
TABLE OF CONTENTS

02 Introduction

- FERPA
- Financial Responsibility

03 Online Access

- Student Access to Online Account
- Authorizing Users to Pay on Your Account
- eBill examples

06 Payment Plan

- Tuition Payment Plan
- Due Date
- Service Charges
- Past-Due Sanctions

07 Payments

- Payments
- Online Payment
- Student Address Maintenance

08 Flat Rate Tuition

- Full time Enrollment
- Less than Full-time Enrollment
- Rule of 30
- Flat Rate Appeal

09 Scholarships

- Freshman Scholarship
- Common Academic Scholarship
- Transfer Student Scholarship
- Private Scholarships

11 Other Forms of Payment

- 529 Plans
- Waivers
- Work Assistance Tuition Waiver
- Dependent Child Tuition Waiver

12 Reference Guide

- Contact Information for departments with student charges and/or services

14 Third-party Billing

- General Information
- Invoice Requirements
- Military

15 International Students

- International Student Fees
- International Student Health Insurance
- United World College Scholars Program
- International Currency Exchange

16 Concurrent Enrollment

- CE Application Deadlines
- Guaranteed Tuition Rate Program

17 Student Loan Services

- Application Process
- Cosigner Requirements
- Right to Cancel
- Annual Loan Interest Payment
- Grace Periods
- Credit Bureau Reporting

20 Refunds of Paid Tuition

- Title IV Regulations
- eRefund
- Reporting to the IRS
- 1098T

22 Mandatory Enrollment Fees

- Board of Regents
- Per-Semester Fees
- Specific Per-Credit-Hour Fees
- Per-Credit Hour Fees

INTRODUCTION

A financial obligation is incurred with the university at the time a student enrolls. 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. Bursar Services is the centralized billing and collection point for student accounts and provides monthly eBills the first of every month detailing charges and payments that occurred during the prior month. Email notifications are sent to students and authorized users at the beginning of each month. **Payment of all charges is the student's responsibility.** Our office posts charges and credits, disburses financial aid, and receives and posts payments to student accounts. Additional services include: 1098T tax forms, account itemizations, third-party billing, Perkins and institutional loan management, and military payment processing. This publication is intended to explain some basic aspects of the student financial account with the university.

FERPA is a Federal law that is administered by the Family Policy Compliance Office (Office) in the U.S. Department of Education (Department). 20 U.S.C. § 1232g; 34 CFR Part 99. FERPA applies to educational agencies and institutions (e.g., schools) that receive funding under any program administered by the Department of Education. FERPA gives parents certain rights with respect to their children's education records. Parents should understand that their rights transfer to the student when he or she reaches the age of 18 or attends a postsecondary school at any age. Students to whom the rights have transferred are "eligible students." For more information about FERPA please visit: familypolicy.ed.gov/ferpa-parents-students.

FINANCIAL RESPONSIBILITY in order to complete enrollment, the student is required to read and accept the terms and conditions of the university's Statement of Financial Responsibility. In addition, the student is responsible for knowing the policies regarding cancellation, registration and withdrawal from classes, as well as all deadlines for payment of tuition and fees as set forth by the Board of Regents. To see the complete Statement of Student Financial Responsibility, go to ou.edu/bursar.

ONLINE ACCESS

The student eBill is posted on oZONE.ou.edu. The student uses their OU Net ID and password to access the pay page. Only the student can authorize user(s) to access his/her Bursar account to make payment. Authorized user(s) will receive two email confirmations: 1) notification of their user name, and 2) an email containing a temporary password. When an authorized user has accessed the account, he/she will

use the [Bill Pay](#) link, under **Authorized User Bill Pay**, to make payments. The student may authorize as many users as he/she wishes. Each user has access to view their own activity only. Authorizing user(s) access to pay will not give them access to the student's enrollment, grades or transcript information.

Student: Gain easy access to your student Bursar account on the web. Go to oZONE.ou.edu, enter your OU Net ID and password.

Online eBill: Student receives a notification delivered to his/her OU email address that the monthly eBill is ready for viewing. To view this statement, click on the Home tab in oZONE and select the Bill Pay/Pay Bill link.

Pay Online: From the home page in oZONE.ou.edu simply click on the Bill Pay/Pay Bill link to pay by check, credit or debit card. A convenience fee of 2.75 percent is added to each credit/debit card transaction. Online payments post to your account in real time.

Setting Up Parent/Authorized User: From the oZONE home page click on Bill Pay/Pay Bill. Click on "Authorized Users" and then click "Add Authorized User" to grant access to your account. Enter the parent/user email address. Also, if you want them to access your 1098-T 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

The parent/user will receive two emails confirming access authorization and log-in instructions. Afterward, eNotifications are sent when a new eBill is ready for viewing.

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

Parent/Authorized user: Authorized users access their student's account on oZONE.ou.edu by clicking [Bill Pay](#), under the **Authorized User Bill Pay** header, pictured in the example below.



Authorized User Bill Pay

Parents log in to [Bill Pay](#) with your email and password to pay outstanding balances. Parent, guardians or employers require student permission to access a student's account.

Please Note: Only the student can provide access to his/her Bursar account and online pay.

eBILL

OU's electronic eBill is easy to read. The first eBill for each term presents charges and payments via an account summary. This summary presents total charges, total payments and total amount due. After the initial eBill of each term, the monthly statement presents account activity, detailing charges and payments that occurred during the prior month. You may also view detailed transactions at any time by selecting Account Activity.

