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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. The office posts charges and credits, disburse financial aid, receives payments, and issues eBills for students accounts. Additional services include: 1098T tax forms, account itemizations, third-party billing, Perkins and institutional loan management, and military payment processing. This publication is intended to explain some basic aspects of the student financial account with the university.

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

Your eBill and Online Payment

Bursar Services 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.

The student eBill is posted on oZONE.ou.edu. The student needs his/her student user name and password to access the pay page. Only the student can authorize user(s) to access his/her Bursar account to make payment. Authorized user(s) will receive two email confirmations: 1) notification of their user name, and 2) an email containing a temporary password. When an authorized user has accessed the account, he/she will use the Bill Pay link, under Authorized User Bill Pay, to make payments. The student may authorize as many users as he/she wishes. Each user has access to view their own activity only. Authorizing user(s) access to pay will not give them access to the student’s enrollment, grades or transcript information.
Student: Gain easy access to your student Bursar account on the web. Go to oZONE.ou.edu, enter your OU Net ID and password.

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

Pay Online: From the home page in oZONE.ou.edu simply click on the Bill Pay link to pay by check, credit or debit card. A convenience fee is added to each credit/debit card transaction. This payment will post to your account immediately.

Setting Up Parent/Authorized User: From the oZONE home page click on Bill Pay. Click on “Authorized Users” and then click “Add Authorized User” to grant access to your account. Enter the parent/user email address. The parent/user will receive two emails confirming access authorization and log-in instructions. Afterwards, email notifications are sent when a new eBill is ready for viewing. Please note: the email address that student enters sets the user contact information.

Parent/Authorized User: Only the student can provide access to his/her Bursar account and online pay.

Online eBill: When a parent/user is set up, he/she will receive a monthly email notification when a new eBill is ready to be viewed. To view the eBill, follow the instructions in the email.

Authorized users access their student’s account on oZONE.ou.edu by clicking Bill Pay, under the Authorized User Bill Pay header, pictured in the example below.

Authorized User Bill Pay
Parents log in to Bill Pay with your email and password to pay outstanding balances. Parent, guardians or employers require student permission to access a student’s account.

Pay Online: When successfully logged in, simply choose a payment option and make a payment. OU accepts AMEX, Discover, MasterCard, and Visa credit card payments only on oZONE.ou.edu. A convenience fee is added to each credit card transaction.
### 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>8/31/2015</td>
<td>Fall 2015</td>
<td>09/21/2015</td>
<td>$9,512.75</td>
</tr>
</tbody>
</table>

**Student Name**

**Billing Address**

**City, State and Zip**

**Account ID: XXX-XX-XXXX**

---

**Charges**

- Athletic Charges: 230.00
- Department Charges: 240.00
- Enrollment Commitment: 75.00
- Housing: 4,725.75
- Mandatory/Course Related Fees: 2,928.00
- Tuition: 2,064.00

**Credits/Anticipated Credits**

- Cash, Check, Credit Card: 500.00
- Deposit: 250.00

**Total Charges:** $10,262.75

**Total Credits/Anticipated Credits:** $750.00

---

#### Other Term(s) Balance

<table>
<thead>
<tr>
<th>Current Term Balance</th>
<th>Total Amount Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>$9,512.75</td>
<td>$9,512.75</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% service charge with an effective APR of 18% 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% toward all current term charges and 100% of all other remaining prior term charges. All tuition and fees must be paid by the end of the current term. If not, a $50 late penalty will be charged to the account. Please include your ID number on your payment to ensure proper posting. Please log in to oZONE.ou.edu and select the Money tab to view detailed account information.

In compliance with Public Law 93-280 Family Educational Rights and Privacy Act of 1974, this document is provided to you for accounting purposes only. The law prohibits access to this information by any other party without written consent of the student concerned.
Account Activity shows detailed transactions in real-time. Course specific fees and charges not related to enrollment will be identified by department. For questions about a specific charge, use our Reference Guide found on pages 12 and 13 to contact the appropriate department.

Dollar amounts are subject to change. Figures used for example only.

