

IT'S WORTH IT!  
*The benefits of an*  
**OSU DEGREE**  
 far outweigh the cost of tuition.



**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<sup>1</sup> more than a high school diploma during a lifetime.
- The return on investment of a college education is 12.3 percent, compared with a 6 percent return in the stock market.<sup>2</sup>
- People with a higher level of education report being more satisfied in their jobs than those with only a high school diploma.<sup>3</sup>
- 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.<sup>4</sup>

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

<sup>1</sup> The Hamilton Project (Brookings Institution) | June 2013  
<sup>2</sup> College degree seen as better investment than ever | Vanessa Ko | CNN | June 27, 2013  
<sup>3</sup> Education Pays: The Benefits of Higher Education for Individuals and Society, College Board | 2013  
<sup>4</sup> The Rising Cost of Not Going to College | PewResearch Social & Demographic Trends | Feb. 2014

**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 hard as you think.

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

**OSU SCHOLARSHIPS AND FINANCIAL AID**  
 119 Student Union | 405-744-6604  
[financialaid.okstate.edu](http://financialaid.okstate.edu)



Oklahoma State University (OSU) is committed to maintaining a learning environment that is free from discriminatory conduct based on race, color, religion, sex, sexual orientation, gender identity, national origin, disability, age or protected veteran status. OSU does not discriminate on the basis of sex in its educational programs and activities. Examples of sexual misconduct and/or sex discrimination include: sexual violence, sexual harassment, sexual assault, domestic and intimate partner violence, stalking, or gender-based discrimination. OSU encourages any student who thinks that he or she may have been a victim of sexual misconduct or sexual discrimination to immediately report the incident to the Title IX Coordinator (campus contacts below). Students may also report incidents of sexual misconduct or sex discrimination to a faculty or staff member, who is then required by federal law (Title IX) to notify the Title IX or Deputy Title IX Coordinator. If a reporting student would like to keep the details confidential, the student may speak with staff in the Student Counseling Center (405-744-5472) or the University's Victim Advocate (Suzanne Burns, 405-744-5450). For more information regarding Title IX violations, please go to: [titleix.okstate.edu](http://titleix.okstate.edu). This publication, issued by Oklahoma State University as authorized by the Office of Undergraduate Admissions, was printed by Western Printing at a cost of \$1,039.50 (5/25/11 #0922).



OFFICE OF UNDERGRADUATE ADMISSIONS  
 219 Student Union  
 Stillwater, OK 74078

Non-Profit  
 U.S. Postage  
**PAID**  
 Stillwater, OK  
 Permit #191



*A guide to*  
**PAYING** for  
**COLLEGE**  
 | IN - STATE |



# CONSIDER THE BIG *Picture*

## 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](http://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](http://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.<sup>1</sup> You can also build your résumé with work experience, while developing time management skills and helping cover costs and extra expenses.

<sup>1</sup> United States Bureau of Labor Statistics | 2008

# 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.

### 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.

# ESTIMATED COSTS

Cost of Attending OSU	\$20,690
Tuition & Fees	\$10,480
Room & Board	\$8,940
Books & Supplies	\$1,270

These are estimated annual direct costs as of 2017, based upon an average of 15 hours of courses each semester. Your costs will vary based on academic college, 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](http://admissions.okstate.edu/apply)
- File your 2018-2019 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](http://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. [orange.okstate.edu/register/netprice](http://orange.okstate.edu/register/netprice)
- 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](http://bursar.okstate.edu)

## 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.

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