and completed hours.

Audit Courses

Grades of audit (AU) are not counted in the total hours attempted for any semester or as successful completion of the course. Students cannot receive federal financial aid for audit courses.

Independent Courses

Independent courses may count toward successful completion of hours attempted if they are completed by the last day of the semester. For information about eligibility and payment of federal financial aid for this type of course, please contact the Office of Student Financial Services.

Leave of Absence

The academic leave of absence policy for The University of Tulsa has no bearing on Federal Financial Aid as it pertains to the withdrawal and refund process.

Student Responsibility

Students are held responsible for reading and understanding the Satisfactory Academic Progress eligibility requirements and knowing their status at the end of each semester. For questions, contact the Office of Student Financial Services at (918) 631-2526.

SPECIAL CIRCUMSTANCES

Summer Course Work – Summer credits earned either at TU or transferable from another institution into the student’s program may be used to meet the credit hours earned requirement. Grades do not transfer. Students are allowed to enroll at TU for summer courses to make up their deficiency.

Transfer Students – Financial aid satisfactory academic progress requirements for students transferring into TU will be based on all credits accepted into their program.

Tuition Refund Policy – Students who withdraw from courses receive refunds according to the following schedules, which are calculated from the date the application for withdrawal is received by the advising office of the student’s program. Non-attendance of classes does not constitute official withdrawal. Federal financial aid recipients withdrawing completely will have their Title IV aid returned to the proper aid accounts as determined by the Office of Student Financial Services pursuant to federal guidelines.

Study Abroad Information - Enrollment in a Study Abroad program, approved for credit by TU, will have enrollment at TU for purposes of applying for federal financial aid. TU will be considered the home school and will be responsible for processing federal financial aid. Loan disbursements will credit the student’s account in the Bursar’s Office no earlier than 10 calendar days prior to the first day of class. Please note, if you will be applying for Tuition Benefit only one term of a Study Abroad program is covered by Tuition Benefit. Please contact the Office of Student Financial Services to inquire about the paperwork required to apply for federal financial aid for Study Abroad and to learn how it will affect your federal financial aid the next semester when you return to TU. Your future financial aid cannot be released until the grades from your Study Abroad program are received and posted to your student transcript by TU.

Withdrawal Policy – TU’s refund policy refers to the amount owed by a student for various categories of university charges when a student withdraws, drops out or is expelled within a given time frame of a term. The withdrawal policy may change without notice. Students withdrawing during a term at TU will receive a refund based on the following calculations.

Undergraduate, Graduate and Law Students	
<u>Tuition, Fees, Room and Board</u>	<u>Refund</u>
Up through 1 st day of classes	100%
Day 2 through end of 1 st week	90%
Weeks 2 and 3	50%
Weeks 4 through 7	25%
Remainder of semester	0%

Return of Title IV Funds – Federal financial aid recipients withdrawing from all classes during a semester will have their Title IV funds returned to the federal programs according to federal guidelines. TU will first determine the percentage of the semester the student completed. The percentage completed will be the number of days attended divided by the number of days in the semester. If the percentage completed is 60% or less, the return of funds calculation will be used.

If the student has completed 60% or less of the semester, TU will apply the calculated completed percentage to the total awarded Title IV aid for which the student established eligibility before withdrawing. This calculation will be earned aid. The earned aid will be subtracted from the total disbursed aid to determine the amount of unearned aid to be returned to the federal Title IV funds, TU will return the unearned aid to the Title IV programs.

Title IV Return of Funds Distribution Policy – For all students receiving federal Title IV funds, returns are distributed back to the programs in the following order up to the full amount received from each program for the term.

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Federal Perkins Loan
4. Direct Graduate PLUS Loan
5. Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal Supplemental Educational Opportunity Grant (FSEOG)
8. Teacher Education Assistance for College and Higher Education Grant (TEACH)

Sample return of funds calculations are available for review in the Office of Student Financial Services, Collins Hall.

Directory

Students and parents are invited and encouraged to contact the Office of Student Financial Services for information and instruction concerning the financing of higher education. The Office of Student Financial Services is located in Collins Hall and is open Monday through Friday from 8:00 am to 5:00 pm.

Office of Student Financial Services (918) 631-2526

Vicki Hendrickson – Director

Kathy Clarke – Department Asst. II

Kristi Emerson – Assistant Director

Jean Genske – Assistant Director

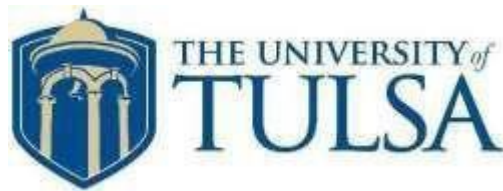
Sherra Goodson – Assistant Director

Billy Huggins – Assistant Director

Deborah Keys – Assistant Director of Compliance

Cynthia Smith – Administrative Assistant

Sherry Zander – Assistant Director



Office of Student Financial Services 800 South Tucker Drive
Tulsa, OK 74104-9700 918-631-2526

The University of Tulsa does not discriminate on the basis of personal status or group characteristics including but not limited to the classes protected under federal and state law in its programs, services, aids or benefits. Inquiries regarding implementation of this policy may be addressed to the Office of Human Resources and Risk Management, 800 South Tucker Drive, Tulsa, OK 74104-9700, (918) 631-2259. Requests for accommodation of disabilities may be addressed to The University of Tulsa's 504 Coordinator, Dr. Tawny Taylor, (918) 631-2315. To ensure availability of an interpreter, five to seven days' notice is needed; 48 hours is recommended for all other accommodations.