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
<th>Date</th>
<th>Amount(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACH Refund</td>
<td>RFDD</td>
<td>23-AUG-2015</td>
<td>1,569.50</td>
</tr>
<tr>
<td>Cherokee Nation of OK</td>
<td>1SCH</td>
<td>22-AUG-2015</td>
<td>-2,000.00</td>
</tr>
<tr>
<td>Federal Direct Sub Loan</td>
<td>DF60</td>
<td>03-AUG-2015</td>
<td>-2,721.00</td>
</tr>
<tr>
<td>WW Dixon Morris Mem Scho</td>
<td>R653</td>
<td>03-AUG-2015</td>
<td>-500.00</td>
</tr>
<tr>
<td>Wayne T_LaFauwn Biddle SHS</td>
<td>KD02</td>
<td>03-AUG-2015</td>
<td>-350.00</td>
</tr>
<tr>
<td>Oklahoma RTW</td>
<td>WD07</td>
<td>02-AUG-2015</td>
<td>-1,000.00</td>
</tr>
<tr>
<td>Tuition-Norman UG Resident</td>
<td>TNUR</td>
<td>01-AUG-2015</td>
<td>2,064.00</td>
</tr>
<tr>
<td>EE Program Fee</td>
<td>TF63</td>
<td>01-AUG-2015</td>
<td>54.00</td>
</tr>
<tr>
<td>A&amp;S Program Fee</td>
<td>TF58</td>
<td>01-AUG-2015</td>
<td>92.75</td>
</tr>
<tr>
<td>Arch Program Fee</td>
<td>TF58</td>
<td>01-AUG-2015</td>
<td>58.00</td>
</tr>
<tr>
<td>E_E Tech Fee</td>
<td>TF41</td>
<td>01-AUG-2015</td>
<td>120.00</td>
</tr>
<tr>
<td>A&amp;S Tech Fee</td>
<td>TF23</td>
<td>01-AUG-2015</td>
<td>35.00</td>
</tr>
<tr>
<td>Arch Tech Fee</td>
<td>TF21</td>
<td>01-AUG-2015</td>
<td>112.00</td>
</tr>
<tr>
<td>Fees- Norman UG Semesterly</td>
<td>FNUS</td>
<td>01-AUG-2015</td>
<td>126.50</td>
</tr>
<tr>
<td>Fees- Norman UG Hourly</td>
<td>FNUH</td>
<td>01-AUG-2015</td>
<td>1,656.75</td>
</tr>
<tr>
<td>Fees- Academic Excellence 2012</td>
<td>FN12</td>
<td>01-AUG-2015</td>
<td>682.50</td>
</tr>
</tbody>
</table>

**Term Balance:** $0.00

Please note: the online eBill is a snapshot of the student’s account taken at a specific point in time. Account Activity displays real-time information. There may be instances when the information will differ.
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 to the right, in order to complete processing:

<table>
<thead>
<tr>
<th>Student Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student University ID Number</td>
</tr>
<tr>
<td>Semester and/or Duration of the Contract</td>
</tr>
<tr>
<td>Charges the Sponsor Agrees to Pay</td>
</tr>
<tr>
<td>Billing Address</td>
</tr>
<tr>
<td>Sponsor Contact Name and Phone Number</td>
</tr>
</tbody>
</table>

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

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

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

Please note: when payment is remitted directly to student, he/she will be responsible for payment of the amount owed. Payment of all charges is the student’s responsibility.
Payment, Due Date and Service Charges

All charges are due the first month after they are billed. Paying in full by the first due date ensures that you pay no additional service charges or late fees. The university does provide a Tuition Payment Plan (TPP) for eligible students. Participation in TPP is limited to currently enrolled students for the semester in progress, including Summer Session. Participation in the plan requires no application. To participate, pay the percentage (listed below) of your total charges by the due date. Payments are due on the 21st of each month. College of Continuing Education charges are excluded from the payment plan. Students receiving financial aid are required to apply all of their financial aid to their account.

