



UNDERGRADUATE
FINANCIAL POLICIES
Effective for the 2021-2022 school year

I. Responsible Party

- If a student is of legal age, he or she is deemed to be the primary party liable for his or her financial obligation.
- It is the student's responsibility to be familiar with the university's financial policies.
- It is the student's responsibility to check their campus email and student box during the school year.
- It is the student's responsibility to notify Oklahoma Christian if there is a change in the student's off-campus mailing address.
- All students must complete an Account Payment Agreement Form each academic year which includes agreeing to our Financial Responsibilities statement.

II. Payment on Account

- Payment in full is due two weeks prior to the start of each semester unless the student has made other Payment Arrangement (listed below).
- Charges may incur throughout the semester. Payment for these charges is due on the last day of the month for which the charge(s) was posted.
- Students may be dropped from classes for non-payment.
- Students will not receive credit for final examinations or graduate until they make satisfactory settlement of their account.
- Transcripts will not be released unless the student's account is paid in full and all institutional loans are current.
 - a. However, while a semester is "in progress," students with an outstanding balance may receive an official transcript if their student account balance was paid in full prior to the beginning of the current semester.
- Students will not be allowed to progress to the next semester until the previous semester's charges are paid in full.
- Exceptions must have documented approval in advance from the Student Financial Services office.

III. Service Charges

- There is a monthly service charge of 1.75% of the unpaid balance on all accounts.
- The grace period for all charges is 30 days.

IV. Account Holds

- Balance holds are automatically placed on accounts with unpaid balances of \$500 or more. The balance hold withholds access to enrollment changes or future enrollment as well as full access to MyOC. In order for the hold to be removed, the account must have a balance lower than \$500 or the student must be successfully enrolled and completing an Installment Payment Plan (IPP).

V. Payment Arrangements

- **All students** are required to complete an Account Agreement Form before classes begin.
- Payment of expenses may be arranged under one (or a combination) of four payment plans:
 - a. *Plan 1* – Cash – Oklahoma Christian accepts cash, check or money order, electronic checks (also known as ACH transfers), American Express, Discover Card, Visa, and MasterCard.

- b. *Plan 2* – Installment Payment Plan (IPP) – An interest-free monthly payment plan available through the Student Account Online.
 - c. *Plan 3* – Alternative Student Loans – There are a variety of student loans available to students through private lenders. Information can be obtained in the student Financial Services office or at www.oc.edu/loans.
 - d. *Plan 4* – Parent Loan for Undergraduate Students (PLUS) – This 5.3% fixed interest rate (July 1, 2020 – June 30, 2021) loan is available to the parents of undergraduate, dependent students enrolled in at least a half-time course of study. The amount available is determined by the cost of education less the amount of other financial aid the student receives. Interest begins accruing when the loan is disbursed. Parents have two repayment options: 1) Begin repayment 60 days after full disbursement, 2) or parents may defer payment until the student has completed college or is enrolled in less than half time hours. This loan is only available to parents whose student has completed the FAFSA. Information can be obtained in the student Financial Services office or at www.oc.edu/loans.
- Exceptions must have *documented approval in advance* from the student Financial Services office.
- VI. Statements**
- Monthly e- statement notifications will be sent by email on or around the 15th day of each month.
 - It is the student’s responsibility to grant 3rd party access so that a parent or some other 3rd party may have access to a student’s online billing statement. 3rd party access can be given here <https://www.oc.edu/admissions/financial-services/third-party-access>
- VII. Meal Plans**
- Students may change their meal plan during the first three weeks of the semester.
 - After the 3rd week has concluded, students may no longer change their meal plan.
- VIII. Tuition Discounts**
- Tuition Discounts (i.e. Foreign Missionary Discount, Children’s Home Discount, Children of Ministers Discount):
 - a. This tuition discount guarantees eligible first-time OC student applicants (age 23 or under) a \$6000 tuition discount. This discount applies to tuition only and cannot be applied to other charges.
 - b. The discount may be used for up to 8 semesters.
 - c. Qualifying students must meet the criteria (refer to the scholarship policies at www.oc.edu/scholarships) by the first day of classes in a semester for the discount to be granted.
 - d. These discounts only apply to students enrolled in traditional undergraduate studies.
 - e. The student is responsible for notifying the Financial Services office if they wish to be considered for this discount.
 - Tuition Discount (i.e. Sister School Discount or Christian Academy Discounts including NCSA)
 - a. This tuition discount guarantees eligible first-time OC student applicants (age 23 or under) a \$4000 tuition discount. A parent must continue to work full-time at the sister college or university, and the student must maintain a 2.0 cumulative GPA. This discount applies to tuition only and cannot be applied to other charges.
 - Tuition discount applications must be completed **no later than June 1** prior to the applicable year
 - All discount applicants are requested to complete the FAFSA to be eligible.
- IX. Withdraw/Drop Refund Policy**
- Tuition refunds are made to students who officially withdraw from courses that are **11-weeks to 15-weeks in length** or from the University before the fourth week of a semester. Refunds are given as follows:
 - If the withdrawal date is in the **first WEEK**, a 100% refund will be made.
 - If the withdrawal date is in the **second WEEK**, a 75% refund will be made.
 - If the withdrawal date is in the **third WEEK**, a 50% refund will be made.
 - **After the third week, no refunds will be made.**