ACCOUNT SUMMARY

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



1000 Asp, Room 105
Norman, OK 73019-0430
405.325.3121
<http://www.ou.edu>

Statement Date	Term	Due Date	Total Amount Due
8/31/2016	Fall 2016 (201610)	09/21/2016	\$5,898.70

Student Name
Billing Address
City, State and Zip

Account ID: XXX-XX-XXXX

Account Summary

Charges		Credits/Anticipated Credits	
Department Charges	250.00	Deposit	250.00
Enrollment Commitment	75.00	Loans	2,721.00
Housing	5,197.00	Waivers	1,250.00
Mandatory/Course Related Fees	3,449.70	Web Payment	1,000.00
Tuition	2,148.00		
Total Charges:	\$11,119.70	Total Credits/Anticipated Credits:	\$5,221.00
Other Term(s) Balance	Current Term Balance	Total Amount Due	
\$0.00	\$5,898.70	\$5,898.70	

***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. You will not be subject to financial registration holds if you pay the required minimum of 75 percent toward all current term charges and 100 percent of all other remaining prior term charges. All tuition and fees must be paid by the end of the current term. If not, a \$50 late penalty will be charged to the account. Please include your ID number on your payment to ensure proper posting. Please log in to oZONE.ou.edu and select the Money tab to view detailed account information.

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

Account Activity shows detailed transactions in real-time. Course specific fees and charges not related to enrollment will be identified by department. For questions about a specific charge, use our Reference Guide found on pages 12 and 13 to contact the appropriate department.

Dollar amounts are subject to change. Figures used for example only. **Please note: the online eBill is a snapshot of the student's account taken at a specific point in time. Account Activity displays real-time information. There may be instances when the information will differ.**

ACCOUNT ACTIVITY

Description	Code	Date	Amount(s)
Web payment	IWCK	08-NOV-2016	-5,740.26
Univ Service Chg	B133	22-OCT-2016	98.59
Univ Service Chg	B133	22-SEP-2016	68.97
Meal Plan Charge for 14 meals	H110	10-SEP-2016	-2,460.00
Meal Plan Charge for 10 meals	H110	10-SEP-2016	2,134.00
Community Enrichment RTW	WD54	17-AUG-2016	-1,250.00
Tuition/Housing	2211	15-AUG-2016	-175.00
Federal Direct Unsub Loan	DF65	14-AUG-2016	-2,721.00
Camp Crimson	M108	05-AUG-2016	250.00
Meal Plan Charge for 14 meals	H110	03-AUG-2016	2,460.00
8/19- 12/19/2016 charge for r	H118	03-AUG-2016	2,737.00
Tuition-Norman UG Resident	TNUR	03-AUG-2016	2,291.20
Flat Rate Adjustment-Res Tui	TAJR	03-AUG-2016	-143.20
UC Tech fee	TF70	03-AUG-2016	20.00
UC Program fee	TF69	03-AUG-2016	44.00
Educ Program fee	TF64	03-AUG-2016	24.20
A and S Program fee	TF59	03-AUG-2016	180.00
Ed Tech fee	TF25	03-AUG-2016	57.00
A and S Tech fee	TF23	03-AUG-2016	60.00
Fees-Norman UG Semesterly	FNUS	03-AUG-2016	141.50
Fees-Norman UG Hourly	FNUH	03-AUG-2016	1859.20
Fees-Academic Excellence 2016	FN16	03-AUG-2016	1080.00
Flat Rate Adjustment - Fees	FAJH	03-AUG-2016	-116.20
Crse Chrg Remedial	F161	03-AUG-2016	60.00
Crse Chrg Remedial	F161	03-AUG-2016	40.00
Web Pymnt Check	IWCK	21-JUN-2016	-1,000.00
ENRL Commit	2212	13-FEB-2016	-75.00
Enrollment Commitment Advising	ENRL	13-FEB-2016	75.00
		Term Balance:	\$0.00

PAYMENT PLAN

All charges are due the first month after 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 Tuition Payment Plan (TPP) for eligible students. Participation in TPP is limited to currently enrolled students for the semester in progress, including Summer Session. Participation in the plan requires no application. To participate, pay the percentage of your total charges (listed below) by each due date. **Payments are due on the 21st of each month.** College of Continuing Education charges are excluded from the payment plan. Students receiving financial aid are required to apply all of their financial aid to their account.

All unpaid balances are subject to a 1.5 percent service charge assessed on the 22nd of each month. Service charges are calculated only on charges that are 30 days old or older.

Fall and Spring Semesters

1st Month 25%	2nd Month 33%	3rd Month 50%	4th Month 100%
-------------------------	-------------------------	-------------------------	--------------------------

Summer Enrollment

1st Month 50%	2nd Month 100%
-------------------------	--------------------------

When a student is **not** current with the payment plan: Registration, Transcript and Graduation holds may be placed on their account. A \$50 late penalty is added at the end of the semester when all current tuition and fees are not paid in full. Students with unpaid tuition may continue to attend classes through the last day of finals. All service charges and penalties will be added, enrollment for future semesters will not be allowed and record of grades and transcripts will not be released until past-due amounts are paid in full. Students with unpaid tuition and fees will not be eligible for graduation from the university. Please note that service charges are assessed on all unpaid accounts (student, former student, faculty, staff, etc.) until the account is paid in full.

Please note: Bursar Services cannot extend payment due dates. Past-due accounts will be subject to collection and collection fees. Severely past-due bursar accounts and student loans may be placed with an outside collection agency. A collection fee of 25 percent to 50 percent of the past-due balance will be added to each loan at the time of placement. Interest and collection fees will continue to accrue monthly.