All unpaid balances are subject to a 1.5% service charge assessed on the 22nd of each month. The following percentages are used to calculate the minimum payment due so that all charges are paid in full by the end of the semester. Figures used for example only:

**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>
<tr>
<td>beginning balance $5000</td>
<td>balance due $3806.25</td>
<td>balance due $2588.44</td>
<td>balance due $1313.63</td>
</tr>
<tr>
<td>due &amp; paid $1250</td>
<td>due &amp; paid $1256.06</td>
<td>due &amp; paid $1294.22</td>
<td>due &amp; paid $1313.63</td>
</tr>
<tr>
<td>1.5% of unpaid balance $56.25</td>
<td>1.5% of unpaid balance $38.25</td>
<td>1.5% of unpaid balance $19.41</td>
<td>PAID IN FULL</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>

If the student is not current with the payment plan: Registration, Transcript and Graduation holds may be placed on the account. A $50 late penalty is added at the end of the semester if all current tuition and fees are not paid in full. Please note that service charges are assessed on all unpaid accounts (student, former student, faculty, staff, etc.) until the account is paid in full.

Please note: Students with unpaid tuition may continue to attend classes through the last day of finals. All service charges and penalties will be added, enrollment for future semesters will not be allowed, and record of grades and transcripts will 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. Bursar Services cannot extend the payment due dates. Past-due accounts will be subject to collection and collection fees.
Currency, Check and Credit Cards

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. Check payments should be made payable to The University of Oklahoma and include the student’s name and nine-digit OU ID number to ensure proper posting. If this information is not included, the check may be returned to the sender. Postdated checks are not accepted. Any check returned for insufficient funds, will be assessed a $25 service fee. OU accepts AMEX, Discover, MasterCard and Visa credit card payments only on oZONE.ou.edu. A convenience fee is added to each credit card transaction.

Other Payments

529 PLANS

A 529 Plan is an education savings plan operated by a state or educational institution designed to help families set aside funds for future college costs. It is named after Section 529 of the Internal Revenue Code, which defines these types of savings plans. A 529 Plan can be used to meet costs of qualified colleges nationwide. In most plans, the student’s choice of school is not affected by the state his/her 529 savings plan is from. A parent can be a California resident, invest in a 529 plan and send his/her student to college in Oklahoma.

Payments from 529 plans are received as paper checks that are subsequently posted. When remitting your payment, please be sure to include the student’s nine-digit OU ID number to ensure posting accuracy. For questions about 529 Plans, call Bursar Services at (405) 325-3121.

PRIVATE SCHOLARSHIPS

Mail your private scholarships to: Financial Aid Services, 1000 Asp Ave., Rm. 216, or Bursar Services, 1000 Asp Ave., Rm. 105, Norman, OK 73019-4071. Each scholarship should have a letter accompanying the funds with specific posting instructions including but not limited to: Student Name and ID number, which charges are payable on the student account and refund (if any) availability. Private scholarships will be reflected on the student’s financial aid award package from the University of Oklahoma. For more information, call Bursar Services at (405) 325-3121.

WAIVERS

Resident tuition waivers are used to reduce a student’s resident tuition charges up to the total waiver amount awarded for each semester. Non-Resident tuition waivers are used to reduce a student’s non-resident charges up to the total waiver amount awarded for each
semester. Tuition waivers cannot be used to pay other charges on a student’s account. Tuition waivers cannot be converted into cash or held for a future academic year. It is the student’s responsibility to verify that financial aid has been applied to his/her account prior to the payment due dates to avoid service charges or other university sanctions.

**Dependent Child Tuition Waiver Program** - The OU Board of Regents has approved a tuition waiver for dependent children of University of Oklahoma employees. The waiver covers the cost of resident tuition, excluding fees, for full-time dependent undergraduate students of faculty/staff. The student must be 26 years or younger seeking his/her first degree and properly enrolled as a dependent in the university’s comprehensive benefits pay plan. This waiver is part of the student’s financial aid award package.

**OVER-AWARDS**

In the event of an over-award of financial aid, it may be necessary for Financial Aid Services to reduce a portion of your financial aid package. An over-award occurs when more funds are awarded to a student than federal regulations allow. Over-awards may occur for the following reasons:

1. Financial Aid Services has been notified of additional resources that were not listed on your original OU-FAN. Resources include but are not limited to: scholarships and tuition waivers (this includes cash scholarships and waivers offered by university departments), private scholarships, grants, loans and other types of educational benefits.