- Tuition refunds are made to students who officially withdraw from courses that are **seven-weeks to 10 weeks in length** by the second week of class. Refunds are given as follows:
 - If the withdrawal date is within the first **WEEK**, a 100% refund will be made.
 - If the withdrawal date is within the second **WEEK**, a 50% refund will be made.
 - **After the second week, no refunds will be made.**
- Tuition refunds are made to students who officially withdraw from courses that are **one-week to six-weeks in length (including Winter session courses)** by the second day of class. Refunds are given as follows:
 - If the withdrawal date is on the **first DAY**, a 100% refund will be made.
 - If the withdrawal date is on the **second DAY**, a 50% refund will be made.
 - **After the second day, no refunds will be made.**
- If the student drops a course and adds another course at a later time during the 100% refund period, it may result in additional charges. Students should always add and drop a course during the same session to avoid these charges.
- **Students must initiate a Withdrawal Form on MyOC/Services or go by the Office of the Registrar to officially withdraw from the University. The signed and completed form will indicate the official withdrawal date for the student as determined by the Registrar based upon the last date of attendance for the term. A link to the Registrar Office withdrawal process is [here](#).**
- Room and meal plan refunds for students who officially withdraw from the university are made on a pro rata basis, according to the “move out” date. Eagle Bucks are **nonrefundable**.
- Any student dismissed for unsatisfactory conduct or failure to pay charges as agreed is not eligible for refunds.
- If a student withdraws, his/her scholarships will be prorated by the same percentage as the tuition. For example, if a student receives a \$1000/semester scholarship and receives a 50% tuition refund, then the student may keep 50% of the scholarship.

Title IV Aid and Withdrawals

- In accordance with federal regulations, Oklahoma Christian is required to calculate the “return of Title IV funds” formula for students who are attending on federal (Title IV) financial aid. For this reason, withdrawing from classes may reduce your financial aid for the current semester.
 - a. The regulations specify how OC must determine the amount of Title IV (federal) program assistance you earn if you withdraw. The Title IV programs covered by these regulations are Federal Pell Grants, Federal Direct Loans, PLUS Loans, SEOG, Perkins Loans, and certain state grants.
 - b. If you withdraw during the period of enrollment, the amount of Title IV program assistance you have earned up to that point is determined by a specific formula. If you received (or your parent received on your behalf) less assistance than the amount you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school. The amount of assistance earned is determined on a pro rata basis. For example, if you complete 30% of your period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the enrollment period, you earn all the assistance you were scheduled to receive for that period.
 - c. If you did not receive all the funds you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you do not incur additional debt. OC may automatically use all or a portion of the post-withdrawal disbursement (including loan funds, if you accept them) for tuition, room, and meal plan charges.
 - d. There are some Title IV funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements. For example, if you are in an undergraduate degree program that is 100% online (such as RN to BSN) and you have not completed the first 30 days of your program before you withdraw, you will not earn any Federal Direct Loan funds that you would have received had you remained enrolled past the 30th day.

- e. If you receive (or your parent receives on your behalf) excess Title IV program funds that must be returned, OC must return a portion of the excess equal to the lesser of
 - Your institutional charges multiplied by the unearned percentage of your funds, or
 - The entire amount of excess funds.
 - f. The requirements for Title IV program funds when you withdraw are separate from the institutional refund policy. Therefore, you may still owe funds to the school to cover unpaid institutional charges. OC may charge you for any Title IV program funds we are required to return.
 - g. In order to receive all the financial aid awarded, students must be in attendance of their classes; otherwise, the financial aid is unearned. Federal aid recipients who do not attend classes and do not complete any hours for the term will be treated as “unofficial withdrawals” from the university. They will be subject to the Return of Title IV calculation as described above unless they can submit proof to the Assistant Director of Financial Services that they attended their classes for at least 60% of the term.
 - h. Because not all OC classes take attendance, the OC financial aid administrator will use the midpoint of the semester to process the Return of Title IV funds for “unofficial withdrawals” unless the Assistant Director of Financial Services is able to learn the exact date of the student’s last day of attendance. If the last date of attendance is known, the OC financial aid administrator will use that date instead of the midpoint of the semester.
 - i. Title IV funds are returned to the programs from which the student received aid during the period of enrollment in the following order up to the net amount disbursed from each source.
 - Unsubsidized Federal Direct loans
 - Subsidized Federal Direct loans
 - Federal PLUS loans
 - Federal Pell Grants
 - Federal Supplemental Educational Opportunity Grants (FSEOG)
 - j. Return of Title IV funds (R2T4) is processed within ten business days of the Financial Services office being notified of the withdrawal based upon the OC Withdrawal Form and all federal funds are returned within ten business days of the R2T4 calculation. Once a student’s withdrawal has been processed they will receive a letter and statement showing how the withdrawal affected their financial aid.
- In accordance with the Satisfactory Academic Progress policy, withdrawing may jeopardize future Title IV funding.

