UNDERGRADUATE
FINANCIAL POLICIES
Effective for the 2016-2017 school year

As is the case with most private institutions, students pay for only part of the total cost of their education. Since Oklahoma Christian University (OC) is a private university, receiving no state support, additional funds are donated by individuals and firms interested in the programs that the university offers.

I. Responsible Party

• If a student is of legal age, he or she is deemed to be the primary party liable for his or her financial obligation.
• It is the student’s responsibility to be familiar with the university’s financial policies.
• It is the student’s responsibility to check their campus email and student box during the school year.
• It is the student’s responsibility to notify Oklahoma Christian if there is a change in the student’s off-campus mailing address.

II. Payment on Account

• Payment in full is due two weeks before the beginning of each semester unless the student has made other Payment Arrangement (listed below).
• Charges may incur throughout the semester. Payment for these charges is due on the last day of the month for which the charge(s) was posted.
• Students may be dropped from classes for non-payment.
• Students will not receive credit for final examinations or graduate until they make satisfactory settlement of their account.
• Transcripts will not be released unless the student’s account is paid in full and all institutional loans are current.
  a. However, while a semester is “in progress,” students with an outstanding balance may receive an official transcript if their student account balance was paid in full prior to the beginning of the current semester.
• Students will not be allowed to progress to the next semester until the previous semester’s charges are paid in full.
• Exceptions must have written approval in advance from the Student Financial Services Office.

III. Service Charges

• There is a monthly service charge of 1.75% of the unpaid balance on all accounts.
• The grace period for all charges is 30 days.

IV. Payment Arrangements

• All students are required to complete an Account Payment Agreement Form before classes begin.
• Payment of expenses may be arranged under one (or a combination) of four payment plans:
  • Plan 1 – Cash – Oklahoma Christian accepts cash, check or money order, electronic checks (also known as ACH transfers), American Express, Discover Card, Visa, and MasterCard.
  • Plan 2 – Installment Payment Plan (IPP) – An interest-free monthly payment plan available through the Student Account Online. The enrollment fee is $50 for undergraduate students for the fall/spring semesters (July 25th through April 25th) and $25 for the summer term (May 1 through July 1).
  • Plan 3 – Alternative Student Loans – There are a variety of student loans available to students through private lenders. Information can be obtained in the student financial services office or at www.oc.edu/loans.
  • Plan 4 – Parent Loan for Undergraduate Students (PLUS) – This 7.21% fixed interest rate loan is available to the parents of undergraduate, dependent students enrolled in at least a half-time course of study. The amount available is determined by the cost of education less the amount of other financial aid the student receives. Interest begins accruing when the loan is disbursed. Parents have two repayment options: 1) Begin repayment 60 days after full disbursement, 2) or parents may defer payment until the student has completed college or is enrolled in less than half time hours. This loan is only available to parents whose student has completed the FAFSA. Information can be obtained in the student financial services office or at www.oc.edu/loans.
• Exceptions must have written approval in advance from the student financial services office.

V. Statements

• Monthly e-statement notifications will be sent by email on or around the 20th day of each month.
• It is the student’s responsibility to grant 3rd party access so that a parent or some other 3rd party may have access to a student’s online billing statement.

VI. Meal Plans

• Students may change their meal plan during the first three weeks of the semester.
• After the 3rd week has concluded, students may no longer change their meal plan.
• Students electing to change their meal plan during the first three weeks of the semester will have the number of Eagle Bucks used transferred and subtracted off their new Eagle Bucks total. (Example: a student changing from 75 meals/week with 200 Eagle Bucks to 14 meals/week with 100 Eagle Bucks who had used $30 worth of Eagle bucks would have $70 worth of Eagle Bucks under the new plan.)

VII. Tuition Discounts
• Tuition Discounts (i.e. Foreign Missionary Discount, Children’s Home Discount, Christian Academy Discounts, Sister School Discounts, Children of Ministers Discount):
  • The discounts are $4000 per year and may be combined with other scholarships. However, students may receive no more than one tuition discount.
  • All discount applications must be received by February 15th for the upcoming academic year.
  • The discount combined with the other OC scholarships may not exceed full tuition.
  • The discount may be used for up to 8 semesters.
  • Qualifying students must meet the criteria (refer to the scholarship policies at www.oc.edu/scholarships or Dollars & Sense magazine) by the first day of classes in a semester for the discount to be granted.
  • These discounts only apply to students enrolled in traditional undergraduate studies.
  • The student is responsible for notifying the Financial Services Office if they wish to be considered for this discount.

