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For accommodations, please contact Bursar Services at (405) 325-3121. 4,000 copies have been prepared at a cost of $5,680.00 to the taxpayers of the State of Oklahoma. The University of Oklahoma is an equal opportunity institution. www.ou.edu/eoo. OU Policy and dollar amounts are subject to change.
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 they reach the age of 18 or attend 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](http://familypolicy.ed.gov).

**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 [bursar.ou.edu](http://bursar.ou.edu).

Online access

An enrolled student has access to their bursar account at [one.ou.edu](http://one.ou.edu). First log-in with OU NetID and password, then click the Financial tab at the top of the homepage menu. When the Financial tab has opened, two boxes are displayed; 1) Minimum Payment and 2) Total Bursar Balance (with Add Authorized Users box at the bottom). Clicking either box links the student to the University of Oklahoma’s billing and payment site.
Student online activities

- **View online eBill:** The eBill is their monthly bursar account statement. Account activity may be viewed in summary or in line-item detail. Should the student ever need to, they have the option to print any or all monthly statements. An eNotification is delivered to the student’s OU email address when the eBill is ready for viewing.

- **Pay online:** By clicking on the Minimum Balance box, the student will be linked to the Bill Pay page, where they choose the amount and methodology of payment. OU accepts payment by check, credit or debit card. Please note: credit/debit card payments are only accepted online. A convenience fee of 2.75 percent is added to each credit/debit card transaction. Online payments post to the student account in real time.

- **Add authorized user:** Click the Add Authorized User box found on the Financial page of one.ou.edu to go directly to Add User page. The student will be asked to provide the email address of the person they are authorizing and may add as many authorized users as they wish. This page will also display a list of all authorized users added to date. Each authorized user has access to view their own activity and other bursar activity as authorized by the student. Other activity the student may permit access to view includes: 1) billing statement(s), 2) 1098-T tax statement(s) and/or 3) payment history. The student simply selects “yes” in the appropriate boxes that are displayed next to the questions before clicking on continue. See example below:

  Two emails are sent to the person the student has authorized to pay on their account. One with a username, the second with the password. This will happen within seconds. Should the authorized user be unable to find the email, have them look in their “Junk Mail” folder. They can then log-in directly at the billing and payment site or access their log-in site through bursar.ou.edu. The first time an authorized user accesses the site, he or she will be prompted to complete his or her profile and create a new password. The user will receive monthly eNotification when the student’s eBill is available.

  Please Note: Only the student can provide access to their bursar account and online pay. Authorizing access to pay on account does not give access to enrollment, grades or transcript information.
**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.

**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.*

<table>
<thead>
<tr>
<th>Statement Date</th>
<th>Term</th>
<th>Due Date</th>
<th>Total Amount Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/31/2017</td>
<td>Fall 2017</td>
<td>08/25/2017</td>
<td>$6,819.25</td>
</tr>
</tbody>
</table>

---

**Account Summary**

<table>
<thead>
<tr>
<th>Charges</th>
<th>Credits/Anticipated Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department Charges</td>
<td>Deposit</td>
</tr>
<tr>
<td>Enrollment Commitment</td>
<td>$250.00</td>
</tr>
<tr>
<td>Housing</td>
<td>$75.00</td>
</tr>
<tr>
<td>Mandatory/Course Related Fees</td>
<td>$5,140.00</td>
</tr>
<tr>
<td>Tuition</td>
<td>$3,533.75</td>
</tr>
<tr>
<td></td>
<td>$2,287.50</td>
</tr>
<tr>
<td><strong>Total Charges:</strong></td>
<td><strong>Total Credits/Anticipated Credits:</strong></td>
</tr>
<tr>
<td></td>
<td>$11,286.25</td>
</tr>
</tbody>
</table>

---

**Other Term(s) Balance**

<table>
<thead>
<tr>
<th>Current Term Balance</th>
<th>Total Amount Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,819.25</td>
<td>$6,819.25</td>
</tr>
</tbody>
</table>

*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 Nov. 25, April 25 and July 25. When not paid in full, a $100 late penalty will be charged to the account on Nov. 26, April 26 and July 26. Please include your OU ID number on your payment to ensure proper posting. Log in to one.ou.edu to view detailed account information.