IX. Refund Checks/ Credit Balances

- Refunds will not be issued until a credit balance occurs on the student’s account.
- In accordance with federal regulations, a credit balance created by a Parent Loan for Undergraduate Students (PLUS) will be sent to the parent unless the parent has indicated approval for the refund to be issued to the student on the PLUS application.
- E-Refunds are made to students who have input their banking account and routing numbers into their Student Account Online. Refunds will be processed daily, but it may take up to two to three business days for the student to receive funds if student has not set up an account for e-refunds.

X. Bookstore Charges

- Textbooks will be charged to the student’s account each semester via Textbook Butler and delivered to their campus housing assignment prior to the first day of class.
- Students may be limited to the amount of charges allowed on an individual basis, at the discretion of the student’s personal financial counselor.
- Students may only charge to their student account textbooks or class required supplies.
- No clothing, cards, magazines, candy or related items may be charged to the student’s account.
- All students are automatically enrolled in the Textbook Butler service through Tree of Life Books.

XI. United Dining Eagle Bucks

- Students may charge Eagle Bucks to their student account during the semester as long as their account is in good standing with the university and the student has shown the ability to pay for these charges.
- Students will not be allowed to charge Eagle Bucks to their account two weeks prior to the scheduled Spring commencement date.

XII. Health Insurance

- Students enrolled in 9 hours or more are required to complete online Health Insurance and Immunization Information (HIII) along with biographical information every year by the first day of classes. This can be done on MyOC.
- All International Students have mandatory enrollment in health insurance and will be charged accordingly.
- Failure to complete the HIII online form may result in automatic enrollment in the student insurance program.
- Students enrolled in the student insurance program will be charged accordingly on their student account.

XIII. Consortium Classes

- In some, **but few**, circumstances, classwork may be taken at UCO and billed to the student's OC account. In these *approved* situations, the charges are billed at OC tuition rates and then OC will pay UCO for the amount of the charges. However, *in most situations*, students taking courses at UCO through the consortium agreement will be responsible for UCO expenses themselves.
- The number of hours a student enrolls in for the semester are included as part of the student's enrollment at Oklahoma Christian. (For example, if the student enrolls at OC for 10 hours and enrolls at UCO for 2 hours, the student is considered to be a full-time student at Oklahoma Christian for the purposes of Federal Financial Aid and In-School Student Loan Deferment.) Institutional aid will be prorated based on the number of hours enrolled at OC.
- In addition to the UCO tuition charge, the OC student will be responsible for books, activity fees and other fees incurred at UCO, which cannot be charged to the student's OC account.
- To participate in this consortium agreement, the student must complete paperwork in the Registrar's office and the Financial Services office prior to enrolling in classes at UCO.

XIV. Overseas Programs

- European Studies
 - a. Students planning to participate in European Studies are required to successfully complete the international studies seminar during the semester prior to the semester abroad trip. Successful completion of the seminar requires the student's Financial Services file be completed before the last day of class.
 - b. Students are required to complete a payment plan worksheet with their personal financial counselor. If a student falls delinquent according to the payment plan, they will be withdrawn from the program.
 - c. If a student withdraws from the program, he or she will be responsible for any expenses incurred on their behalf at the point of withdrawal. (i.e. plane tickets, Eurail pass, pre-travel expenses)
- Ibaraki Christian University
 - a. Students planning to study under this one-year exchange program are required to have their Financial Services file complete and their trip paid in full prior to going on the trip.
 - b. Costs for this program may not be charged to the student's account without approval from the Financial Services office.
- Summer Programs
 - a. Students attending any of the summer overseas programs must have their costs paid in full prior to going on the trip.
 - b. Costs for these programs may not be charged to the student's account without approval from the Financial Services office.
- Council of Christian Colleges and University (CCCU) Programs
 - a. Students attending any of the CCCU Programs must have their costs paid in full prior to participating in the program.

- b. No OC tuition, room, or meal plan expenses will be charged to the student's account for the semester in which the student is participating in the CCCU program.
- c. Oklahoma Christian will charge student accounts for the cost of the program listed at www.bestsemester.com. After payment is received, Oklahoma Christian will remit payment to the CCCU.
- d. Students participating in a CCCU program are not eligible to receive Oklahoma Christian University institutional scholarships and/or institutional grants during the semester of participation.
- e. Assuming the student is in good standing with the University, Oklahoma Christian institutional scholarships and grants will be fully reinstated upon the student's return to full-time enrollment at Oklahoma Christian.
- f. Students may receive all eligible federal, state, and outside sources of aid during the semester of CCCU participation.

XV. Summer School/Winter Session

- Oklahoma Christian scholarships are not awarded during the summer or during Winter Session, excluding varsity athletic and National Merit Finalist.
- Students attending summer classes may be eligible for financial aid as a "trailer" based on the current year calculations. This requires all aid to be disbursed prior to June 30th; therefore, students must have all financial aid paperwork complete prior to June 30th.
- Students may receive financial aid as a "header" on an exception basis. This means students will receive summer financial aid based on next year's calculations. Students receiving financial aid as a "header" will not have any financial aid disbursed until July 1st.
- Title IV aid will be adjusted through the fourth summer term so that a student cannot be overpaid; thus the student will not be placed on financial aid warning/suspension based on a failure to complete credit hours.

