



STUDENT FINANCIAL CENTER
FINANCIAL AID • SCHOLARSHIPS • BURSAR SERVICES

PAYMENT GUIDE



The UNIVERSITY *of* OKLAHOMA.

We care about your success at OU and want to assist you every step of the way.

Student Financial Center (SFC) is a one-stop shop for all student financial needs.

Questions regarding financial aid (loans, grants, and work-study), scholarships, billing, and payment processes can all be answered by our cross-trained staff. Walk-in traffic can find us in Buchanan Hall 105, or through phone or email.

*Walk-ins are welcome for questions regarding student accounts from 9 a.m. to 5 p.m., Monday through Friday, or reach us at (405) 325-9000 or by email at **sfc@ou.edu**. No appointment is necessary.*

*This guide provides a brief explanation of student account charges, flat-rate tuition and banked hours, tuition waivers, payment dates, and billing. We include an example of an OU eBill (account statement) which furnishes a preview of how we display charges, aid disbursement, and other payments. Your Fall 2019 semester eBill will be available online Aug. 1 at **one.ou.edu**.*

*For additional information, please visit Student Financial Center website: **ou.edu/sfc**. We look forward to working with you throughout your time at OU.*

Verify FAFSA has been received by Student Financial Center.

Check the status of your financial aid by going to the Financial tab in **one.ou.edu**.

View OU-FAN to accept/decline awarded aid.

A financial aid notification is mailed and emailed to the student when their financial aid package has been awarded. Grants and Waivers are automatically accepted on your behalf; loans require a signed promissory note and additional documentation.

Mail scholarship checks to:

The University of Oklahoma
Student Financial Center - Buchanan Hall
1000 Asp Ave., Room 105
Norman, OK 73019-4071

Have a question about your scholarships? Call us at **(405) 325-9000**.

Visit **one.ou.edu to complete important student action steps.**

Important communications regarding your account, such as financial aid award notifications (**OUFAN**), missing documentation reminders, monthly eBill, and eRefund notifications, are sent through your OU email. Missing documentation can delay disbursement of your financial aid awards and private scholarships. Check your OU email often.

ONLINE PAYMENT

All payments must be remitted in U.S. currency. Checks should be made payable in U.S. dollars and drawn on a U.S. bank account.

eCheck: Payment by eCheck has no additional fee at the time of payment. Any check returned for insufficient funds (NSF) will be assessed a \$25 service fee.

Credit Cards: American Express, Discover, MasterCard, and/or Visa credit card payments accepted *only* on **one.ou.edu**. A 2.85% convenience fee (minimum \$3) is added to each credit card transaction.

PAYMENT PLAN

All charges are due the month they are billed. Paying in full by the first due date ensures that you pay no additional service charges or late fees. The university does provide a four-month payment plan (PP) for eligible students. Participation in PP is limited to currently enrolled students for the semester in progress, including Summer Session. Participation in the plan requires no application. **Payments are due on the 25th of each month.** Students with financial aid are required to apply all of their financial aid to their account. Unpaid balances (including those participating in PP) are subject to a 1.5% service charge assessed on the 26th of each month. Service charges are calculated on charges that are 30 days old or older. To participate in the plan, pay the percentage of your balance listed in the tables below, by each due date:

Fall and Spring Semesters				Summer Enrollment	
1st Month	2nd Month	3rd Month	4th Month	1st Month	2nd Month
25%	33%	50%	100%	50%	100%

When a student is **not** current with the payment plan: Registration, Transcript and Graduation holds will be placed on his/her account. A \$50 late penalty is added on/after Nov. 26, April 26, and July 26, respectively, when all current tuition and fees are not paid in full.

PARENT/USER PAYMENT AUTHORIZATION

Only the student can authorize users to make payment on their bursar account. From the **one.ou.edu** home page, click the Financial tab. From the Financial page, click the box that says "Add Authorized User." Enter the parent/user email address. To authorize access to your 1098T tax statement, select "yes" before you click continue.