In compliance with Public Law 93-280 Family Educational Rights and Privacy Act of 1974, this document is provided for accounting purposes only. The law prohibits access to this information by any other party without written consent of the student concerned.
You may view detailed transactions at any time by selecting Account Activity, which shows detailed transactions in real-time, and by monthly eBill tracking. 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.

### Account activity

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
<th>Date</th>
<th>Amount(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residence Hall Advanced Pmt</td>
<td>2200</td>
<td>15-MAR-2017</td>
<td>-$190.00</td>
</tr>
<tr>
<td>Web Pymnt Check</td>
<td>1WCK</td>
<td>15-DEC-2016</td>
<td>-$15.86</td>
</tr>
<tr>
<td>General Print Balance</td>
<td>M049</td>
<td>13-DEC-2016</td>
<td>$8.66</td>
</tr>
<tr>
<td>General Print Balance</td>
<td>M049-</td>
<td>11-NOV-2016</td>
<td>$7.20</td>
</tr>
<tr>
<td>Web Pymnt Check</td>
<td>1WCK</td>
<td>21-SEP-2016</td>
<td>-$1,865.75</td>
</tr>
<tr>
<td>Oklahoma's Promise</td>
<td>SG20</td>
<td>12-AUG-2016</td>
<td>-$2,287.50</td>
</tr>
<tr>
<td>J Clarence Karcher End-Physics</td>
<td>0993</td>
<td>12-AUG-2016</td>
<td>-$375.00</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>DF65</td>
<td>12-AUG-2016</td>
<td>-$990.00</td>
</tr>
<tr>
<td>Federal Direct Sub Loan</td>
<td>DF60</td>
<td>12-AUG-2016</td>
<td>-$2,226.00</td>
</tr>
<tr>
<td>Cade Sch</td>
<td>K154</td>
<td>12-AUG-2016</td>
<td>-$462.50</td>
</tr>
<tr>
<td>Sooner Promise NB RTW</td>
<td>WD52</td>
<td>12-AUG-2016</td>
<td>-$1,537.50</td>
</tr>
<tr>
<td>Univ Scholars RTW</td>
<td>WB53</td>
<td>12-AUG-2016</td>
<td>-$750.00</td>
</tr>
<tr>
<td>8/17 - 12/29/2016 charge for r</td>
<td>H120</td>
<td>09-AUG-2016</td>
<td>$2,443.00</td>
</tr>
<tr>
<td>Meal Plan charges for 12 meals</td>
<td>H110</td>
<td>08-AUG-2016</td>
<td>$2,134.00</td>
</tr>
<tr>
<td>Tuition-Norman UG Resident</td>
<td>TNUR</td>
<td>08-AUG-2016</td>
<td>$2,745.00</td>
</tr>
<tr>
<td>Flat Rate Adjustment- Res Tui</td>
<td>TAJR</td>
<td>08-AUG-2016</td>
<td>-$457.50</td>
</tr>
<tr>
<td>A and S Program fee</td>
<td>TF59</td>
<td>08-AUG-2016</td>
<td>$315.00</td>
</tr>
<tr>
<td>A and S Tech fee</td>
<td>TF23</td>
<td>08-AUG-2016</td>
<td>$72.00</td>
</tr>
<tr>
<td>Fees-Norman UG Semesterly</td>
<td>FNUS</td>
<td>08-AUG-2016</td>
<td>$126.50</td>
</tr>
<tr>
<td>Fees-Norman UG Hourly</td>
<td>FNUH</td>
<td>08-AUG-2016</td>
<td>$2,281.50</td>
</tr>
<tr>
<td>Fees-Academic Excellence 2015</td>
<td>FN15</td>
<td>08-AUG-2016</td>
<td>$1,215.00</td>
</tr>
<tr>
<td>Flat Rate Adjustment -Fees</td>
<td>FAJH</td>
<td>08-AUG-2016</td>
<td>-$380.25</td>
</tr>
</tbody>
</table>

**Term Balance:** $0.00

Figures used are from the 2016-2017 academic year and for example only. Dollar amounts are subject to change.
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 provides a four-month Payment Plan for eligible students. Participation in the plan is limited to currently enrolled students for the semester in progress, including Summer Session. Participation in the plan requires no separate application. **Payments are due on the 25th of each month.** 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 26th of each month. Service charges are calculated only on charges that are 30 days old or older.