2. If no additional resources have been received, the over-award may be a result of an adjustment in your cost of attendance.

Please contact Financial Aid Services directly at (405) 325-4521, with any questions concerning over-awards.

**Understanding Your Charges**

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 and mandatory fees, enrollment fees and their rates, please visit [ou.edu/bursar](http://ou.edu/bursar). If applicable, additional course charges are listed in the current class schedule. A student’s total registration charges may be found by going to [oZONE.ou.edu](http://oZONE.ou.edu).
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 on 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.

Full-time undergraduate students who pay the flat rate and take fewer than 15 hours per semester may be able 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 undergraduates during the summer semester to be eligible to receive reduced charges for banked hours. Banked hours cannot be converted into cash or held for a future academic year. Visit ou.edu/bursar for complete details.

Students with extenuating circumstances may complete a flat-rate appeal form to submit 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. The decision of the committee is final and not subject to further appeal. Students must complete and file the appeal form with supporting documentation by the last day of classes during the current semester. THERE ARE NO RETRO ACTIVE APPEALS. The Flat-Rate Appeal form is available at ou.edu/content/bursar/resources/forms.html. Please note if an appeal is granted, the student account will be adjusted to reflect per-credit-hour charges.

A special WORK ASSISTANCE TUITION WAIVER has been established by OU President David Boren to address the financial needs of students who work 25+ hours per week during the academic year. When a student receives the scholarship, he/she will be required to enroll in 15 hours a semester and meet specific GPA requirements. A separate application is required. Deadlines to apply for the tuition waiver are in late December and May. For more information on the tuition waiver and the application (found in oZONE), visit ou.edu/scholarships or email scholarships@ou.edu.
Concurrent Enrollment (CE)

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

Eligible Oklahoma high school seniors will receive a tuition waiver for up to 6 credit hours (non-resident students and Oklahoma high school juniors are not eligible for this waiver). There are no family income levels to qualify. The waiver does not cover other mandatory fees (activity fees, facility fees, library fees, technology fees, etc.) or the cost of books.

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

**Application Deadlines:**

<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.
Reference Guide

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

- **Academic Records**, Buchanan Hall, Room 330, 325-4147, enrollment verification, transcript requests, addresses for and mailing of student grade reports.

- **Admissions Office**, Buchanan Hall, Room 127, 325-2251, admission to the university and changes in resident status.

- **Athletics Ticket Office**, Gaylord Family Oklahoma Memorial Stadium, 325-2424, purchase of tickets to athletics events.

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

- **Bursar Services**, Buchanan Hall, Room 105, 325-3121, central billing office, payroll distribution, scholarship and financial aid disbursement, student loan repayment.

- **College of Continuing Education (CCE)**, charges for all CCE activities that include Independent Study, 325-1921; CLEP, correspondence courses, PSAT and ACT prep, 325-1208; general number, 325-4414.

- **University Counseling Center**, 620 Elm Ave., Goddard Health Center, Room 201, 325-2911, counseling, psychiatric services, Employee Assistance Program, consultation, career counseling, psychological testing, and national standardized tests.

- **Disability Resource Center**, 325-3852 or TDD line 325-4173, Goddard Health Center, Room 166.

- **Financial Aid Services**, Buchanan Hall, Room 216, 325-4521, application and eligibility for financial aid.

- **Financial Education Services**, 334 Cate Center Drive, Building 4, Room 360, 325-4183, complimentary personal financial counseling and resources.

- **Goddard Health Center**, 620 Elm, 325-4611, health services including physician appointments, nurse assessments, pharmacy, X-ray, lab services, physical therapy and health education.

- **Graduate College**, Robertson Hall, Room 213, 325-3811, application to graduate programs.

- **Graduation Office**, Wagner Hall, Room 203, 325-0841, graduation applications and mailing of diplomas. 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, meal plan changes, and student ID cards.

- **Information Technology Service Center**, Felgar Hall, Room 300, 325-4357, information about university computing and printing charges.

- **International Student Services (OU ISS)**, Hester Hall, Room 144, 325-3337, helps international students with faculty and staff, community members, U.S. federal officials, and a variety of government agencies.
(Please note: not all departments listed put charges on student accounts.)