PAYMENTS

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.

ONLINE PAYMENT

Credit Cards:

American Express, Discover, MasterCard and/or Visa credit card payments accepted *only* on oZONE.ou.edu. A 2.75 percent convenience fee (minimum \$3) is added to each credit card transaction.

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.

CASH, CHECK, MONEY ORDER or WIRE TRANSFER

- Mail in or take to the cashier windows in Buchanan Hall, 1000 Asp Ave., Room 105, Norman, OK 73019-4071.
- Make check or money order payable to: The University of Oklahoma.
- Write student name on face of check or money order as it appears in OU records.
- Write the nine-digit Sooner ID number on the face of check or money order.
When this information is not included, the check may be returned to the sender.
Postdated checks are not accepted. Any check returned for insufficient funds (NSF) will be assessed a \$25 service fee.

Please email bursacct@ou.edu for wire transfer payment assistance.

STUDENT ADDRESS MAINTENANCE

Registration stores five addresses for each enrolled student. Each of these addresses may take priority, depending on the nature of the communication. The student is responsible for the update of each address online at oZONE.ou.edu. **Note: You must “inactivate” old address as part of the update process.**

- | |
|---------------------------|
| • Mailing Address. |
| • Permanent Home Address. |
| • Parent Address. |
| • Billing Address. |
| • 1098T Mailing Address. |

Resident tuition rates are paid by all students for each credit hour of course enrollment. These rates are reviewed annually and approved by the Oklahoma Regents for Higher Education, typically in June, for the upcoming academic year.

Non-Resident Tuition is charged in addition to resident tuition and is paid by all non-Oklahoma residents for each credit hour of course enrollment. This charge is also reviewed annually and approved by the Oklahoma Regents for Higher Education.

Resident and non-resident tuition for undergraduate students is charged at a flat-rate based upon full-time enrollment. For a listing of current tuition, mandatory fees and other enrollment fee rates, please visit ou.edu/bursar. Additional course charges are listed in the current class schedule.

FLAT-RATE TUITION

Flat-rate tuition is charged to undergraduate students upon full-time registration. Students may enroll in 12 to 21 hours per semester and 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. **Seniors with fewer than 30 hours to graduate must file a flat-rate appeal form and receive approval, to pay per-credit-hour.**

30

RULE OF 30

**When your attempted hours*
for the academic year
total 30 or more
you are no longer eligible
for a Flat-Rate Exemption or
Summer Banked Hours.**

***includes hours that receive a "W"**

Full-time undergraduate students who pay the flat rate but take fewer than 15 credit hours per semester may be eligible to "bank hours" to use in the summer. The hours a student has "banked" will automatically reduce summer charges for tuition and mandatory hourly fees. Student must be classified as an undergraduate during the summer semester to be eligible for banked hours. Banked hours cannot be converted into cash or held for a future academic year.

FLAT-RATE APPEAL PROCESS

A student with extenuating circumstances may submit a flat-rate appeal form to the Flat Rate Appeals Committee. The Flat Rate Appeals Committee is composed of Enrollment and Student Financial Services (ESFS) staff, academic counselors and student body representatives. A student must file the completed appeal form with supporting documentation by the last day of classes of the current semester. The decision of the committee is final and not subject to further appeal. Please note if an appeal is granted, the student account will be adjusted to reflect per-credit-hour charges.

Please note: There are no retroactive appeals.

SOONER REDLANDS PROGRAM

OU has partnered with Redlands Community College to create the Sooner Redlands Program (SRP), with courses that offer basic and intermediate preparation for college-level requisites. Courses available include:

- **English.**
- **Developmental Mathematics.**
- **Reading.**
- **Redlands First Steps** (a for-credit course designed to promote student success).

Students who enroll in SRP courses pay Redlands Community College tuition and fees through OU and all financial aid is processed at OU. Students enrolled in 12 or more credit-hours (including SRP courses) will be considered full-time OU students and thus eligible for benefits and services available to all OU students. SRP courses are **not** part of OU's flat rate tuition and **not** eligible for summer banked hours. SRP courses are transcribed by Redlands Community College and appear as transfer work on the OU transcript.

Please note: OU waivers may not be used to reduce the cost of SRP courses.

OU SCHOLARSHIP OFFICE

The OU Scholarship Office works closely with Financial Aid Services, OU Development, and the OU Foundation on scholarships offered to continuing students at the University of Oklahoma. The office manages online applications through **CASH (Centralized Academic Scholarship Hub)** for departmental and college-based scholarships, financial aid scholarships, study abroad scholarships, work assistance, and campus awards. This office also assists with budgeting and optimization of scholarship funds, provides support to Financial Aid and Recruitment Services on their scholarship procedures, and works to streamline scholarship processes across campus.

SCHOLARSHIPS

FRESHMAN SCHOLARSHIPS*

Incoming freshmen who apply by Dec. 15 are considered for general freshman scholarships. Academic merit-based scholarships are determined on a rolling basis after admission. To be considered for leadership, community involvement and some departmental scholarships, incoming students must submit the Common Application and OU supplemental questions by the scholarship deadline. More information about cost and aid can be found at go2.ou.edu.

COMMON ACADEMIC SCHOLARSHIP HUB

In 2015, OU launched the Centralized Academic Scholarship Hub (CASH) for all college-wide, departmental, financial aid, study abroad, campus awards, work assistance, and Sooner Parents awards and scholarships. Access to CASH can be found at scholarships.ou.edu. The application opens in the fall semester and closes early in the spring semester. Visit scholarships.ou.edu for the most up-to-date information about CASH.