VIII. Withdraw/Drop Refund Policy
• Tuition refunds are made to students who officially withdraw from a regular 15-week course or from the University before the fourth week of a semester. Refunds are given as follows:
  • If the withdrawal date is in the first week, a 100% refund will be made.
  • If the withdrawal date is in the second week, a 75% refund will be made.
  • If the withdrawal date is in the third week, a 50% refund will be made.
  • After the third week, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from a one-week course by the second day of class. Refunds are given as follows:
  • If the withdrawal date is on the first day, a 100% refund will be made.
  • If the withdrawal date is on the second day, a 50% refund will be made.
  • After the second day, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from a two-week course by the second day of class. Refunds are given as follows:
  • If the withdrawal date is on the first day, a 100% refund will be made.
  • If the withdrawal date is on the second day, a 50% refund will be made.
  • After the second day, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from a three-week course by the second day of class. Refunds are given as follows:
  • If the withdrawal date is on the first day, a 100% refund will be made.
  • If the withdrawal date is on the second day, a 50% refund will be made.
  • After the second day, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from a four-week course by the second day of class. Refunds are given as follows:
  • If the withdrawal date is on the first day, a 100% refund will be made.
  • If the withdrawal date is on the second day, a 50% refund will be made.
  • After the second day, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from a six-week course by the second day of class. Refunds are given as follows:
  • If the withdrawal date is on the first day, a 100% refund will be made.
  • If the withdrawal date is on the second day, a 50% refund will be made.
  • After the second day, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from a seven-week course by the second week of class. Refunds are given as follows:
  • If the withdrawal date is within the first week, a 100% refund will be made.
  • If the withdrawal date is within the second week, a 50% refund will be made.
  • After the second week, no refunds will be made.
• Tuition refunds are made to students who officially withdraw from an eight-week course by the second week of class. Refunds are given as follows:
  • If the withdrawal date is within the first week, a 100% refund will be made.
In accordance with the Satisfactory Academic Progress policy, withdrawing may jeopardize future Title IV funding.

Refund Checks/ Credit Balances

If the withdrawal date is within the second week, a 50% refund will be made.

After the second week, no refunds will be made.

If the student drops a course and adds another course at a later time after the 100% refund period, it may result in additional charges. Students should always add and drop a course during the same session to avoid these charges.

Students must obtain a Withdrawal Form from the Office of the Registrar to officially withdraw from the University. The signed and completed form will indicate the official withdrawal date for the student as determined by the Registrar based upon the last date of attendance for the term.

Room and meal plan refunds for students who officially withdraw from the university are made on a pro rata basis, according to the “move out” date. Eagle Bucks are nonrefundable.

Any student dismissed for unsatisfactory conduct or failure to pay charges as agreed is not eligible for refunds.

If a student withdraws, his/her scholarships will be prorated by the same percentage as the tuition. For example, if a student receives a $1000/semester scholarship and receives a 50% tuition refund, then the student may keep 50% of the scholarship.

In accordance with federal regulations, Oklahoma Christian is required to calculate the “return of Title IV funds” formula for students who are attending on federal (Title IV) financial aid. For this reason, withdrawing from classes may reduce your financial aid for the current semester.

- The law specifies how OC must determine the amount of Title IV (federal) program assistance you earn if you withdraw. The Title IV programs covered by this law are Federal Pell Grants, Federal Direct Loans, PLUS Loans, SEOG, Perkins Loans, and certain state grants.

- If you withdraw during the period of enrollment, the amount of Title IV program assistance you have earned up to that point is determined by a specific formula. If you received (or your parent received on your behalf) less assistance than the amount you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school. The amount of assistance earned is determined on a pro rata basis. For example, if you complete 30% of your period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the enrollment period, you earn all the assistance you were scheduled to receive for that period.

- If you did not receive all the funds you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you do not incur additional debt. OC may automatically use all or a portion of the post-withdrawal disbursement (including loan funds, if you accept them) for tuition, room, and meal plan charges.

- There are some Title IV funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements. For example, if you are in an undergraduate degree program that is 100% online (such as RN to BSN) and you have not completed the first 30 days of your program before you withdraw, you will not earn any Federal Direct Loan funds that you would have received had you remained enrolled past the 30th day.

- If you receive (or your parent receives on your behalf) excess Title IV program funds that must be returned, OC must return a portion of the excess equal to the lesser of:
  - Your institutional charges multiplied by the unearned percentage of your funds, or
  - The entire amount of excess funds.

- OC must return this amount even if we do not keep the amount of your Title IV program funds.

- The requirements for Title IV program funds when you withdraw are separate from the institutional refund policy. Therefore, you may still owe funds to the school to cover unpaid institutional charges. OC may charge you for any Title IV program funds we are required to return.

- In order to receive all the financial aid awarded, students must be in attendance of their classes; otherwise, the financial aid is unearned. Federal aid recipients who do not attend classes and do not complete any hours for the term will be treated as “unofficial withdrawals” from the university. They will be subject to the Return of Title IV calculation as described above unless they can submit proof to the Assistant Director of Financial Services that they attended their classes for at least 60% of the term.

