Authorize parents and any additional users you choose to pay on your student account.

Sign up for eRefund and receive eligible refunds directly to the bank account of your choice.

Charges and credits incurred during the month are billed on the last day of every month.

eyNotification of your student eBill is sent to you and your authorized users the first day of every month.

Pay online with an eCheck or credit card. Monthly due date is the 21st.

This book belongs to:

The University of Oklahoma is an equal opportunity institution. www.ou.edu/eoo
Meet the Bursar
Kathleen Schmidt

Kathleen Schmidt has been in higher education administration for nearly four decades and all at the University of Oklahoma! Her first administrative role was Manager of Student Operations in Bursar Services. She helped student accounting transition from a time-consuming paper process to today’s internet processing. As Assistant Bursar she served on the leadership team for a new student information system, not only as team lead for student accounting but also as a trusted advisor to other departments that would be coordinating charges to student accounts. Her contributions to the successful implementation of the new student information system led to her appointment as the first female Bursar of the University since its foundation.
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Introduction

A financial obligation is incurred with the University at the time a student enrolls. Bursar Services is the centralized billing and collection point for student accounts. The office posts charges and credits, disburses 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 your financial account with the University.

Your eBill and Online Payment

Bursar Services provides monthly eBills the first business day 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 when the new eBill is ready to view for payment. Payment of all charges is the student’s responsibility.

Your eBill is posted on oZONE.ou.edu. You need your student user name and password to access the pay page. The student can authorize user(s) to access their 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. Once an authorized user has accessed the account, they use the parent log-in link on the payment page to make payments. Students may authorize as many users as they wish. Each user has access to their own activity only. Authorizing user(s) access to pay will not give them access to enrollment, grades, or transcript information.

Email addresses are maintained for online eBill access for student, parent and authorized users. To access eBill, use the following steps:

Students: Gain easy access to your Bursar’s account on the web. Just go to oZONE.ou.edu, enter your OU user name and password.

Online eBill: You will receive a notification delivered to your OU email address that your monthly statement is ready to be viewed. To view this statement click on the Home tab in oZONE and select the “View and Pay account” link.

Pay Online: From the Money tab in oZONE.ou.edu simply click on the “View and Pay account” link in the “My Bursar Account Channel” to pay by check, credit or debit card. This payment will post to your account immediately.

Setting Up Parents/Authorized Payers: From the main oZONE screen just click on the money tab and select “Set up Parent Access” to grant access to authorized users. Enter your parent’s email address. Now your parent will have access to view your Bursar account, make payments online, and receive email notification when a new eBill is ready to be viewed. You are responsible for setting your parents’ email addresses.

Parents/Authorized Payers: Only the student can provide access to their Bursar account and online pay. Once you have been authorized and accessed the account you will receive email notifications when a new statement is ready to be viewed.

Getting Set Up: First, have the student log into their account at oZONE.ou.edu and follow the directions to add a parent login. Under the “Money” tab click on “Set up Parent Access.” You will be notified by email when your login has been created.

Online eBill: Once you are set up, you will receive monthly email notifications when a new eBill is ready to be viewed. To view the eBill follow the directions in your email.

Pay Online: To pay online by check, debit, or credit card, first go to oZONE.ou.edu and click on “Parents: Bill Pay.” Enter your email address and the password which was assigned you. Once you have successfully logged in simply choose a payment option and make your payment. A convenience fee will be added to each credit card transaction.
Our electronic eBill is easy to read. When you choose to view your eBill you will be presented with an Account Summary Page (see example below). This page presents charges and payments in summary so that you can see total charges, total payments and total amount due. If you prefer to see the detailed transactions, please select Account Activity.

The Account Activity page lists each transaction as a single line item. Course specific fees and charges not related to enrollment will be identified by department. If you have a question about a specific charge, please use our Reference Guide found on pages 14 and 15.
All charges are due the first month after they are billed. Paying in full by the 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 will be 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 that is assessed on the 22nd of each month. For this reason the following percentages are used to calculate the minimum payment due so that all charges will be paid in full by the end of the semester. Figures used are for example only:

### Fall and Spring Semesters

- **1st Month:** 25%
  - balance due $5000
  - 1.5% of unpaid balance $75
  - total due $5075

- **2nd Month:** 33%
  - balance due $3806.25
  - 1.5% of unpaid balance $57.1
  - total due $3863.35

- **3rd Month:** 50%
  - balance due $1924.22
  - 1.5% of unpaid balance $28.83
  - total due $1953.05

- **4th Month:** 100%
  - balance due $0
  - total due $0

### Summer Enrollment

- **1st Month:** 50%
  - balance due $1500
  - 1.5% of unpaid balance $22.5
  - total due $1522.5

- **2nd Month:** 100%
  - balance due $761.25
  - total due $761.25

If the student is not current with the payment plan: Registration, Transcript and Graduation holds may be placed on the account. A $50.00 late penalty will be 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.