TRANSFER SCHOLARSHIPS*

OU offers scholarships to admitted transfer students based on a variety of criteria. Academic scholarships are awarded to all transfer students who meet specific academic criteria, and transfer students must apply by March 1 to be considered (Nov. 1 for spring applicants). Leadership/community involvement scholarships are awarded on a competitive basis, and transfer students must be admitted by March 1, to be considered. Additionally, transfer students must be admitted by Feb. 1 to be eligible for departmental scholarships.

PRIVATE SCHOLARSHIPS*

Mail your private scholarships to: Financial Aid Services, 1000 Asp Ave., Rm. 216, or Bursar Services, 1000 Asp Ave., Rm. 105, Norman, OK 73019-4071. Each scholarship check should have an accompanying letter with specific posting instructions including but not limited to: Student Name and OU Net ID number, which charges are payable on the student account and refund (if any) availability. Private scholarships will be reflected on the student's Financial Aid award package from the University of Oklahoma.

*Satisfactory academic progress is required to receive financial aid.

OTHER FORMS OF PAYMENT

529 PLANS

A 529 Plan is an education savings plan operated by a state or educational institution designed to help families set aside funds for future college costs. A 529 Plan can be used to pay costs of qualified colleges nationwide. In most plans, the student's choice of school is not affected by the home of his/her 529 savings plan. A parent can be a California resident, invest in a 529 plan and send his/her student to college in Oklahoma. For questions about 529 Plans, call Bursar Services at (405) 325-3121.

WAIVERS*

Resident tuition waivers are used to reduce a student's resident tuition charges up to the total waiver amount awarded for each semester. Non-Resident tuition waivers are used to reduce a student's non-resident charges up to the total waiver amount awarded for each semester. Tuition waivers cannot be used to pay other charges on a student's account. Tuition waivers cannot be converted into cash or held for a future academic year.

WORK ASSISTANCE TUITION WAIVER was established to address the financial needs of students who work 25+ hours per week during the academic year. The Spring Work Assistance Tuition Waiver application typically opens in **CASH** in the fall and closes at the end of the fall semester. For more information and the application form, visit scholarships.ou.edu or email scholarships@ou.edu.

After receiving the tuition waiver, students must meet the following requirements:

- Enroll and successfully complete at least 15 hours each semester.
- Achieve at least a 2.0 GPA in these classes for each the fall and spring semesters.

DEPENDENT CHILD TUITION WAIVER this program provides a full resident tuition waiver for full-time undergraduate students who are children of an OU employee and properly enrolled as dependents in the university's medical insurance plan. The dependent child must meet all admissions requirements and be enrolled in a program of study leading to his/her first baccalaureate degree. To maintain DCTW eligibility, the dependent child must: 1) maintain satisfactory academic progress as defined by Financial Aid Services and 2) be a covered dependent in the university's employee medical insurance plan.

Eligible students interested in applying, must submit a completed DCTW application available at ou.edu/bursar/dependent-child-tuition-waiver. **Application deadlines are:**

Fall Semester	Spring Semester	Summer Semester
JULY 1	DEC. 1	MAY 15

BURSAR REFERENCE

U.S. telephone area code for Norman campus is 405

- **Academic Records**, Buchanan Hall, Room 230, **325-4147**, enrollment verification and transcript requests.
- **Admissions and Recruitment Office**, Buchanan Hall, Room 127, **325-2151**, admission to the university and changes in resident status.
- **Athletics Ticket Office**, Gaylord Family-Oklahoma Memorial Stadium, **325-2424**, purchase of tickets to athletics events.
- **Campus Telephone Number Information**, **325-0311**, university numbers.
- **Bursar Services**, Buchanan Hall, Room 105, **325-3121**, central billing office, payroll distribution, scholarship and financial aid disbursement, student loan services.
- **College of Continuing Education (CCE)**, charges for all CCE activities that include Independent Study, **325-1921**; CLEP, correspondence courses, PSAT and ACT prep, **325-6897**; general number, **325-4414**.
- **University Counseling Center**, Goddard Health Center, Room 201, **325-2911**, counseling, psychiatric services, Employee Assistance Program, consultation, career counseling, psychological testing, and national standardized tests.
- **Disability Resource Center**, **325-3852** or TDD line **325-4173**, Goddard Health Center, Room 166. (Relocation to 730 College Ave. scheduled for August 2016).
- **Financial Aid Services**, Buchanan Hall, Room 216, **325-4521**, application and eligibility for financial aid.
- **Financial Education Services**, Cate Center, Building 4, Room 360, **325-4183**, complimentary personal financial counseling and resources.
- **Goddard Health Center**, 620 Elm Ave., **325-4611**, health services including physician appointments, nurse assessments, pharmacy, X-ray, lab services, physical therapy and health education.
- **Graduate Admissions**, Robertson Hall, Room 213, **325-3811**, application to graduate programs.
- **Graduation Office**, Wagner Hall, Room 203, **325-0841**, graduation applications. (For cap and gown purchase, call the University Bookstore, **325-3511**).
- **Housing and Food Services**, Walker Center, **325-2511**, housing contracts, changes in housing assignments, housing charges, meal plans and student ID cards.
- **Information Technology Service Center**, Engineering Lab, Room 201, **325-4357**, information about university computing and printing charges.
- **International Student Services (OU ISS)**, Hester Hall, Room 144, **325-3337**, helps international students with faculty and staff, community members, U.S. federal officials, and a variety of government agencies.

