Welcome back to the 3rd week of SGN dealing with finances.

Part of preparing to study broad includes making sure that you have planned an appropriate budget for all the expenses you will have while in Oklahoma. These include everything from tuition, to gym fees and several expenses in between. This issue of the Sooner Global Newsletter is designed to help you prepare an appropriate budget, and remind you of all potential expenses you may have while studying at OU.
Tuition and Fees

When you are calculating your academic costs it is important to remember that you will be responsible for paying tuition and fees. Fees include costs to use the campus gymnasium, printing expenses, transit and health service fees and others for services available on campus. To estimate your tuition and fees visit: http://www.ou.edu/go2/home/cost.html.

The OU financial services estimate for tuition and fees is provided below:

<table>
<thead>
<tr>
<th>NonResident</th>
<th>Tuition and Fees</th>
<th>$18,295</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books</td>
<td>$1,030</td>
<td></td>
</tr>
</tbody>
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Scholarship Opportunities

International Student Scholarships

For degree seeking students:
There are several scholarship opportunities for degree seeking exchange students. Find out how to apply and which scholarships you may be eligible for at: http://www.ou.edu/content/ipc/home/left_navigation/ipc_scholarships/international_studentscholarships.html.

Departmental Scholarships

Many departments offer scholarships, assistantships and other funding opportunities for students studying in their disciplines. To find out more about these opportunities visit your academic department’s website at: http://www.ou.edu/content/dam/recruitment/Downloads/DepartmentScholarshipList.pdf.
+ Accommodation Costs

**Housing Costs** *(more information on housing options is available in SGN#)*

1. **On Arrival**: If you choose to arrive before move-in day, you may need to stay in a hotel. For a list of hotels near campus visit: [http://www.visitnorman.com/](http://www.visitnorman.com/).

2. **On Campus**: If you choose to live on campus you will select from residence hall dormitories, or apartment-style living. For costs and availability contact:
   - University of Oklahoma Housing and Food Services
   - [http://www.housing.ou.edu](http://www.housing.ou.edu)
   - Email: housinginfo@ou.edu
   - Phone: 405-325-2511

3. **Off Campus**: Not all students will choose to live on campus; if you prefer to live in an apartment or house around Norman there are many affordable options. You will need to search online for these options.

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**Additional Costs**

When you select your housing remember that many living options on and off-campus will require you to pay for services like cable, internet, water etc. in addition to your monthly rent. We have included a list of possible expenses below to help you prepare for your accommodation expenses. Dormitories typically include these amenities; visit the housing website to see if these additional costs are included.

1. **Lease and Deposit Fees**: Some apartments may require you to pay a deposit or lease fee in addition to your first month’s rent. These fees are typically a percentage of your rent and will vary.
2. **Utilities**: Utility fees include payments for water, gas, and electric services that are supplied to your apartment.
3. **Communication**: Internet, cable and telephone costs are often very important for students. To estimate these costs visit: [www.ww2.cox.com](http://www.ww2.cox.com), [www.att.com](http://www.att.com), and other sites.
4. **Renter’s Insurance**: You may also want to consider acquiring renter’s insurance in the case of a fire, tornado, or other emergency.
Sooner OneCard

The Sooner OneCard is the official identification card for the University of Oklahoma. It controls access to the following:

- on-campus meal plan
- campus libraries
- building access
- facilities entrance (for example, the campus gym and free athletic events)

The OneCard is issued at the OneCard Office in the Oklahoma Memorial Union, room 127. A driver's license, military ID card, or passport must be presented. Student ID cards cost $15 initially, and for each replacement cards. Call the OneCard office for further information at (405) 325-3113. You can put cash on the OneCard by going to the OneCard Office or the Bursar's Office where cash or check are accepted. The Online Card Office at onlinecardoffice.com/ou accepts credit card transactions only.

Banking

Types of Bank Accounts

We recommend that you open a bank account in the US. It is not safe to carry large amounts of cash or to keep cash at your house. A checking account provides a set of numbered checks with your name and address on them. You use these in place of cash and the amount of the check is subtracted from the money you have in your account. It is important to monitor how much money you have in your account. Do not write a check if you do not have enough money in your account to pay for it. The bank will charge a fee. Most checking accounts do not pay interest, and many banks charge a monthly fee. A savings account may pay interest depending upon the amount you maintain in the account and how long you have held the account. Banks vary significantly on their fees, interest rates, and services, so compare several before you choose. The major banks in the Norman area are listed below. Each has branch offices.

Arvest Bank: 355 W Lindsey St.: Phone (405) 677-8711
Bank of Oklahoma: 1251 Alameda St: Phone (405) 272-2548
First Fidelity: 131 East Main Street: Phone (405) 416-2222
MidFirst Bank: 315 West Boyd Street: Phone (405) 943-8002
Republic Bank & Trust: 401 W Main St.:Phone (405) 360-5369

Credit Cards

Credit cards allow you to purchase an item and pay for it later, extending payments over a period of time. You may find it difficult to cash a check or rent a car if you do not have a credit card. Credit cards charge interest and sometimes charge annual fees. When choosing a credit card, look for one with a low interest rate and a low annual fee or no annual fee. Be careful with your credit cards; it is easy to accrue large credit card bills, and with high interest rates you may have a difficult time paying them off.