XVI. Federal and State Financial Aid

- Oklahoma Christian University awards financial aid to any student who has eligibility based on an approved method of need analysis. We agree with the federal government, the primary responsibility of educating a student lies with the student and the family. We observe the following general guidelines in packaging financial aid:
 - a. Pell Grant – determined by the government.
 - b. Oklahoma Tuition Aid Grant (OTAG) – determined by the Oklahoma State Regents.
 - c. Oklahoma Tuition Equalization Grant (OTEG) – determined by the Oklahoma State Regents.
 - d. Oklahoma Higher Learning Access Program (OHLAP) – determined by the Oklahoma State Regents
 - e. Scholarships – Most scholarships are included at the time of packaging, however additional scholarships will be added as received.
 - f. Supplemental Education Opportunity Grant (SEOG) – the mandate of Congress, which identifies Pell grant recipients as first priority is followed.
 - g. Work-Study – if a student indicates a desire to participate in the work-study program on the Free Application for Federal Student Aid (FAFSA) and has at least \$2000 of remaining financial need, they will be awarded work-study.
 - h. Federal Guaranteed Student Loans – Federal Direct student loans are packaged for every eligible student according to need and grade level.
 - i. Parent Loan for Undergraduate Students (PLUS)
 - Parent Loans for Undergraduate Students (PLUS) are awarded to dependent students up to the dependent's cost of attendance, less the amount of financial aid received.
 - Borrowers can request the amount they want to borrow (up to the cost of attendance minus the student's financial aid) during the application and credit check. Borrowers may also request the OC Financial Services office process the maximum amount.
 - Parents wishing to apply for a PLUS loan should use www.studentloans.gov to complete the loan application and credit check.

- Borrowers wishing to increase the amount of their PLUS loan after the original disbursement has been made must specify the amount of the increase by completing the Additional PLUS Loan Request Form.
 - More information concerning student lending (including interest rates, repayment terms, and default/origination fees) can be found at www.oc.edu/loans.
- Students wishing to be considered for grants, work-study, and loans from the federal government must complete a Federal Application for Federal Student Aid (FAFSA). Once the university receives the FAFSA information, additional paperwork may be required as determined by the Financial Services office. In such cases, the documentation may change the student's financial aid eligibility.
- The deadline to apply for financial aid (institutional and federal) and to turn in the required documentation is last day of class prior to the week of finals. Oklahoma Christian University will make every effort to file federal financial aid after that day; however, there is no guarantee funds will be received.
- All financial aid (institutional and federal) is awarded based on full time (at least 12 hours per semester) enrollment at OC and will be adjusted during the first and fourth week of school for part-time enrollment (less than 12 hours per semester).
- If the student is enrolled part time (less than 12 hours per semester), financial aid will be pro-rated. Some institutional scholarships require the student to be enrolled in full-time hours at OC or through a consortium agreement with UCO and will not be pro-rated.
- The Financial Services office will make adjustments to any award letter due to incorrect data and/or additional financial aid received. The Financial Services office will notify students of any change in their award via email. Students are responsible for checking their OC email address for such information.
- Students who have experienced a special condition (or in the case of dependent students, if a parent has experienced a special condition), the student and/or parent is encouraged to complete a Special Conditions application. All students/parents who complete a Special Conditions application must submit evidence of the special condition as well as all necessary verification forms, such as taxes and verification worksheets. Special conditions may include but are not limited to: loss of income, parent tuition expenses, private school tuition costs, PLUS loan repayments for dependent student not currently enrolled, high medical expenses, etc...
- In accordance with federal regulation, students are required to notify the Financial Services office of any change in outside resources. This may require a revision of the student's award, in which case the Financial Services office will notify the student as previously explained.
- In cases where the university becomes aware that a student has received an overpayment or financial aid in excess of the student's eligibility, the university will adjust the student's award rather than referring the overpayment to the Department of Education. If this creates a balance on the student account, the student is responsible for paying the university for the resulting balance.
- Federal financial aid is only to be used for expenses related to the student's educational cost. This may include living expenses.
- In accordance with federal regulations, Pell recipients are to receive priority consideration for Federal Supplemental Education Opportunity Grants (FSEOG). Due to limited funding, Oklahoma Christian awards FSEOG to all Pell recipients on a "first come first serve" basis.
- Certain eligibility regulations apply for students who are convicted of drug related crimes while receiving federal student aid. Please see the FAFSA Facts regarding how drug-related convictions affect your Title IV Financial Aid eligibility at the following link: [FAFSA Facts: Drug-Related Convictions](#).
- Work-Study
 - a. Awarding of federal work-study only indicates eligibility. Students are responsible for finding a job.
 - b. Securing a job does not guarantee the student will receive the amount awarded; they must earn their paycheck by working the required number of hours.
 - c. Students' payroll will be paid directly to the student unless the student notifies the payroll office that they want a portion of their check applied to their school bill.

- Federal regulations require students to maintain satisfactory academic progress toward degree objectives in order to receive financial assistance on a continuing basis. The following requirements reflect these guidelines in keeping with the policies of Oklahoma Christian.