REFERENCE GUIDE

- **College of Liberal Studies**, 1610 Asp Ave., McCarter Hall, Suite 108, **325-1061**, offering adult and distance education with degree options designed specifically for working adults. Future students please use **325-3266**.
- **Sooner Card Office**, Oklahoma Memorial Union, Room 127, **325-3113**, new and replacement ID Cards and Sooner Sense. Lost ID Cards are returned to this office. To report or claim a lost ID card, contact/visit Sooner Card.
- **OU Compass Network**, Cate Center Building 4, Suite 310, **325-8103** or **325-6794**, helping students improve GPA, study skills, choose a major, plan for graduation and overcome personal challenges to their success at OU.
- **OU Police Department (OUPD)**, **for emergencies dial 911**. Within the campus radius, your call is answered by OUPD. For non-emergencies, **325-2864**.
- **Parking and Transit Services**, 1107 Elm Ave., Stubbeman Place, **325-3311**, parking violations, parking permits and CART bus passes.
- **Payroll Distribution**, Buchanan Hall, Room 105, **325-1789**, distribution of university payroll checks and sign up for automatic payroll deposit. This office is part of Bursar Services.
- **Enrollment Services**, Buchanan Hall, Room 230, **325-3572**, enrollment, enrollment changes (add-drops), late enrollment charges, cancellation of enrollment before the beginning of the semester, withdrawals from enrollment, etc.
- **Scholarships**, online at **scholarships.ou.edu**. For assistance, email **scholarships@ou.edu**.
- **Student Conduct Office**, Walker Center, Room 210W, **325-1540**, Housing disciplinary citations and student conduct citations.
- **Student Health Plan Office**, Nuclear Engineering Lab, Room 244, **325-2961**, inquiries and enrollment for OU student insurance. **Insurance for international students is mandatory**. Information available at **ou.edu/ohr/shp**.
- **Student Loan Services**, Buchanan Hall, Room 208, **325-5876**, institutional loans, loan repayment (including Perkins) and consolidation information for these loans. This office is part of Bursar Services.
- **Study Abroad**, Hester Hall, Room 144, **325-1693**, assists students with how to apply, prepare, go and return from a study program outside the U.S.
- **United World College Scholars Program**, Cate 4, Room 333, **325-1221**, recruits UWC graduates and coordinates their scholarship program on campus.
- **Veteran Student Services**, Buchanan Hall, Room 330, **325-4308**, helps student veterans and service members achieve academic excellence and personal success.

(Please note: not all departments listed put charges on student accounts.)

THIRD-PARTY PAYMENTS

A third-party sponsor is an entity that has agreed to pay all or a specified portion of a student or group of students' tuition, fees, books and other charges at an institution of higher education.

Third-party sponsors may include, but are not limited to, federal and state agencies, corporations, employers, school districts, trade unions, foundations, tribes, clubs, charitable organizations and foreign governments. OU requires a sponsor to provide an official document guaranteeing payment.

At this time there is no standard contract for third-party billing. A sponsor may write a letter stating what they are willing to pay or use their own internal form. Regardless of the format, all sponsors must provide the information listed in the box to the right.

- | |
|---|
| • Student Name. |
| • Student University ID Number. |
| • Semester and/or Duration of the Contract. |
| • Charges the Sponsor Agrees to Pay. |
| • Billing Address. |
| • Sponsor Contact Name and Phone Number. |

The university receives and processes payments for third-party accounts on behalf of the student. All third-party billing occurs after the add/drop period of each semester to ensure billing accuracy. A payment from a student's third-party sponsor will be posted to his/her student account in anticipation of receipt of funds from his/her sponsor. If funds are not received from the sponsor within 45 days from the billing date, the payment will be reversed from his/her student account. University services to the student may be restricted if financial obligations are not met.

Texas Guaranteed Tuition Plan payments shall be received and posted by Bursar Services. It is important to visit tgtp.org and complete the *Intent to Enroll in an Out-of-State College or University* form. Upon receipt of this completed form, the student information will be forwarded to OU. Bursar Services posts TGTP funds after the free add/drop period each semester (first 10 days of class fall and spring semester, first five days of summer semester). For additional questions, contact third-party billing at (405) 325-3121.

Bursar Services processes payments for tuition and fees from a student's military benefits. Apply for financial aid by visiting fafsa.gov. Completing the FAFSA gives him/her the opportunity to receive any scholarships that are offered to veterans. Find steps to ensure receipt of VA benefits each semester in a timely manner at veterans.ou.edu or call (405) 325-4308 for assistance.

Please note: when payment is remitted directly to student, he/she will be responsible for payment of the amount owed. **Payment of all charges is the student's responsibility.**

INTERNATIONAL STUDENTS

International students pay an International Student Maintenance fee, which supports the administrative expense rendered by the university on their behalf. The fee applies to all international students and is charged at the beginning of each semester in which the student enrolls. For more information visit ou.edu/cis/iss or contact International Student Services at (405) 325-3337.

The university has a complete, well-staffed health service on campus, and students are urged to use its facilities at the reduced rates it charges. While enrolled at the university, **international students are required to purchase and maintain a health insurance plan** that includes medical expenses payable at least 75 percent to include hospitalization, evacuation and repatriation insurance. The University of Oklahoma Student Association endorses a health plan that is charged to the student's Bursar account along with tuition and fees. Enrollment in the endorsed health plan offers the purchase of additional coverage for his/her spouse and children.

United World College Scholars Program, OU has been awarded the prestigious Davis Cup for the third consecutive year in recognition of its record-setting enrollment of UWC international freshmen. OU is the only public university in the nation to ever be awarded the Davis Cup.