- **One 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 One Card.

- **OU Cares**, 334 Cate Center Drive, Building 4, Suite 310, 325-8103 or 325-6794, helping students improve GPA and study skills, choose a major, plan for graduation and overcome personal challenges to their success at OU.

- **OU Police Department (OUPD)**, for emergencies dial 911. Within the campus radius, your call is answered by OUPD. For non-emergencies, 325-2864.

- **Parking and Transit Services**, 1107 Elm Ave., Stubbeman Place, 325-3311, parking violations, parking permits and CART bus passes.

- **Payroll Distribution**, 1000 Asp Ave., Buchanan Hall, Room 105, 325-1789, distribution of university payroll checks and sign up for automatic payroll deposit. This office is part of Bursar Services.

- **Registration**, Buchanan Hall, Room 230, 325-3572, enrollment, enrollment changes (add-drops), late enrollment charges, withdrawal percentages, cancellation of enrollment before the beginning of the semester, withdrawals from enrollment, etc.

- **Student Conduct Office**, Walker Center, Room 210W, 325-1540, Housing disciplinary citations and student conduct citations.

- **Student Health Plan Office**, Nuclear Engineering Lab, Room 244, 325-2961, inquiries and enrollment for OU student insurance. Insurance for international students is mandatory. Information available at ou.edu/ohr/shp.

- **Student Life**, Oklahoma Memorial Union, Room 370, 325-3163 or 325-6873, provides special services and information to international students, minority students, adult students, campus activities and student organizations, and manages the Women’s Outreach Center.

- **Student Loan Services**, Buchanan Hall, Room 208, 325-5876, manages Perkins loans, institutional loans and consolidation information for these loans. This office is part of Bursar Services.

- **United World College Scholars Program**, Cate 4, Room 333, 325-1221, recruits UWC graduates and coordinates their scholarship program on campus. Scholarships for UWC enrolled students funded by Davis UWC Scholars Program (private endowment) and OU.

- **Veteran Student Services**, Buchanan Hall, Room 330, 325-4308, helps student veterans and service members achieve academic excellence and personal success.
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>Health and Wellness Center</th>
<th>Supports access to the services at Goddard Health Center.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Advising</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>Academic Records Service</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>Cultural and Recreation Service</td>
<td>Supports recreational improvements, equipment and intramurals.</td>
</tr>
<tr>
<td>International Student Maintenance</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. (Charged to international students only.)</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>College Technology Services</th>
<th>Supports the enhancement of instructional technology in each college. This includes student computing labs, classroom technology and technical support for students.</th>
</tr>
</thead>
<tbody>
<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. (Academic Excellence is charged by credit hour and by flat-rate.)</td>
</tr>
<tr>
<td>Course Specific</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>Fee Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Facility</strong></td>
<td>Supports the costs of student facilities, including increased maintenance, staffing and operational expenses for Huston Huffman Fitness Center and Oklahoma Memorial Union.</td>
</tr>
<tr>
<td><strong>Student Activity</strong></td>
<td>Supports student organizations and services, counseling and testing, student media, career services, and campus facilities.</td>
</tr>
<tr>
<td><strong>Library Excellence</strong></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><strong>Academic Facility and Life Safety</strong></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><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>Academic Excellence</strong></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. (Academic Excellence is charged by credit hour and by flat-rate.)</td>
</tr>
<tr>
<td><strong>Security Services</strong></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><strong>Transit</strong></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><strong>Special Event</strong></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><strong>Student Assessment</strong></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><strong>Education Network Connectivity</strong></td>
<td>Supports the operations and maintenance of university computer network services. Services include: student help center, software licenses, lab printing services, off-campus access to online student services and course information, the official student portal, computer security services and email.</td>
</tr>
<tr>
<td><strong>International Student Services</strong></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>
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.
The university offers eRefund as a way to process a student’s credits against institutional Bursar account charges (with proper authorization) and automatically refund any remainder to the checking or savings account he/she designates. To set up eRefund information, use the following steps:

1. Log in to oZONE.ou.edu
2. Select Pay Bill
3. Select the eRefund tab at the top of the page
4. Enter bank account information

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.