**Understanding Your Charges**

Resident tuition charges are paid by all students. Tuition charges are reviewed annually and approved by the Oklahoma State Regents for Higher Education, typically in June, for the upcoming 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 State Regents for Higher Education.

Resident and non-resident tuition for undergraduate students is charged at a flat-rate based upon full-time registration. For a listing of current tuition and mandatory fees, enrollment fees and their rates, please visit 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.

**Currency and Check Requirements**

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 University ID number to ensure proper posting. If this information is not included, a University employee will write it on the check. Postdated checks are not accepted. (Credit card payments are accepted only on oZONE.ou.edu. A convenience fee will be added to each credit card transaction).
Flat-Rate Tuition

In an effort to save students money throughout their OU career and allow them to graduate sooner, a flat “tuition and mandatory fees” rate program (FRTP) was implemented in August 2013. Flat-rate tuition is charged to undergraduate students upon full-time registration. This program allows students to enroll in 12 to 21 hours per semester and pay at a flat rate. The rate used in the example below is calculated from OU’s 2012-2013 academic year credit hour rate of tuition and mandatory fees.

FRTP for 12+ hours of Under Graduate (UG) Enrollment

<table>
<thead>
<tr>
<th>UG Resident Tuition</th>
<th>Mandatory Semester Fees</th>
<th>Mandatory Hourly Fees</th>
<th>UG Non-Resident Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,978.50</td>
<td>$126.50</td>
<td>$1,565.25</td>
<td>$6,094.50</td>
</tr>
</tbody>
</table>

Additional College Computer, Program and Academic Excellence, and Course-related fees assessed. Dollar amounts are subject to change.

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 comprised 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 your appeal is granted, your account will be adjusted to reflect per credit hour charges.

A high school senior is defined as a student who has completed his or her junior year, but has not yet graduated from high school. There are no family income levels to qualify for this waiver. The waiver does not cover other mandatory fees (activity fees, facility fees, library fees, technology fees, etc.) or the cost of books.

Concurrent Enrollment

OU offers a special, discounted fee rate for all concurrent enrollment students (qualified high school students) of $80 per credit hour. Since most OU courses taken through Concurrent Enrollment will be 3 credit hours, total fees for a class are $240.

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). This waiver is provided by the state for up to six credit hours per semester or summer session (excluding courses offered through the College of Continuing Education).

A high school senior is defined as a student who has completed his or her junior year, but has not yet graduated from high school. There are no family income levels to qualify for this waiver. The waiver does not cover other mandatory fees (activity fees, facility fees, library fees, technology fees, etc.) or the cost of books.

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%.

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.
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 State 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 advisors for students. Supports new program initiatives and strategies aimed to increase 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>

*College Technology Services

*Academic Excellence

*Course Specific

* This fee is charged per credit hour, separately from flat-rate fees.

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>
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<th>Student Facility</th>
<th>Supports the costs of student facilities including increased maintenance, staffing, and operational expenses for the Huston Huffman Fitness Center and the Oklahoma Memorial Union.</th>
</tr>
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<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 resident hall improvements to ensure compliance with current fire and personal safety standards.</td>
</tr>
<tr>
<td>College Program</td>
<td>Supports technology and enrichment for colleges of classes the student is enrolled in for the current semester.</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. (Academic Excellence is charged by credit hour and by flat-rate.)</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 renowned 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 State Regents for Higher Education.</td>
</tr>
<tr>
<td>Education Network Connectivity</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>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>
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.

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% 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.

The University has partnered 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 will be held for future charges and no refunds will be given for personal or living expenses.

International Currency Exchange Process:

1. Call Bursar Services at 405.325.3121 to initiate your currency exchange request

2. We will find the most current rate information for your home country

3. We will provide you with the appropriate form to give to your bank

4. Maximum of $15,000.00 USD per enrolled semester

Third-Party Billing

Third-Party Billing is a method for which a company, organization or government agency has established special billing arrangements to cover tuition and mandatory fees for the students that it sponsors.