The university partners with JPMorgan Chase & Company to facilitate wire transfers at a lower exchange rate and quicker turnaround for currently admitted and enrolled international students. All funds wired to the University of Oklahoma shall be credited to tuition and fees. Any excess funds are held for future charges and no refunds are given for personal or living expenses.

INTERNATIONAL CURRENCY EXCHANGE PROCESS:

Call (405) 325-3121
or email
bursacct@ou.edu
to initiate a currency
exchange request.

We will find
the most current
exchange rate
information for the
student's home country.

We will provide
the student with the
appropriate exchange
form to give to
his/her bank.

Wire-transfers should be sent to the university for the amount of tuition, fees and housing (if living on campus). Overpayments are posted to a deposit tab on the student's account for future charges or may be returned to the sender by the student's written request.

Please email bursacct@ou.edu for wire transfer payment assistance.

CONCURRENT ENROLLMENT (CE)

A CE student is a high school senior concurrently enrolled in university courses. OU's concurrent enrollment students are immersed in a dynamic academic community that values excellence in teaching, research and experiential learning. OU also provides unique classes taught by professors who truly care about student success. A high school senior is defined as a student who has completed his/her junior year, but has not yet graduated from high school.

Eligible Oklahoma high school seniors will receive a tuition waiver for up to six credit hours (non-resident students and Oklahoma high school juniors are not eligible for this waiver). There are no family income levels to qualify. The waiver does not cover other mandatory fees (activity fees, facility fees, library fees, technology fees, etc.) or the cost of books.

OU also offers a special, discounted fee rate for all concurrent enrollment students of \$80 per credit hour. Since most OU courses taken through CE are 3 credit hours, total fees for a class are \$240. Visit ou.edu/go2/cecost for more information.

Application Deadlines:

Fall Semester	Spring Semester	Summer Semester
JULY 1	NOV. 1	APRIL 1

GUARANTEED TUITION RATE PROGRAM

Beginning with the 2008-2009 academic year, House Bill 3397 passed by the Oklahoma Legislature requires that a new student be given the opportunity to choose to participate in the Guaranteed Tuition Rate Program (GTRP). A first-time, full-time undergraduate student who is a resident of Oklahoma can now choose to pay either at a guaranteed * tuition rate based on the projected average for the next four (4) years or at the actual annual rate charged each year. Students participating in the GTRP are subject to flat-rate tuition plus 15 percent.

GTRP is applicable to undergraduate resident tuition only and does not cover mandatory fees, college enrichment or technology fees, course-specific fees or any additional costs incurred by the student for enrollment. For more information about GTRP, please contact Enrollment Services at (405) 325-3572 or Bursar Services at (405) 325-3121.

* The guaranteed rate is contingent upon meeting all eligibility criteria.

STUDENT LOAN SERVICES

Student Loan Services (SLS) administers institutional loan documentation such as Truth in Lending (TILA) notifications, entrance and exit counseling, co-signer income verification and master promissory notes. SLS also manages loan repayment, cancellation, deferment and forbearance, as applicable on these loans. SLS provides the most current information on borrower's rights, responsibilities and available payment options as well as reports loan repayment history to credit bureaus.

When a student is interested in obtaining an institutional loan, they must contact Financial Aid Services (FAS). A FAFSA must be completed and an institutional loan application must be turned in to FAS for review. When a qualified student is awarded an institutional loan, they will be contacted by FAS. He/She must accept the loan award on his/her OU-FAN within the money tab at oZONE.ou.edu.

LOAN APPLICATION PROCESS

Completion of all paperwork and signing of the Promissory Note and/or TILA Disclosures is processed online through our billing company, **ECSI**. A student borrower will log in to www.ecsi.net/prom C9 for authentication by providing specific personal information. The borrower is required to complete online Entrance Counseling and electronic signature of the Promissory Note. The student must further submit complete and verifiable information about themselves, a relative and two additional references. The student borrower must name a qualified cosigner at the time of his/her electronic signature.

Once this step is complete, the cosigner is notified and required to complete their own authentication and electronic promissory note signature through ECSI. A representative from SLS reviews the information for completeness and accuracy and request a tax document /proof of income document. All documentation must be approved prior to loan disbursement. **Information needed or missing will be communicated by SLS through OU email.** Please Note: By law (TILA) a four-day waiting period, from the time the borrower has read and signed the Loan Disclosure online, must be completed before the money may be released. All requirements must be complete before the loan is disbursed to the student.

TRUTH IN LENDING ACT - REGULATION Z

The Truth in Lending Act is a federal law enacted in 1968 with the intention of protecting consumers in their dealings with lenders and creditors. The most important aspects of the act concern the pieces of information that must be disclosed to a borrower prior to extending credit: annual percentage rate (APR), term of the loan and total costs to the borrower. This information must be conspicuous on documents presented to the consumer before signing, and also possibly on periodic billing statements.

COSIGNER REQUIREMENTS

- Cannot be a student at the University of Oklahoma.
- Cannot have any outstanding financial obligations to the university.
- Cannot be a borrower's spouse.
- Must be a U.S. citizen at least 18 years of age.
- Must have a minimum of \$35,000 annual income.
- Must provide the university with proof of income.
- Retired or self-employed, must provide proof of income and Social Security.

RIGHT TO CANCEL

A student may cancel an institutional loan at anytime. However, they remain financially responsible for payment of any accrued loan interest and all other financial obligations owed to the university.