Reporting to IRS

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

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

Student Address Maintenance

Registration stores five addresses for each enrolled student. Each of these addresses may take priority, depending on the nature of the communication. The student is responsible for the update of each address online at oZONE.ou.edu.

- Mailing Address
- Permanent Home Address
- Parent Address
- Billing Address
- 1098T Mailing Address
International Students

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

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

United World College Scholars Program recruits UWC graduates and coordinates their scholarship program on campus. Scholarships for UWC enrolled students are funded by Davis UWC Scholars Program (private endowment) and OU. More than 130 UWC scholars are currently enrolled at OU, representing over 60 nationalities. OU became the first public university to win the Davis Cup in 2013 for the enrollment of 45 new UWC freshmen, setting a DUWCSP record. In fall 2014, OU broke its own record and claimed the Davis Cup for a second straight year.

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

International Currency Exchange Process:

1. Call (405) 325-3121 or email bursar@ou.edu to initiate your exchange request.
2. We will find the most current exchange rate information for your home country.
3. 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 (if living on campus). Overpayments exceeding $2,000 are returned to the sender.
Student Loan Repayment

Student Loan Services (SLS) manages Perkins and 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.

Your Rights and Responsibilities

Your **RIGHTS** as a borrower:

- You are entitled to receive exit counseling to help you understand your repayment obligation. Your loan is still due without exit counseling.
- You are entitled to a repayment schedule.
- You have the right to prepay without any penalty.

Your **RESPONSIBILITIES** as a borrower:

- You must provide information about changes in your current name, address and phone number.
- You must provide enrollment verification when: 1) enrolled at a different institution/school; 2) when you graduate; or 3) your enrollment drops below half time.
- You must participate in exit counseling.
- You must repay your student loans.
- You must continue to pay the regular payments when you apply for a deferment or forbearance until your request has been granted.
Loan Repayment Terms

When the borrower graduates or drops below half-time enrollment, his/her loan begins the repayment process. To review loan information, visit: ECSI.net.

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>Name</th>
<th>Graduation + Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLARK</td>
<td>GRADUATION + 6 MONTHS</td>
</tr>
<tr>
<td>KAISER</td>
<td>GRADUATION + 6 MONTHS</td>
</tr>
<tr>
<td>GENERAL</td>
<td>GRADUATION + 6 MONTHS</td>
</tr>
<tr>
<td>LEW WENTZ</td>
<td>GRADUATION + 6 MONTHS</td>
</tr>
<tr>
<td>PERKINS</td>
<td>GRADUATION + 9 MONTHS</td>
</tr>
<tr>
<td>RETENTION</td>
<td>GRADUATION + 6 MONTHS</td>
</tr>
<tr>
<td>ROBEY</td>
<td>GRADUATION + 6 MONTHS</td>
</tr>
<tr>
<td>SELLS</td>
<td>GRADUATION + 6 MONTHS</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.

Loan payments are due on the first day of each month.

Monthly payment amount depends on the amount borrowed.

The repayment period may not exceed 10 years.

Non-receipt of statements is not a valid defense for nonpayment. It is the responsibility of the borrower to repay the loan.
Loan Payment Options:

1. **Automatic Bill Payment** features include:
   - Free Electronic Fund Transfer (EFT) service
   - Never miss a payment
   - No more check writing
   - Withdrawn from your account the same time each month
   - Payment posted to your loan immediately

   Go to [ou.edu/content/bursar/forms.html](http://ou.edu/content/bursar/forms.html) to access the SLS ACH application form. Return the completed application with a cancelled check. We mail a letter confirming the request. Please allow 10 days for receipt and processing.