Add Authorized User

E-mail address of the authorized user:

Would you like to allow this person to view your billing statement and account activity?

☒ Yes ☐ No

Would you like to allow this person to view your 1098-T tax statement?

☒ Yes ☐ No

Would you like to allow this person to view your payment history and account activity?

☒ Yes ☐ No

Continue

Cancel

Authorized users (AU) receive two emails: 1) confirming access, and 2) log-in instructions. Find the AU log-in at **bursar.ou.edu**. eNotification is sent when a new eBill is ready for viewing.

Please note: the email address the student enters sets the user contact information.

FLAT-RATE TUITION

Flat-rate tuition is charged to undergraduate students upon full-time registration. Students who enroll in 12 to 21 hours per semester will pay a flat rate. Students enrolled in fewer than 12 hours pay per credit hour. Flat rate does not apply to Graduate, Law or Advanced Program students. Students enrolled in only Liberal Studies courses will be charged tuition and fees on a per-credit-hour basis. Full-time undergraduate students who are registered for fewer than 30 hours for fall and spring (but pay the flat rate) may be eligible to participate in the summer session incentive program, Banked Hours. Banked Hours: Full-time undergraduate students who have paid the flat rate and take fewer than 15 hours per semester may be able to bank hours to use in the summer. The hours a student has banked will automatically be used to reduce summer charges for tuition and mandatory hourly fees. Banked hours cannot be converted into cash nor held for a future academic year. When attempted hours* for the year are equal to or greater than 30, Banked Hours are no longer available.

*includes hours that receive a "W"

FA Semester Hours Enrolled



SP Semester Hours Enrolled



SU Semester Hours Enrolled



charged per hourly rate

charged per flat rate

flat rate break even

cost savings with flat rate

Flat-rate must be paid each semester to utilize banked hours. Please note: banked hours cannot be converted into cash, nor held for a future academic year.

WHAT IS C.A.S.H.?

For an admitted freshman, the scholarship application is integrated with the admission application. CASH – the Centralized Academic Scholarship Hub – is where currently enrolled OU students apply for all merit and financial need-based OU scholarships from **Oct 1** to **Feb 1** each year.

College-wide scholarships, departmental scholarships, financial aid scholarships, study abroad scholarships, Sooner Parents scholarships, and campus awards are all housed in CASH. Undergraduate, graduate, liberal studies, international, and study abroad populations are encouraged to access the system to apply for scholarships. To apply for scholarships for your sophomore year and beyond, please access the Centralized Academic Scholarship Hub at ou.edu/sfc.

529 PLAN

529 Plan* funds can pay for tuition, fees, books, supplies, and computers. Residence hall expenses are covered as well. Expenses such as transportation and insurance, for example, are not covered. When unsure whether an expense qualifies, check with your plan provider. For parents who intend to pay college costs with a 529 Plan, please be sure to check with your plan provider on how to withdraw your funds correctly, as there could be penalties assessed for incorrect withdrawals. Please note: you have to spend money from your 529 account in the same calendar year (not school year) as the withdrawal. For your convenience, the plan provider can send funds directly to OU, should you so direct, but please note; it could take four to six weeks to reach SFC for posting to your student's account. Please schedule your 529 payments accordingly.

*529 Plan procedures may differ from state to state, for questions please contact your plan provider directly.

eBILL

The University of Oklahoma bills tuition, mandatory fees, and course-related fees by semester/term. All other charges are billed the month in which they are incurred. When your eBill is ready a notification is sent to your OU email and the users you have authorized to pay on your account. Please note: students access Pay from **one.ou.edu**, authorized users can enter Pay from **bursar.ou.edu**.

The initial eBill of each semester shows charges in summary. To see transactions as a single-line item, click the "View Activity" button when you are logged in to your Pay page. In cases where you change your enrollment during the add/drop period (first 10 days of fall and spring semesters or first five days of summer semester), there could be several Account Activity pages displayed. Course-specific fees and charges not related to enrollment will be identified by department. For questions about these charges, please contact the department directly.