ANNUAL LOAN INTEREST PAYMENT

Interest accrues on institutional loans. Annual loan interest is due and payable on July 1 of every year. Students can have partial or full interest removed when a 4.0 GPA is earned during fall and/or spring semesters while attending the University of Oklahoma. Failure to pay annual loan interest in a timely manner may result in a hold on future enrollment.

LOAN AND LOAN INTEREST PAYMENTS:

Cash, Check or Money Order

- Mail in and/or take to the cashier windows in Buchanan Hall, 1000 Asp Ave., Room 208, Norman, OK 73019-4071.
- Make check or money order payable to: The University of Oklahoma.
- Write student name on check or money order as it appears in OU record.
- Write the nine-digit Sooner ID number, when it is known, on face of the check or money order.

Payment by Phone (405) 325-5876

- Credit card - American Express, Discover and Master Card payments accepted from 8 a.m. to 3 p.m. Monday through Friday.
- Check by phone (CBP) payments require your bank routing number and checking account number. CBP accepted from 8 a.m. to 5 p.m. Monday through Friday.
- Any check returned for insufficient funds (NSF) will be assessed a \$25 service fee.

LOAN GRACE PERIODS

When the borrower graduates or drops below half-time enrollment, his/her loan begins phase one of the loan repayment process, the grace period. The grace period begins the date of borrower graduation or the last day of the semester his/her enrollment was considered less than half time.

CLARK	GRADUATION DATE + SIX MONTHS
GENERAL	GRADUATION DATE + SIX MONTHS
KAISER	GRADUATION DATE + SIX MONTHS
LEW WENTZ	GRADUATION DATE + SIX MONTHS
PERKINS	GRADUATION DATE + NINE MONTHS
RETENTION	GRADUATION DATE + SIX MONTHS
ROBEY	GRADUATION DATE + SIX MONTHS
SELLS	GRADUATION DATE + SIX MONTHS

Repayment begins when the grace period ends. Borrower will receive his/her first billing statement the month prior to their first payment due date. The university uses third-party vendor Educational Computer Systems Incorporated (ECSI) for monthly billing statements. Please note: Borrower monthly loan statement will come from the university via **ECSI**.

- Borrower may defer institutional loans if he/she is still attending school at least half time. For further information, please contact Student Loan Services at **(405) 325-5876**.
- Borrower may be able to consolidate institutional loans through a private lender.
- Continue making monthly loan payments to current loan holder (if required to do so) until receipt of written notification that loan has been successfully consolidated.

CREDIT BUREAU REPORTING

All loan activity is reported monthly to three national credit bureaus. To avoid having a loan reported as past due and in default, be certain to make payment by the first of each month. For any questions or concerns about loan payment history, please contact SLS at **(405) 325-5876**.

TRANSUNION	EXPERIAN	EQUIFAX
transunion.com	experian.com	equifax.com
760 W Sproul Rd Springfield, PA 19064-0390	PO Box 2002 Allen, TX 75013	PO Box 740241 Atlanta, GA 30374-0241
ph: (800) 888-4213	ph: (888) 397-3742	ph: (800) 685-1111

REFUNDS OF TUITION

The Oklahoma Regents' refund policies listed below describe the financial obligation of students who withdraw from classes after the official beginning of a semester. Students are advised to read these refund policies carefully to determine which apply to their specific circumstances.

•**REFUND POLICY FOR COMPLETE WITHDRAWAL AND CHANGE OF ENROLLMENT FOR ALL STUDENTS WHO DO NOT RECEIVE FINANCIAL AID ASSISTANCE:** Changes in schedules and complete withdrawals from the institution during the defined add/drop period (first 10 days of classes in the fall and spring semesters, first five days during the summer session) will result in addition of full charges for courses added and full reduction of charges for courses dropped. No reduction of tuition and fees will be given after the add/drop period for the semester except as stipulated for the first-time registration of Financial Aid recipients.

•**REPAYMENT REGULATIONS FOR COMPLETE WITHDRAWAL OF FINANCIAL AID RECIPIENTS:** Any student receiving Federal Financial Aid funds will be subject to the following policy regarding return of Federal funds. All Financial Aid recipients and the University will be required to return to the federal aid programs the amount of financial aid received that was in excess of the financial aid earned for the time period that the student remains registered. The percentage of the semester completed is the percentage of financial aid earned. This is calculated by the number of days the student attended divided by the number of days in the semester (payment period). Students registered in at least 60 percent of the semester are considered to have earned 100 percent of Financial Aid received and will not owe a repayment of Federal grant funds.

If the university returns funds to the Federal government programs, it could result in the student owing OU charges that were originally paid at the time of disbursement. Students may also be required to return funds released to them for personal expenses. If the student withdraws from the university after the Parent Plus loan is disbursed, it will fall under the Federal Title IV return of funds policy. This may result in the student's account being charged for a portion of the unearned Parent Plus loan. If in receipt of a Parent Plus loan and the student withdraws, parent/student should return it directly to Bursar Services.

To review the complete University of Oklahoma Regent's Policy Manual, please go to:
<http://www.ou.edu/regents/CurrentPolicyManual.pdf>

eREFUND

The university offers eRefund as a way to process a student's credits against institutional Bursar account charges (with proper authorization) and automatically refund any remainder to the checking or savings account he/she designates. To set up eRefund information, use the following steps:

- Log in to [oZONE.ou.edu](https://ozone.ou.edu).
- Select Pay Bill.
- Select the eRefund tab at the top of the page.
- Enter bank account information (not your debit card number).

Refunds are processed daily with the exception of university and bank holidays. Financial Aid awards will be processed and transmitted electronically to designated bank account within two business days.