1. Measurable Satisfactory Academic Progress

A. Hours Completed

1. For a student receiving financial aid as a full time student, he/she must complete at least 12 hours each semester of enrollment.
2. For a student receiving financial aid as a three-quarter-time student, he/she must complete at least 9 credit hours each semester of enrollment.
3. For a student receiving financial aid as a half-time student, he/she must complete at least 6 credit hours each semester of enrollment.
4. The following shall not be considered as credit hours completed:
 - F—failing grade
 - Audit—no credit
 - W—withdrawal
 - WP—withdrawal passing
 - I—incomplete
5. Because “I” (Incomplete) grades are not counted as hours completed, they may result in a student being placed on financial aid warning or suspension.
6. At the conclusion of each semester, the Director of Financial Aid will review the satisfactory academic progress of students who received an “I” (Incomplete) grade. Financial Services will then make any appropriate adjustments to the financial aid standing for those students receiving a grade change.
7. Students placed on financial aid suspension as a result of an “I” (Incomplete) grade should notify Financial Services immediately after the “I” has been changed to a passing grade. Upon notification, the Director will recalculate the student’s financial standing and will determine if the student’s financial aid may be reinstated.
8. Adjustments will be made to Title IV aid for dropping a course through the third Friday of each semester. After that date, dropped courses resulting in an enrollment status change (example: full-time to three-quarter-time), will place a student in financial aid warning/suspension.

B. Grade Point Averages

Every undergraduate student receiving financial aid must maintain a 2.0 cumulative grade point average, except freshmen students, who must maintain a 1.7 cumulative GPA.

2. Financial Aid Warning

In the event that a student fails to complete the required number of hours or the required GPA, he/she may continue to receive financial aid, but will be placed on financial aid warning for the next semester. As a result, he/she must achieve the following:

A. Grade Point Average

The student must achieve the cumulative GPA standard as defined by the student’s grade classification. However, if the student does not achieve this standard, we will be forced to place him/her on financial aid suspension.

B. Hours Completed

1. For a student who was receiving federal aid based on full-time enrollment, he/she must complete 12 hours during the semester of financial aid warning.
2. For a student who was receiving federal aid based on three-quarter-time enrollment, he/she must complete 9 hours during the semester of financial aid warning.
3. For a student who was receiving federal aid based on half-time enrollment, he/she must complete 6 hours during the semester of financial aid warning.

3. Suspension

If a student has been placed on financial aid warning and fails to meet the terms of the warning (complete appropriate number of hours and/or cumulative GPA standard), he/she will not be considered making satisfactory academic progress and will, therefore, be placed on financial aid suspension. This means immediate termination of financial aid received from all federal aid programs (Pell Grant, Supplemental Grant, Oklahoma Tuition Aid Grant, Oklahoma Tuition Equalization Grant, Federal Work Study, Federal Direct Loan Program and Federal Parent Loan for Undergraduate Students). Students in their final semester of their program are exempt if they graduate.

4. Repeated Courses

A grade received from a repeated course will replace the pre-existing grade previously earned. Therefore, the previously earned grade will be omitted from the calculation of a student's cumulative GPA (although the previously earned grade will still be reflected on the student's transcript). All repeated courses for courses previously failed will count as hours attempted, and if successfully completed, will count as hours completed within a given semester. All repeated courses for courses not previously failed will not count as hours attempted, and will therefore not count as hours completed within a given semester.

5. Limitation of Eligibility of Federal Assistance

The maximum number of hours an undergraduate student may attempt in order to receive financial aid is 189 credit hours. Any course for which a student receives credit, including transferred, repeated, remedial coursework, as well as coursework from a previous major or a previous undergraduate degree from a regionally accredited institution are included in this calculation regardless of whether a student received Title IV funding. Grades listed as "I" (Incomplete) or "W" (Withdrawn) are not counted as hours attempted. Students needing to receive Title IV aid for more than 189 hours (i.e. double majors or change of major) may appeal to the Financial Services Director.

6. Reinstatement

To be reinstated a student must increase his/her cumulative GPA to a 2.0 and demonstrate that he/she has completed the most recent semester successfully (12 hours or more). Then a student may reapply in writing for the reinstatement of his/her federal financial aid.

7. Appeals

- A. Any student wishing to appeal financial aid suspension** must indicate in writing to the Director of Financial Aid reasons why he/she did not achieve minimum academic requirements and also describe what circumstances have changed that will allow the student to successfully achieve minimum academic requirements in the future.
- B. The Director of Financial Aid will then review the appeal** and with advice from the Financial Aid Committee determine whether the student's appeal will be granted. Typically, a student's first appeal will be granted if the student adequately explains the reasons for failure to achieve the minimum academic requirements and a plan to successfully achieve the academic requirements within one semester. Appeals from students who cannot reasonably increase his/her GPA to the minimum cumulative GPA standard will not have their appeals approved. The student will be advised in writing of the decision.
- C. Probation** – After a student successfully appeals the suspension of his/her federal aid, that student's federal aid eligibility is by definition on "probation." The probationary period is for one semester, during which the student must complete the required number of hours successfully and have the cumulative GPA which meets the stated GPA requirement in order to be brought back into "good standing."
- D. Subsequent Appeals** are *not* granted. Students who have been granted a federal aid appeal may only have their federal aid eligibility reinstated by increasing his/her cumulative GPA to the minimum standard and demonstrating that he/she has completed the most recent semester successfully (12 hours or more). Then a student may reapply in writing for the reinstatement of his/her federal financial aid.