2. **Cash, Check or Money Order**
   - Mail in and/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 check or money order as it appears in OU record
   - If nine-digit Sooner ID number is known, write it on the face of the check or money order

3. **Payment by Phone** *(405) 325-5876*
   - Credit card (AMEX, DISCOVER, MC, and VISA) 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.
## Types of Loans

**PERKINS** - The Perkins loan is a federally mandated loan with a current interest rate of 5 percent. The loan is subject to the following provisions:

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CANCELLATION:</td>
<td>Borrower may qualify for cancellation if he/she is employed in sectors of the workforce that provide certain community services. Please contact our office to receive detailed information regarding professions. A link to the cancellation form may be found at <a href="http://ou.edu/content/bursar/forms.html">ou.edu/content/bursar/forms.html</a></td>
</tr>
<tr>
<td>DEFERMENT:</td>
<td>Borrower may defer loan if he/she is enrolled at least half time in an eligible school, seeking employment or experiencing an economic hardship. A link to the deferment form may be found at <a href="http://ou.edu/content/bursar/forms.html">ou.edu/content/bursar/forms.html</a></td>
</tr>
<tr>
<td>FORBEARANCE:</td>
<td>Borrower may apply for temporary postponement of payment if he/she is experiencing economic hardship, poor health or other acceptable reasons. A link to the forbearance form may be found at <a href="http://ou.edu/content/bursar/forms.html">ou.edu/content/bursar/forms.html</a>. For further information, please contact SLS at (405) 325-5876.</td>
</tr>
<tr>
<td>CONSOLIDATION:</td>
<td>Consolidation is a way to bundle student loans into one new consolidation loan, reducing the number of monthly bills and possibly lowering monthly payments. In the case of federal loans, consolidation gives the borrower the opportunity to lock in a fixed interest rate. Student loans eligible for consolidation include: Federal Stafford, Federal Direct, Federal PLUS, Federal SLS, Federal Perkins, Health Professional Student (HPSL), and Nursing School loans (NSL). To consolidate federal student loan(s) visit the Direct Consolidation Loans website at <a href="http://loanconsolidation.ed.gov">loanconsolidation.ed.gov</a></td>
</tr>
</tbody>
</table>
INSTITUTIONAL - Clark, General, Kaiser, Lew Wentz, Retention, Robey, and Sells

Borrower may defer institutional loans if he/she is still attending school at least half time. For further information, please contact Student Loan Services at (405) 325-5876.

Borrower may be able to consolidate his/her institutional loans, but these loans must be consolidated through a private lender.

Continue making monthly loan payments to current loan holder (if required to do so) until receipt of written notification that loan has been successfully consolidated.

Credit Bureaus

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.

<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</td>
<td>PO Box 2002</td>
<td>PO Box 740241</td>
</tr>
<tr>
<td>Springfield, PA</td>
<td>Allen, TX</td>
<td>Atlanta, GA</td>
</tr>
<tr>
<td>19064-0390</td>
<td>75013</td>
<td>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>

For any questions or concerns about loan payment history, please contact SLS at (405) 325-5876.

Collections

The University of Oklahoma contracts with several national collection agencies to collect severely past-due student loans. If loan is seriously past due, it will be accelerated and placed with one of our collection agencies. 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.

Within two weeks of placement, borrower will be contacted directly by the collection agency. It is in his/her best interest to contact the agency as soon as possible to resolve the delinquency of the loan. For a list of our current agencies, please contact SLS at (405) 325-5876.
A Letter from the Bursar

Greetings from Bursar Services! This year marks my 40th year with OU. I have worked in various departments across the university, including Housing and Food Services and the OU Alumni Association. The majority of my tenure has been with Bursar Services. Bursar Services handle all aspects of campus billing, including tuition, fees, parking and on-campus room and board. We also coordinate the posting of financial aid, tuition credits, scholarships and refunds.

We realize that as a young adult, managing and overseeing your financial account may seem daunting and overwhelming. This is why our staff of friendly, seasoned professionals is available to answer any questions you may have. Your college education is not limited to your in-class experience, it is also about learning to become an independent adult. This booklet is designed to be a source of information about fees, billing calendars, payment options, federal and state regulations and more that can help you stay in good financial standing with the University of Oklahoma. Bursar Services is committed to helping you understand your student financial account and providing assistance as needed.

KATHLEEN SCHMIDT
Bursar
Enrollment and Student Financial Services
OU Class of 1973

The perfect gift for:
- Future OU students
- Current OU students
- Sooner-bound Texans
- OU graduate students

ou.edu/bursar/ougiftcard