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 your Third-Party sponsor will be posted to your student account in anticipation of receipt of funds from your sponsor. If payment is not received from the sponsor within 90 days from the billing date, the payment will be reversed from your student account. If payment is remitted directly to the student, he/she will be responsible for payment of the amount owed.

There is no standard contract for Third-Party Billing. A sponsor may simply write a letter stating what they are willing to pay. However, some sponsors may require the use of a special internal contract or form. Regardless of the format, all contracts, forms, and letters must contain the following information in order to complete processing:

1. Student Name
2. Student University ID Number
3. Semester and/or Duration of the Contract
4. Charges the Sponsor Agrees to Pay
5. Billing Address
6. Sponsor Contact Name and Phone Number
If you have a question about an item on your eBill, always contact the appropriate department directly. Please use the Reference Guide below:

- **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.

- **Athletic Ticket Office**, Oklahoma Memorial Stadium, 325-2424, purchase of tickets to athletic events.

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

- **Bursar Services**, Buchanan Hall, Room 105, 325-3121, central billing office.

- **College of Continuing Education (CCE)**, charges for all CCE activities that include Independent Study, 325-1921; CLEP; correspondence courses, PSAT and ACT prep; Advanced Programs, 325-2250; Intersession Courses, 325-2899; and national standardized tests.

- **Counseling and Testing Services**, 620 Elm Avenue, Goddard Health Center, 2nd Floor, 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**, Buchanan Hall, Room 216, 325-4183, free 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**, Roberston 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 University Bookstore, Asp Avenue Parking Facility, 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.

- **College of Liberal Studies**, CCE Administration, Room 26, 325-1016, offering adult and distance education with degree options designed specifically for working adults.

- **One Card Office**, Oklahoma Memorial Union, Room 127, 325-3113, new and replacement ID Cards and Sooner Sense. Lost ID Cards are also returned to this office. To report or claim a lost ID card, contact One Card.

- **OU Cares**, Wagner Hall, Room 213, 325-0841, 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 Avenue, Stubbeman Place, 325-3311, parking violations, parking permits, and CART bus passes.

- **Payroll Distribution**, Buchanan Hall, Room 208, 325-5878, distribution of University payroll checks and sign up for automatic payroll deposit. This office is a part of Bursar Services.

- **Registration**, Buchanan Hall, Room 230, 325-3572, enrollment, enrollment changes (add-drops), late enrollment charges, withdrawal percentages on dropped classes, cancellation of enrollment before the beginning of the semester, withdrawals from enrollment, and Veteran’s benefits and enrollment.

- **Student Conduct Office**, Cate Center, Sanger Center 338, 325-1586, 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 is also 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 returning to school, campus activities, student organizations, and manages the Women’s Outreach Center.

- **Student Loan Services**, Buchanan Hall, Room 208, 325-5876, manages Federal Perkins (NDSL), institutional loans, and student loan consolidation information. This office is part of Bursar Services.
Refunds of Tuition

The Oklahoma State 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 5 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% of the semester are considered to have earned 100% 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.

eRefunds

The University offers eRefunds as a way to process your credits against institutional Bursar account charges (with proper authorization) and refund the remainder automatically, if any, to the checking or savings account you designate. To set up your eRefund information, use the following steps:

1. Log in to oZONE.ou.edu
2. Select the “Pay Bill” icon from the home page
3. Select the eRefund tab at the top of the page
4. Enter your 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 your bank account within two working days.

1098T

Hope and Lifetime Learning Credits

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. (Authorize 1098T access to your authorized users here as well). Electronic 1098T forms are available each year by January 31st.

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

Registration Services stores five addresses for each enrolled student:

1. Mailing Address
2. Permanent Home Address
3. Parent Address
4. Billing Address
5. 1098T Mailing Address

The student is responsible to keep each address up-to-date. Make changes to any of the addresses above online at oZONE.ou.edu.

Waivers and Other Scholarships

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.

Other scholarships awarded by the University and cash scholarships sent to the University from outside sources will be held at Bursar Services. These funds are received throughout the semester and each recipient must check with Bursar Services to verify receipt and posting of these funds.

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.

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 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.