8. Summer Financial Aid

Students attending summer classes may be eligible for financial aid as a "trailer" based on the current year calculations or a "header" based upon next year. Title IV aid will be adjusted through the fourth

summer term so that a student cannot be overpaid, thus he/she will not be placed on warning/suspension as a result of hours not completed. However, students receiving federal financial aid for summer enrollment will be accountable to the cumulative GPA standard necessary for Satisfactory Academic Progress (1.7 for students with less than 30 hours; 2.0 for students with 30 hours or more).

9. Withdrawal from the university

Students who receive Title IV funding for the semester in which they are withdrawing will be placed on financial aid warning (if you are already on financial aid warning, you will be placed on suspension).

10. Miscellaneous

Any student who has previously enrolled in this institution and is not a recipient of Title IV assistance may receive Title IV aid for the first time (when otherwise eligible) under a one-semester warning during which he/she must bring his/her academic standing in conformance with the existing satisfactory academic progress policy. Furthermore, a student who has not been placed on financial aid warning, but fails all of his/her classes during the semester will automatically be placed on financial aid suspension bypassing the warning status.

XVII. Institutional Aid

- Institutional Scholarships and Grants are applied based on six stacking categories. Students may receive one scholarship out of each category up to the full-time cost of tuition for 17 credit hours. (See Appendix A for the applicable categories.)
- Students must apply for admission (accompanied by the fee) through the Admissions Office before being considered for scholarships or tuition discounts.
- Oklahoma Christian Scholarships and tuition discounts apply to traditional undergraduate students (except for specifically stated graduate student scholarships).
- OC scholarships are adjusted based on the number of hours enrolled up to 12 hours (half-time equals half scholarship).
- Academic scholarships include the Heritage Scholars Award, Founders Scholarship, President's Scholarship, Dean's Scholarship, Eagle Award, Transfer Scholarship, and the National Merit Finalist Scholarship.
- Students who have completed greater than 15 college level credit hours after high school graduation and before attending Oklahoma Christian University will be considered a transfer student and will be eligible for the transfer scholarship based on their college GPA.
- *Students may receive the following scholarships in any combination up to \$4000: Summer Camp Counselor Scholarship, Eagle Scholarship, Oklahoma Heritage Scholarship, Alumni Scholarship, LTC Scholarships. Other "special" awards not listed here may be included in this policy, so students should consult the Financial Services office about the stacking policies for other scholarships.*
- Students may be required to perform a service for any scholarship received.
- Students must maintain the standard required 2.5 cumulative grade point average (GPA) for scholarships (unless stated otherwise at www.oc.edu/scholarships) to continue to receive scholarships.
- Oklahoma Christian scholarships are renewable for up to 8 semesters unless stated otherwise in the scholarship brochure. If a student loses their scholarship due to GPA they may request that the scholarship be reinstated once their GPA is back to the required GPA. One semester of the scholarship is lost for each semester the student falls below the required GPA.
- Legacy families who give birth to multiples greater than 2, will receive a scholarship offer that reduces the cost of college to no more than what it would be for twins for those children who enroll. That is, for quadruplets, all receive a half-tuition scholarship. For quintuplets, all would receive a 60% tuition scholarship. For triplets, all receive a 1/3rd tuition scholarship. The children must enroll as first-time college freshmen to receive this discount.
- **Maximum:** OC scholarships and tuition discounts may not exceed full tuition up to 17 hours.

- Full tuition scholarships will be adjusted up to 17 hours. If the student enrolls in more than 17 hours, they will be responsible for paying for the extra classes. This policy pertains only to “full tuition” scholarships.
- Oklahoma Christian employees may not award any institutional dollars (including endowments) to students in their family.
- Students who participate in groups for which scholarships are awarded are subject to the terms of the contract.
- The purpose of the Financial Services office is to help as many students as possible to receive a Christian education; therefore, need as well as merit is considered when awarding all institutional scholarships and tuition discounts. Students may be eligible to receive more than one award, although some will not combine. In addition, the awarding of a scholarship may reduce other institutional aid. Oklahoma Christian reserves the right to combine scholarships and tuition discounts in the manner most beneficial to the student as well as the university.
- The Financial Services office will make adjustments to any award letter due to incorrect data and/or additional financial aid received. The Financial Services office will notify students of any change in their award with an updated award letter via OC email.
- Students who receive endowed scholarships may be required to attend a scholarship luncheon held in the fall. If this requirement is not met the student may lose the endowed scholarship for the spring semester.
- Students who receive endowed scholarships are required to write a thank you note to the donor. If this requirement is not met the student may lose the endowed scholarship for the spring semester.
- Students who leave OC for a semester will receive their previous scholarship award as long as they remain in good standing with the required GPA and are not in financial aid suspension. Students returning to OC will need to complete a re-admission application.
- Athletic Scholarships with regard to NCAA:
 - All new student athletic scholarship recipients who qualify for an academic scholarship will receive the academic scholarship plus an athletic scholarship.
 - Returning student scholarship packages will remain the same unless a coach makes an adjustment to the athletic amount or if the student’s demonstrated financial need has a material change.
 - Other performance awards will combine with an athletic scholarship (i.e. Music or Theatre) but are not recommended due to the significant amount of time required for these scholarship recipients in their field of study.