ON-DEMAND PAPER CHECKS

On-demand paper refund checks are printed only in the week before the first day of classes (fall and spring) and the first week of classes (fall and spring). At any other time/term, paper refund checks are printed and mailed by batch processing. Students who require a paper refund check must submit a request for an on-demand check (ODC) with Bursar Services.

Please note: Summer refunds are not eligible for ODC request. These refunds are issued only by eRefund or batch processing.

REPORTING TO THE IRS

The University of Oklahoma reports all eligible charges, grants and scholarships to the Internal Revenue Service. Be part of keeping "OU Green and Clean" by opting-in to the "electronic only" 1098T tax form through your online account at [oZONE.ou.edu](https://ozone.ou.edu) (student must complete separate 1098T access for parent/authorized user(s) who claims student as a dependent). OU generates 1098T information for students with a Social Security Number (SSN) on file. Electronic 1098T forms are available each year by Jan. 31.

Printed forms will be mailed to your student's 1098T Mailing Address listed in oZONE.

MANDATORY ENROLLMENT FEES

Mandatory enrollment fees are charges that fund the operation, maintenance and development of the university infrastructure. These fees are designed to benefit the students at the university level, not the individual level. The Oklahoma Regents for Higher Education have authorized the following mandatory enrollment fees.

PER SEMESTER FEES

Semester fees are charged at a flat rate. Fees included are:

Health and Wellness	Supports access to the services at Goddard Health Center.
Academic Advising	Supports the services provided to students in all colleges. Provides electronic access to advising and degree audit systems, and additional professional and peer advisers for students. Supports new program initiatives and strategies aimed at increasing the student graduation rate.
Academic Records Service	Supports the costs of no-charge transcripts, diplomas, class schedule changes, commencement activities and other academic records services for the life of each student.
Cultural and Recreation Service	Supports recreational improvements, equipment and intramurals.
International Student Maintenance (International Students only)	Supports the administrative expense rendered by the university. Services include processing, maintaining and storing certificates of eligibility, worker permits, practical training permits, transfer forms, Visa extensions and other immigration papers for international students.

SPECIFIC PER CREDIT-HOUR FEES

These per-credit-hour fees are charged separately from flat rate per-credit-hour fees:

College Technology Services	Supports the enhancement of instructional technology in each college. This includes student computing labs, classroom technology and technical support for students.
Academic Excellence (by admit year)	Supports the costs to recruit and retain excellent faculty, plus their scientific and academic research, including laboratories, classroom renovations, equipment, publishing costs and research assistants.
College Program	Supports technology and enrichment for colleges of classes the student is enrolled in for the current semester.
Course Specific	Supports specific course enrollments and is charged by course. Please check the current class schedule for these fees.

PER CREDIT-HOUR FEES

Per-credit-hour fees are charged at a flat rate to undergraduate students upon full-time registration status. Graduate students and students registered for less than full time will be charged at a per-credit-hour rate.

Student Facility	Supports the costs of student facilities, including increased maintenance, staffing and operational expenses for Sarkeys Fitness Center and Oklahoma Memorial Union.
Student Activity	Supports student organizations and services, counseling and testing, student media, career services, and campus facilities.
Library Excellence	Supports library staffing, acquisitions of books and documents, subscriptions to scholarly journals, and traditional as well as electronic access to books and journals.
Academic Facility and Life Safety	Supports maintenance of existing classrooms, renovation and construction of academic facilities necessary to ensure quality classroom settings. Supports residence hall improvements to ensure compliance with current fire and personal safety standards.
Academic Excellence	Supports the costs to recruit and retain excellent faculty, plus their scientific and academic research, including laboratories, classroom renovations, equipment, publishing costs, and research assistants.
Security Services	Supports the costs of student-related security services on campus. These services include improving campus lighting, emergency phones, and enhancing police and security services.
Transit	Supports the operations and maintenance of campus transit services. It eliminates student fares, increases frequency of stops on all major routes, and allows restoration of routes to apartments and South Greek.
Special Event	Supports the costs of visits by noted speakers and lecturers from many fields as well as various programs and conferences.
Student Assessment	Supports the campus-wide general education program for annual assessment of the university's academic and support programs. This program is required for accreditation by the Higher Learning Commission of the North Central Association of Colleges and Schools as mandated by the Oklahoma Regents for Higher Education.
Connectivity	Supports the operation and maintenance of the university's educational technology; student service desk operation; lab, curriculum and productivity software licenses; lab printing services; course management system; off-campus access to online student services and course information; computer and network security; and campus network and wireless.
International Student Services	Supports study abroad programs and the development of new study abroad programs for all students campus-wide. This fee is a critical component to the internationalization of the Norman campus.

The perfect gift for:

- Future OU students
- Current OU students
- Sooner-bound Texans
- OU graduate students



ou.edu/bursar/ougiftcard

Redeemable on tuition, fees and approved Bursar charges only.

Primary Contributors: Misti Keenon, OU Bursar Services
Holly Allgood, OU Bursar Services
Kathryn Wiyninger, OU Communications and Creative Services, ESFS

Design: Kathryn Wiyninger, OU Communications and Creative Services, ESFS

Other Contributors: Melody Astani • Ashley Battles • Anna Biggers • Debbie Blevins •
Amanda Cowan • Donna Epperson • Beth Gifford • Latoya Groves •
Courtney Henderson • Janice Hill • Michael Hoggatt • Tony Lee •
Danielle Lindley • Stacie Lyon • Jessica Perez • Angie Riddle •
Kathleen Schmidt • Jessica Schwager • RJ Testerman • Dana Traylor •
Gwyn White •