To participate in the payment plan, pay the percentage of total charges listed below.

### Fall and Spring Semesters

<table>
<thead>
<tr>
<th>1st Month</th>
<th>2nd Month</th>
<th>3rd Month</th>
<th>4th Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>33%</td>
<td>50%</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Summer Enrollment

<table>
<thead>
<tr>
<th>1st Month</th>
<th>2nd Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>100%</td>
</tr>
</tbody>
</table>

When a student is **not** current with the payment plan: Registration, Transcript and Graduation holds may be placed on their account. A $100 late penalty is added on Nov. 26, April 26 and July 26, 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 may not be allowed, and record of grades and transcripts will be 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.

**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 oneou.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.
• For wire-transfer payment assistance, please email bursar@ou.edu

One-to-one account counseling
Bursar Services understands that no matter how carefully planned, even the best-laid financial preparations may come undone when faced with changes to parent(s) income or an unexpected expense such as dental work, car repairs, hospital stay, et al, occurs. We have account counselors trained and ready to advise a student experiencing economic stress with the goal of building a budget that eventually leads to a $0 bursar balance. An account counselor acts as co-strategist, motivator and accountability partner to ensure the student’s academic goals stay on track financially. They help the student understand resource options, which may or may not include grants, loans, scholarships, waivers, work and family contributions. Additionally, we know students are focused on their studies, so Bursar programs internally review account balances for early detection of partial or missed payments. Account holders identified through this process are contacted for counseling. A student may schedule at any time one-to-one time with a counselor by calling (405) 325-3121 or emailing us at bursar@ou.edu. We pledge to help students design a financial plan to make their dream of an OU degree, a reality.
Collection on past-due accounts
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.

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 one.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.

Tuition
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 bursar.ou.edu. 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.

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. Students 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 tuition 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.
Scholarships

OU Scholarship Office
The University of Oklahoma is committed to making available to current and prospective students the best possible information concerning scholarships. 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.

Centralized Academic Scholarship Hub
To apply for scholarships for your sophomore year and beyond, please access the Centralized Academic Scholarship Hub (OU CASH) at ou.edu/scholarships. CASH opens Oct. 1 and closes Feb. 1 each year. CASH includes college-wide, departmental, financial aid, study abroad, campus awards, work assistance, and Sooner Parents awards and scholarships. For the most up-to-date information about CASH, visit ou.edu/scholarships or email scholarships@ou.edu.

Waivers*
Resident tuition waivers reduce a student’s resident tuition charges up to the total waiver amount charges up to the total waiver amount awarded for each semester. Please note: waivers cannot 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 to access the application form, visit ou.edu/scholarships or email tkoonce-1@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 fall and spring semesters.
• Continue to work at least 10 hours a week during the semester.

*Satisfactory academic progress is required to receive financial aid, including scholarships and waivers.
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](http://ou.edu/bursar/dependent-child-tuition-waiver). Application deadlines are:

<table>
<thead>
<tr>
<th></th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Summer Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>July 15</strong></td>
<td></td>
<td><strong>Dec. 1</strong></td>
<td><strong>May 1</strong></td>
</tr>
</tbody>
</table>
• **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**.

• **Bursar Services**, Buchanan Hall, Room 105, **325-3121**, central billing office, payroll distribution, scholarship and financial aid disbursement, posting payments, eRefunds, and institutional student loan services.

• **Campus Telephone Number Information**, **325-0311**, university numbers.

• **College of Continuing Education (CCE)**, charges for all CCE activities that include Independent Study, **325-1921**; CLEP, correspondence courses, **325-6897**. For OU Outreach general information and PSAT or ACT prep, call **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**, 730 College Ave.

• **Enrollment Services**, Buchanan Hall, Room 230, **325-3572**, enrollment, enrollment changes (add-drops), late enrollment charges, cancellation and withdrawals and more.

• **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**, physician appointments, nurse assessments, pharmacy, X-ray, lab services, physical therapy, and health education.

• **Graduate Admissions**, Robertson Hall, Room 213, **325-3811**, apply to graduate programs.

• **Graduation Office**, Wagner Hall, Room 203, **325-0841**. (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.

