A four-year education at Oklahoma State University is one of the best investments you’ll ever make.

Let us tell you why! Decades of research has shown:

• A bachelor’s degree is worth $500,000 more than a high school diploma during a lifetime.1
• The return on investment of a college education is 12.3 percent, compared with a 6 percent return in the stock market.2
• People with a higher level of education report being more satisfied in their jobs than those with only a high school diploma.3
• The unemployment rate of college graduates ages 25–32 was 3.8 percent, compared with 12.2 percent for high school graduates and 8.1 percent for those with a two-year degree or some college in 2013.4

We plan to invest in you. Will you invest in yourself?

1 The Hamilton Project (Brookings Institution) | June 2013
2 College degree seen as better investment than ever | Vanessa Ko | CNN | June 27, 2013
3 Education Pays: The Benefits of Higher Education for Individuals and Society, College Board | 2013

The benefits of an OSU Degree far outweigh the cost of tuition.

OSU SCHOLARSHIPS AND FINANCIAL AID
119 Student Union | 405-744-6604
financialaid.okstate.edu

We want you to be an OSU Cowboy, and to help you make it a financial reality. Paying for an education may feel overwhelming, but it isn’t as bad as you think.

Visit us while you’re on campus or call us so we can help you understand how the process works and what you’re eligible for. We’re here to help!
**Scholarships**

OSU awards more than $320 million in scholarships and financial aid each year. Your application for admission is also your application for scholarships. We begin making scholarship offers in the fall and continue well into the spring semester. Make sure you have your full scholarship offer before making a final college selection.

If you plan to enroll at OSU in the fall, you should submit essay responses, leadership and involvement and updated information by the Nov. 1 Early Opportunity Scholarship Deadline or the Feb. 1 Priority Scholarship Deadline. July 1 is the deadline for final scholarship consideration. If you plan to enroll at OSU in the spring, you should submit this information by the Oct. 15 Priority Scholarship Deadline, and the Friday before spring classes begin is the deadline for final scholarship consideration.

Some scholarships come from our academic colleges, while others are universitywide. Visit financialaid.okstate.edu to see the scholarships for which you may qualify!

Start with your high school guidance counselor to seek out opportunities in your community and online. Many students receive a number of local scholarships to help pay for college.

**Work for It**

More than 5,000 on-campus jobs are available to OSU students. On-campus jobs usually offer 12 to 20 hours of work per week. Many jobs are available in the Stillwater community as well.

Finding a job is as easy as applying online at HireOSUGrads.com. Jobs will be available for search after enrollment.

**Why should you work?**

- *Students who work up to 20 hours per week make better grades in college than students who don’t work.*
- *To build your résumé with work experience.*
- *Develop time management skills.*
- *Help cover costs and extra expenses.*

**FINANCIAL AID 101**

What is financial aid?

Money from outside the household that helps pay college expenses.

**Expected Family Contribution (EFC)**

Your EFC is the amount the government formulates that a family can contribute to educational expenses. Your EFC will remain the same regardless of what institution you attend. It is calculated when you complete the Free Application for Federal Student Aid (FAFSA).

**Sources of financial aid**

- The federal government is the largest source of financial aid. Aid is awarded primarily on the basis of financial need.
- Oklahoma offers a number of financial aid programs that are awarded on the basis of financial need and/or merit.

Possible financial aid awards include:

**FEDERAL AID**

- Federal Pell Grants are awards that do not have to be repaid.
- Federal Stafford Loans are student loans that must be repaid.
- Federal PLUS Loans are unsubsidized loans made to parents of undergraduate students that must be repaid.
- Federal Supplemental Educational Opportunity Grants are awards that do not have to be repaid.
- Federal Work-study provides job opportunities to students, allowing them to earn money to pay educational expenses.
- Perkins Loan are low-interest loans that must be repaid.

**STATE AID**

- Oklahoma Tuition Aid Grants are awards for Oklahoma residents that do not have to be repaid.
- Oklahoma’s Promise is a scholarship program for registered participants that covers the cost of tuition at OSU. Awards do not have to be repaid.

**OSU SCHOLARSHIPS**

- OSU offers many scholarships based on need and merit. These awards do not have to be repaid.

OSU encourages all families, regardless of economic situation, to complete the FAFSA!

**WAYS TO SAVE**

There are a number of ways you can reduce the cost of attendance at OSU. Select the housing option that best fits your budget. Use campus resources, including computer labs, printers, laptops and free tutoring. Consider buying used textbooks. And remember, some costs and expenses will shift in college. Your family’s household costs will go down (groceries, personal items, etc.) while you will pick up some of these costs.

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**ESTIMATED COSTS**

<table>
<thead>
<tr>
<th>Cost of Attending OSU</th>
<th>$19,620</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$9,520</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$8,840</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,260</td>
</tr>
</tbody>
</table>

These are estimated annual direct costs as of 2016, based upon an average of 15 hours of courses each semester. Your costs will vary based on academic, transportation and other living costs.

**Your costs may be less than you think!**

Get all the facts before you make one of the biggest decisions of your life. Approximately 80 percent of current OSU students receive some sort of financial aid.

**Here’s our advice:**

- If you have not completed the essay questions or submitted your leadership information, we recommend you do so and submit them online by the Nov. 1 Early Opportunity Scholarship Deadline or the Feb. 1 Priority Scholarship Deadline for fall-entering students and Oct. 15 for spring-entering students to receive maximum consideration for scholarships. The final scholarship consideration deadline for updated information is July 1 for fall-entering students. admissions.okstate.edu/apply
- File your Free Application for Federal Student Aid (FAFSA) online as soon as possible after Oct. 1 using OSU’s school code, which is 003170. FAFSA information is used to determine eligibility for federal grants, work-study, loans and need-based scholarships. Some aid programs are first-come, first-served and have limited funds available. Ask us for more information or visit fafsa.gov. Remember, you should never pay to complete the FAFSA.
- Meet with or talk to an OSU Scholarships and Financial Aid professional about the details of your situation and how we can make it work for you.
- Use OSU’s Net Price Calculator to get an early estimate of your full-time cost of attendance. okstate.studentaidcalculator.com
- Research and apply for scholarships outside of Oklahoma State University, including community service organizations, local banks, etc.
- Oklahoma State University’s Office of the Bursar offers a monthly payment plan as an alternative to the lump-sum payment method. bursar.okstate.edu

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