Your Rights and Responsibilities

Your RIGHTS as a borrower:

• You are entitled to receive entrance/exit counseling to help you understand your repayment obligation. Your loan is still due without the entrance/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 you graduate or drop below half-time enrollment, your loan begins the repayment process. To review your loan information, visit: ECSI.net.

• Grace period begins the date of your graduation or the date your enrollment drops below half-time.

<table>
<thead>
<tr>
<th>Name</th>
<th>Graduation + Time</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>
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<tr>
<td>Perkins</td>
<td>Graduation + 9 months</td>
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<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>
<tr>
<td>Wentz</td>
<td>Graduation + 6 months</td>
</tr>
</tbody>
</table>

• Repayment begins when the grace period ends. You will receive your first billing statement the month prior to your first payment due date. The University uses third-party vendor Educational Computer Systems Incorporated (ECSI) for monthly billing statements. Please note: Your 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 ten 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
   • Withheld from your account the same time each month
   • Payment posted to your loan immediately

   Go to ou.edu/content/bursar/forms.html to access the SLS ACH application form. Return your completed application with a cancelled check or deposit slip. You will receive email notification when your request has been processed. Please allow 10 days for receipt and processing.

2. Cash, Check, or Money Order
   • Mail in and/or take to the cashier windows of Buchanan Hall, Room 105
   • 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 you know your Sooner ID number, write it on the face of the check or money order

3. Payment by Phone
   • Credit card (AMEX, DISCOVER, MC, and VISA) payments accepted from 8:00 a.m. to 3:00 p.m.
   • Check by phone (CBP) payments will need your bank routing number and your checking account number. CBP accepted from 8:00 a.m. to 5:00 p.m.
   • Any check returned for insufficient funds (NSF), will be assessed a $25.00 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:

CANCELLATION: You may qualify for cancellation if you are employed in sectors of the workforce that provide certain community services. Please contact our office to receive detailed information regarding your profession. A link to the cancellation form may be found at ou.edu/content/bursar/forms.html.

DEFERMENT: You may defer your loan if you are enrolled at least half-time in an eligible school, seeking employment, or having an economic hardship. A link to the deferment form may be found at: ou.edu/content/bursar/forms.html.

FORBEARANCE: You may apply for temporary postponement of payment if you are experiencing economic hardship, poor health, or other acceptable reasons. A link to the forbearance form may be found at: ou.edu/content/bursar/forms.html. For further information please contact SLS at 405.325.5876.

CONSOLIDATION: Consolidation is a way to bundle your student loans into one new consolidation loan, reducing your number of monthly bills and possibly lowering your monthly payments. In the case of federal loans, consolidation gives you 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 loanconsolidation.ed.gov.

INSTITUTIONAL - Clark, General, Kaiser, Retention, Robey, Sells, Wentz
You may defer your institutional loans if you are still attending school at least half time. For further information please contact SLS at 405.325.5876.
You may be able to consolidate your institutional loans, but these loans must be consolidated through a private lender.
Continue making your monthly loan payment(s) to your current loan holder (if you are required to do so) until you receive written notification that your loan(s) have been successfully consolidated.

Credit Bureaus
All loan activity is reported monthly to three national credit bureaus. To avoid having your loan reported as past due and in default, be certain to make your 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&lt;br&gt;Springfield, PA&lt;br&gt;19064-0390</td>
<td>PO Box 2002&lt;br&gt;Allen, TX&lt;br&gt;75013</td>
<td>PO Box 740241&lt;br&gt;Atlanta, GA&lt;br&gt;30374-0241</td>
</tr>
<tr>
<td>ph: 800.888.4213</td>
<td>ph: 888.397.3742</td>
<td>ph: 800.685.1111</td>
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</tbody>
</table>

If you have any questions or concerns about your 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 your loan is seriously past due, it will be accelerated and placed with one of our collection agencies. A collection fee of 25% to 50% of your past-due balance will be added to your loan at the time of placement. Interest and collection fees will continue to accrue monthly.
Within two weeks of placement, you will be contacted directly by the collection agency. It is in your best interest to contact the agency as soon as possible to resolve the delinquency of your loan. To receive a list of our current agencies, please contact SLS at 405.325.5876.
Hi! I’m Bucky Banks. Join me and Penny Saver in “9 Things” and build your financial plan for now and the future!

Yes! “9 Things” taught Bucky and me how to save money for the things we need and plan for the things we want.

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CRN 34327 UCOL 1022-922

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