• **International Student Services (OU ISS)**, Hester Hall, Room 144, **325-3337**, helps international students with faculty, staff and a variety of government agencies.
Student Account Information 2017-2018

- **Information Technology Service Center.** Engineering Lab, Room 201, 325-4357, information about university computing and printing charges.

- **College of Liberal Studies.** 1610 Asp Ave., McCarter Hall, Suite 108, 325-1061, adult and distance education with degree options designed for working adults. Future students please use 325-3266. For OU Outreach general information, call 325-4414.

- **OU Compass Network.** Cate Center Building 4, Suite 310, 325-8103, helping students connect to resources and overcome personal challenges to their success at OU.

- **OU Food Pantry.** 1113 Elm Ave., Stubbeman Place, 325-2044, helping eliminate food insecurities and contribute to the overall wellness of the OU campus community.

- **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 payroll checks and sign up for automatic payroll deposit. This office is part of Bursar Services.

- **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.

- **Scholarships.** at ou.edu/scholarships. For questions, 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.

- **Student Loan Services.** Buchanan Hall, Room 208, 325-5876, institutional loans, loan repayment (including Perkins) and consolidation information for these loans.

- **Study Abroad.** Hester Hall, Room 144, 325-1693, assists students with how to apply, prepare, go and return from a study program outside the United States.

- **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, helping student veterans, military spouses, and military dependents achieve academic excellence.

Please note: Some departments listed do not have charges to student accounts.
The University of Oklahoma

BURSAR SERVICES

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.

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. When 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 the enrollee the opportunity to receive any scholarships that are offered to veterans, military spouses and/or military dependents. Find steps to ensure receipt of VA benefits each semester in a timely manner at veterans.ou.edu or call (405) 325-4308. 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

OU’s Office of International Student Services (ISS) should be the first point of contact for international students. They are a federally designated office for managing visa statuses and maintaining the Student and Exchange Visitor Information System (SEVIS) compliance for OU. ISS provides services to the OU international community, which include immigration advising for international students and campus departments, short-term employment authorization advising for qualifying students, extensions of stay, dependent immigration advising, campus outreach programs and more. 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 of their enrollment. For more information visit ou.edu/cis/iss or contact ISS at (405) 325-3337.

International Student Health Insurance

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 has a complete, well-staffed health service on campus, and students are urged to use its facilities at the reduced rates it charges. 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 the student’s spouse and children.

United World College Scholars Program. OU is a four-time winner of the Davis Cup, awarded annually for the largest freshman class of UWC students in the United States, and remains the first public university ever to win the Davis Cup. OU UWC Scholars Program is now the largest program of its kind in the United States. The university is proud to partner with the Davis UWC Scholars Program and to provide an excellent undergraduate experience for all UWC graduates.

International currency exchange process:

Call (405) 325-3121 or email bursar@ou.edu to initiate your exchange request. We will find the most current exchange rate information for your home country. We will provide you with the appropriate form to give to your bank.

Wire-transfers should be sent to the university for the amount of tuition, fees and housing (when living on campus).

Please email bursar@ou.edu for wire transfer payment assistance.
Concurrent Enrollment (CE)

A concurrent enrollment (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 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:**

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Summer Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>JULY 1</td>
<td>NOV. 1</td>
<td>APRIL 1</td>
</tr>
</tbody>
</table>

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. The borrower must accept the loan award on their OU-FAN within the money tab at one.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 can be 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 of Oklahoma.
• Cannot be the 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 MasterCard 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.

<table>
<thead>
<tr>
<th>Student</th>
<th>Graduation date + six months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clark</td>
<td></td>
</tr>
<tr>
<td>General</td>
<td></td>
</tr>
<tr>
<td>Kaiser</td>
<td></td>
</tr>
<tr>
<td>Lew Wentz</td>
<td></td>
</tr>
<tr>
<td>Perkins</td>
<td>Graduation date + nine months</td>
</tr>
<tr>
<td>Retention</td>
<td>Graduation date + six months</td>
</tr>
<tr>
<td>Robey</td>
<td>Graduation date + six months</td>
</tr>
<tr>
<td>Sells</td>
<td></td>
</tr>
</tbody>
</table>

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 more 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 loan holder (when 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.