XVIII. New student athletes will be packaged with the same awarding methodology as other new students. Mainly, student athletes will be eligible for discount awards (Children of Ministers, Christian Academic, etc...) and will also have their financial need calculated to ensure their scholarship and grant awards provide enough aid to meet the appropriate level of financial need.

XV. Employer Reimbursement

- Students wishing to delay payment based on an employer reimbursement financial agreement must first submit the Employer Reimbursement Form. (The Employer Reimbursement Form and be found at www.oc.edu/forms.) Failure to complete the Employer Reimbursement Form by the first day of classes will result in the student's account being considered delinquent and therefore subjected to finance charges and possible withdrawal from classes.
- Students are required to pay the non-deferred portion of the bill whether or not the student has completed the course work or have been reimbursed by your employer. Students must pay no later than the first day of classes.
- Oklahoma Christian University reserves the right to conduct random audits, which involve contacting the student’s employer about the student’s employment status.
- If the student drops a class or withdraw from the University, all payments are due immediately. The University refund policy would then apply.

XIX. Tuition Assistance

- *Military service members should contact their Educational Services Office (ESO) or counselor within their Military Service prior to enrolling at OC.*

- OC is in compliance with PL 115-407 Veterans Benefits and Transition Act of 2018 Section 103 and will not have any policy inconsistent with 38 U.S. Code § 3679 (e).
- For students receiving tuition assistance, any form required by your employer should be copied to Financial Services for each enrolled term (8-week enrollment period) or semester (16-week enrollment period). Most employers have something in place through the Human Resources or Benefits office that can be provided to OC.
- OC Student Financial Services will invoice those employers who require proof of enrollment and costs.

XX. Summer Housing

- Students with outstanding balances of greater than \$500 at the end of the spring semester will not be eligible for summer student housing without the prior approval of the student's Personal Financial Counselor (PFC).
- Payment for summer housing charges must either be paid in full before the start of the summer sessions, or in regular monthly/weekly payments during the summer sessions. Students are responsible for making these payment arrangements with their Personal Financial Counselor. All summer housing balances must be paid in full at least two weeks prior to the start of the fall semester.
- 100% of housing charges will be billed to all students who reserve summer housing. If the student qualifies for a housing discount based on student employment at OC, 50% of those charges for that month will be credited to their balance after the criteria (based on numbers of hours worked) for that housing discount have been met.
- Students are responsible for 100% of housing charges they incur if they do not reach the criteria for receiving a housing discount.
- Students with summer housing balances will not be allowed to enroll for a future semester until their summer housing account balance is paid in full.
- Summer financial aid must first pay for summer tuition expenses. Additional financial aid may be transferred to the student's summer housing account upon the student's request.

APPENDIX A

2021-2022 OC Grants & Discounts

Students are eligible to receive up to six (6) different OC scholarships and grants, no more than one from each of the following categories. *Unless stated otherwise, the total of all OC grants and scholarships is capped at full-tuition.*

#1 – Academic Merit Awards

- \$12,000 - Founders'
- \$10,000 - President's
- \$8,000 - Dean's
- \$6,000 – Eagle*
- \$4,000 - Maroon & Gray

#2 – Performance Scholarships

- Music Performance
- Theatre Performance
- Club Sports (Bowling, Cheer, Ultimate, eSports)
- Eagle Media
- President’s Leadership Class (PLC)
- SGA
- Homecoming Director
- Scouting Leadership
- Summer Singers
- New Reign
- Debate (Taking Sides)

#3 – Departmental Awards

- Named Endowed Scholarships
- Awards by Academic Area

#4 – Specialty Grants

\$1,000 Grant

- National Christian Schools Association Graduate - NEW

\$4,000 Grant

- Christian Academy (parent currently employed full-time)
- Sister School (parent currently employed full-time)

\$6,000 Grant

- Child of Full-Time Minister
- Children's Home
- Child of Missionary
- John Thompson Award

NACM Grants

EPIC Grants

#5 – Church Match

- OC matches up to \$1,000
- Church portion can stack above tuition

#6 – NCAA Varsity Athletics

- After the awarding of all other institutional aid (above), varsity athletes—depending on ability and need—may be eligible for additional scholarship up to the full cost of attendance

-OR-

Special Full-Tuition Categories

Students receiving the National Merit Award package, the OC Heritage Award, NCSA Presidential Award, or Ike’s Promise will attend Oklahoma Christian tuition-free. The above

awards will not stack on top of these full-tuition packages, with the *exception of Varsity Athletics and the church portion of the Church Match Scholarship.*

APPENDIX B



Celebrating Difference-Makers Oklahoma Christian University & NCSA

Recognizing the tremendous opportunity we have to partner with the National Christian School Association (NCSA), which serves 30,000 students across 98 secondary schools in 26 states, and recognizing our common mission to be a light in the world through Christ-centered education, Oklahoma Christian University (OC) is proud to launch a new multi-tiered scholarship model for students graduating from NCSA member schools. Beginning 2020, NCSA students pursuing a college degree at OC will have a chance at the best of four scholarship options (guaranteed minimum of \$2,000/year up to full-tuition):

Tier 1 - The NCSA Graduate Scholarship (\$2,000 annual scholarship)

- All NCSA graduates entering OC for the first time (either as freshmen or transfer) will automatically receive a \$2,000 award, which will be eligible to stack on top of OC's other major award categories in accordance with current Financial Aid policy.
- Students will automatically receive the NCSA Graduate Scholarship for up to four years (8 semesters), as long as they remain enrolled full-time and maintain a 2.5 minimum GPA.