Please note: Each authorized user has access to his/her own activity only. Authorization to pay does not authorize access to enrollment, grades or transcript information.

One semester eBill example

Account transactions occurring after this date are not shown.
If your records do not agree with the following, please contact the originating department.



Buchanan Hall
1000 Asp Ave., Room 105
Norman, OK 73019-0430
(405) 325-9000
<http://www.ou.edu/sfc>

Statement Date	Term	Due Date	Total Amount Due
7/31/2019	Fall 2019 (201910)	08/25/2019	\$XX,XXX

Student Name
Billing Address
City, State and Zip

Account ID: XXX-XX-XXXX

Account Summary

Charges		Credits/Anticipated Credits	
Department Charges	\$XXX	Scholarships & Grants	\$XXX
Housing	\$X,XXX	Loans	\$X,XXX-
Mandatory/Course Related Fees	\$X,XXX	Waivers	\$X,XXX
Tuition	\$X,XXX	Cash Payment	\$X,XXX
Total Charges:	\$XX,XXX	Total Credits/Anticipated Credits:	\$X,XXX

Other Term(s) Balance	Current Term Balance	Total Amount Due
\$	\$	\$

*Credits that appear on statement may not be applied to charges

YOUR BALANCE IS DUE IN FULL EACH MONTH. A 1.5 percent service charge with an effective APR of 18 percent will be applied to any remaining unpaid balance. All tuition and fees must be paid by Nov. 25, April 25, and July 25. When not paid in full, a \$50 late penalty will be charged to the account on/after Nov. 26, April 26, and July 26. Please include your ID number on your payment to ensure proper posting. Please log in to **one.ou.edu** > Financial tab > Pay tab > Account Activity to view detailed account information.

In compliance with Public Law 93-280 Family Educational Rights and Privacy Act of 1974, this document is provided for accounting purposes only. The law prohibits access to this information by any other party without written consent of the student concerned.

STUDENT ACCOUNT ACTION STEPS IN **one.ou.edu**:





- ☐ Go to **one.ou.edu** to access your student account. Charges and credits incurred during the month are billed on the last day of every month.
- ☐ **Check your OU email often.** Important communications regarding your account, such as financial aid award notifications (**OUFAN**), missing documentation reminders, monthly eBill notifications, and eRefund notifications, are sent through your OU email.
- ☐ Authorize parents and any additional users (AU) to pay on your student account. Please note: Authorize access to 1098T (tax statement) by answering "yes" in the appropriate box at the time you authorize payment access. Find the AU log-in link at **bursar.ou.edu**.
- ☐ Sign-up for **eRefund** and receive authorized eligible refunds directly to the bank account of your choice!
- ☐ eNotification of your student eBill is sent to you and your authorized users the first of every month. **Monthly payments are due on the 25th.**
- ☐ A four month payment plan is available at 18% APR. Pay in full by Aug. 25 (fall), Jan. 25 (spring), and June 25 (summer), to avoid paying service charges and late penalties.

IMPORTANT BILLING AND PAYMENT DUE DATES

Aug. 1	First Fall Billing Statement (eBill)
Aug. 12	Early disbursement of financial aid, waivers, and scholarships
Sep. 25	Last day to pay fall payment due without service charges*
Nov. 25	Last day to pay fall tuition and fees without \$50 late penalty
Jan. 2	First Spring Billing Statement (eBill)
Jan. 6	Early disbursement of financial aid, waivers, and scholarships
Feb. 25	Last day to pay spring payment due without service charges*
April 25	Last day to pay spring tuition and fees without \$50 late penalty

* Early Enrollment windows open in November and April. When paying on the payment plan, you may be required to make a payment prior to the 25th of the month (balance paid in full) in order to enroll.

CONNECT WITH US

-  ou.edu/sfc Buchanan Hall
-  (405) 325-9000 1000 Asp Ave., Room 105
-  sfc@ou.edu Norman, OK 73019-4071
-  @OU_SFC Office Hours M-F: 9 a.m. to 5 p.m.