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

## 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 they designate. To set up eRefund information, use the following steps:

- Log in to [one.ou.edu](http://one.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 [one.ou.edu](http://one.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 [one.ou.edu](http://one.ou.edu).
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:

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health and Wellness</strong></td>
<td>Supports access to the services at Goddard Health Center.</td>
</tr>
<tr>
<td><strong>Academic Advising</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Academic Records Service</strong></td>
<td>Supports the costs of no-charge transcripts, diplomas, class schedule changes, commencement activities and other academic records services for the life of each student.</td>
</tr>
<tr>
<td><strong>Cultural and Recreation Service</strong></td>
<td>Supports university recreational improvements, equipment and intramurals.</td>
</tr>
<tr>
<td><strong>International Student Maintenance</strong></td>
<td>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.</td>
</tr>
</tbody>
</table>

Specific per-credit-hour fees

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>College Technology Services</strong></td>
<td>Supports the enhancement of instructional technology in each college. This includes student computing labs, classroom technology and technical support for students.</td>
</tr>
<tr>
<td><strong>Academic Excellence</strong> (by admit year)</td>
<td>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.</td>
</tr>
<tr>
<td><strong>College Program</strong></td>
<td>Supports technology and enrichment for colleges of classes the student is enrolled in for the current semester.</td>
</tr>
<tr>
<td><strong>Course Specific</strong></td>
<td>Supports specific course enrollments and is charged by course. Please check the current class schedule for these fees.</td>
</tr>
</tbody>
</table>
**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.

<table>
<thead>
<tr>
<th>Student Facility</th>
<th>Supports the costs of student facilities, including increased maintenance, staffing and operational expenses for Sarkeys Fitness Center and Oklahoma Memorial Union.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Activity</td>
<td>Supports student organizations and services, counseling and testing, student media, career services, and campus facilities.</td>
</tr>
<tr>
<td>Library Excellence</td>
<td>Supports library staffing, acquisitions of books and documents, subscriptions to scholarly journals, and traditional as well as electronic access to books and journals.</td>
</tr>
<tr>
<td>Academic Facility and Life Safety</td>
<td>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.</td>
</tr>
<tr>
<td>Academic Excellence</td>
<td>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.</td>
</tr>
<tr>
<td>Security Services</td>
<td>Supports the costs of student-related security services on campus. These services include improving campus lighting, emergency phones, and enhancing police and security services.</td>
</tr>
<tr>
<td>Transit</td>
<td>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.</td>
</tr>
<tr>
<td>Special Event</td>
<td>Supports the costs of visits by noted speakers and lecturers from many fields as well as various programs and conferences.</td>
</tr>
<tr>
<td>Student Assessment</td>
<td>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.</td>
</tr>
<tr>
<td>Connectivity</td>
<td>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.</td>
</tr>
<tr>
<td>International Student Services</td>
<td>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.</td>
</tr>
</tbody>
</table>
Meet the Bursar

The bursar at the University of Oklahoma is Kathleen Schmidt. Schmidt has been working for the university for 42 years, providing her with a breadth of knowledge regarding the campus as a whole and Bursar Services especially. Beyond knowledge from the administrative perspective, Schmidt has also experienced student life here on campus. As a student she worked in Couch Cafeteria and tutored student-athletes while earning her degree. She married an OU graduate and their three children are third-generation Sooner graduates, thus attaining the parental perspective as well.

Schmidt is dedicated to providing succor and support to students and parents alike as they transition through their college years. Beyond providing help with their financial concerns, she loves sharing more entertaining aspects of joining the OU community. Two of her favorite recommendations for a new member of the Sooner Family are: 1) attend the OU-Texas football game and 2) visit the Medieval Fair at least once during their time here. Schmidt says, "These are truly unforgettable experiences!"

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

Booklet Design: Kathryn Wiyninger

Other Contributors: Amy Davenport • Mackenzie Grover • Larry Hayes • Vianne Hinsdale • Trish Koonce • Angie Riddle • Kathleen Schmidt • Jessica Schwager • Jenny Winters

Connect with us:

- bursar.ou.edu
- (405) 325-3121
- bursar@ou.edu
- @OUBursar
- 1000 Asp Ave., Room 105
- Norman, OK 73019-4071
- Monday through Friday
- 8 a.m. to 5 p.m.

An electronic version of this booklet is available at bursar.ou.edu.