Tier 2 - The Difference Maker Award (Up to twenty \$14,500 tuition guarantees per year)

- For students who are making intentional efforts to bring healing, light, and creative-problem solving to their communities, we are offering up to twenty (20) \$14,500 tuition guarantees.
- Students will be awarded through an application process, which will include a brief written response and short interview.
- A tuition "guarantee" is a minimum award offer, meaning if a student's academic aid and other discounts do not total \$14,500, OC will make up the difference.
- Award recipients will automatically receive this guarantee for up to four years (8 semesters), as long as they remain enrolled full-time and maintain a 2.5 minimum GPA.

Tier 3 - The NCSA Presidential Award (full-tuition)

- One NCSA graduate each year, who applies and interviews for the Difference Maker program, will be selected for a 4-year, full-tuition scholarship.
- The NCSA Presidential Scholar will automatically receive this scholarship for up to four years (8 semesters), as long as he/she remains enrolled full-time and maintains a 2.5 minimum GPA.

Specialty Category - Child of NCSA Employee Grant (\$4,000 annual grant)

- Children of full-time NCSA member school employees, who have served their NCSA institution for one year or more, are automatically eligible for a \$4,000 annual grant,

which will stack on top of OC's other major award categories in accordance with current Financial Aid policy.

- Recipients will automatically receive this grant for up to four years (8 semesters), as long as they remain enrolled full-time and maintain a 2.5 minimum GPA.

NCSA scholarship recipients will be eligible for only one of the preceding four awards at any given time. As such, OC will award students the best NCSA scholarship for which they are eligible.

APPENDIX B

Ike’s Full-Tuition Promise

Ike the Eagle wants an OC university experience to be achievable for everyone, and particularly for families who’ve previously considered private Christian education out of financial reach.

That’s why we’re launching Ike’s Full-Tuition Promise. Beginning with first-time students of Fall 2020, Ike’s Promise is a last-dollar scholarship program that guarantees that students from high need backgrounds can attend Oklahoma Christian University *tuition-free*.

Eligibility Requirements

- First-time, full-time undergraduate student (12-17 hours a semester)
- ACT 20+ or SAT 1020+
- Verified Expected Family Contribution (“EFC”) less than \$1,000 *or* full Pell Grant recipient *or* active recipient of Oklahoma’s Promise scholarship
- Live on-campus
- File the FAFSA, verify as necessary, and apply for fed/state aid as eligible

How does it work?

Ike’s Promise is a “you do your part and we’ll do ours” contract. If you’ll pursue the federal and state grants for which you’re qualified, and if you’ll achieve at the highest level you can across OC’s other scholarship awards, then we’ll make up the difference on your tuition. That will leave you with only room, board, and general fees to cover. *For 2021-2022, that means you could pay or owe no more than \$4,200/semester:*

	Fall	Spring
Tuition	\$ 12,275.00	\$ 12,275.00
<i>Ike's Promise + Fed/State Grants</i>	\$ (12,275.00)	\$ (12,275.00)
Tuition You Pay	\$ -	\$ -
Housing (Typical price for shared freshman dorm)*	\$ 2,200.00	\$ 2,200.00
Meals (Residence Hall Meal Plan)	\$ 1,750.00	\$ 1,750.00
Fees	\$ 250.00	\$ 250.00
2020-2021 Total for Everything	\$ 4,200.00	\$ 4,200.00

**Housing rates at OC do vary based on amenities, privacy, etc. Electing a more expensive dorm or apartment is up to you, but those choices will impact your out-of-pocket cost.*

How will Ike’s Promise work with my other OC scholarships?

Ike’s Promise is a last-dollar guarantee, meaning other OC awards do not stack above the full-tuition commitment. In rare cases, this means a qualified student might not receive any funding directly from Ike. For example, an exceptional student with a high merit award and maximum state and federal grants would not receive Ike funds because that student’s tuition is already met in full.

How will Ike's Promise work with outside scholarships?

Ike loves it when ambitious students go after scholarships from local businesses, churches, non-profits, and more. Excluding state and federal grants (since those are required within Ike's Promise), *any funding you bring to campus from an outside source (such as your church) will stack ABOVE Ike's Promise up to the full cost of room, board, and fees.*

Why live on campus?

Living on campus takes your OC experience to another level—academically, spiritually, and socially. Studies also show that students who live on campus perform better through school and persist through graduation at higher rates. That's what we want for you!

Can I keep this scholarship until I graduate?

Yes, Ike's Promise is guaranteed up to eight (8) semesters, as long as you:

- File your FAFSA each year and continue to qualify based on EFC, Pell, and/or OK Promise status
- Remain a full-time student
- Live on-campus
- Earn and keep a 2.5 cumulative GPA
- Cannot be used for Winter Session Courses or Summer Courses