- Because not all OC classes take attendance, the OC financial aid administrator will use the midpoint of the semester to process the Return of Title IV funds for “unofficial withdrawals” unless the Assistant Director of Financial Services is able to learn the exact date of the student’s last day of attendance. If the last date of attendance is known, the OC financial aid administrator will use that date instead of the midpoint of the semester.

- Title IV funds are returned to the programs from which the student received aid during the period of enrollment in the following order up to the net amount disbursed from each source:
  - Unsubsidized Federal Direct loans
  - Subsidized Federal Direct loans
  - Federal Perkins loans
  - Federal PLUS loans
  - Federal Pell Grants
  - Federal Supplemental Educational Opportunity Grants (FSEOG)

- Return of Title IV funds (R2T4) is processed within ten business days of the Financial Services Office being notified of the withdrawal based upon the OC Withdrawal Form and all federal funds are returned within ten business days of the R2T4 calculation. Once a student’s withdrawal has been processed they will receive a letter and statement showing how the withdrawal affected their financial aid.

In accordance with federal regulations and the Financial Services Office's policies, refunds for students who officially withdraw from the university are made on a pro rata basis, according to the “move out” date.
X. **Bookstore Charges**

- Students may charge bookstore purchases to their student account during the specified time period.
  - The specified time period for the fall semester is from the first day of August until the last Friday of the fourth week of the fall semester.
  - The specified time period for the spring semester is from the eighth day of December until the last Friday of the fourth week of the spring semester.
- Students may be limited to the amount of charges allowed on an individual basis, at the discretion of the student’s personal financial counselor.
- Students may only charge to their student account textbooks or class required supplies.
- Students cannot exceed supply charges of $50.00 per semester without approval from financial services.
- No clothing, cards, magazines, candy or related items may be charged to the student’s account.

XI. **United Dining Eagle Bucks**

- Students may charge Eagle Bucks to their student account during the semester as long as their account is in good standing with the university and the student has shown the ability to pay for these charges.
- First-time OC students may charge no more than $100 at online validation.
- Students will not be allowed to charge Eagle Bucks to their account two weeks prior to the scheduled Spring commencement date.

XII. **Health Insurance**

- Students enrolled in 9 hours or more are required to submit a student insurance form every year by the first day of classes (except graduate level students).
- Failure to submit the student insurance form may result in automatic enrollment in the student insurance program.
- Students enrolled in the student insurance program will be charged accordingly on their student account.

XIII. **UCO Classes**

- In certain instances, some class work taken at UCO may be billed to the student’s OC account. The charges are billed at OC tuition rates, and OC pays UCO the amount of the charges.
- In addition to the OC tuition charge, the OC student will be responsible for books, activity fees and other fees incurred at UCO, which cannot be charged to the student’s OC account.
- The number of hours a student enrolls in for the semester are included as part of the student’s enrollment at Oklahoma Christian. (For example, if the student enrolls at OC for 10 hours and enrolls at UCO for 2 hours, the student is considered to be a full-time student at Oklahoma Christian.)
- To participate in this consortium agreement, the student must complete paperwork in the Registrar’s office and the Financial Services Office prior to enrolling in classes at UCO.

XIV. **Overseas Programs**

- **European Studies**
  - Students planning to participate in European Studies are required to successfully complete the international studies seminar during the semester prior to the semester abroad trip. Successful completion of the seminar requires the student’s financial services file be completed before the last day of class.
  - Students are required to complete a payment plan worksheet with their personal financial counselor. If a student falls delinquent according to the payment plan, they will be withdrawn from the program.
  - If a student withdraws from the program, he or she will be responsible for any expenses incurred on their behalf at the point of withdrawal. (i.e. plane tickets, Eurail pass, pre-travel expenses)
- **Ibaraki Christian University**
  - Students planning to study under this one-year exchange program are required to have their financial services file complete and their trip paid in full prior to going on the trip.
  - Costs for this program may not be charged to the student’s account without approval from the financial services office.
- **Summer Programs**
  - Students attending any of the summer overseas programs must have their costs paid in full prior to going on the trip.
  - Costs for these programs may not be charged to the student’s account without approval from the Financial Services Office.
- **Council of Christian Colleges and University (CCCU) Programs**
  - Students attending any of the CCCU Programs must have their costs paid in full prior to participating in the program.
No OC tuition, room, or meal plan expenses will be charged to the student’s account for the semester in which the student is participating in the CCCU program.

Oklahoma Christian will charge student accounts for the cost of the program listed at www.bestsemester.com. After payment is received, Oklahoma Christian will remit payment to the CCCU.

Students participating in a CCCU program are not eligible to receive Oklahoma Christian University institutional scholarships and/or institutional grants during the semester of participation.

Assuming the student is in good standing with the University, Oklahoma Christian institutional scholarships and grants will be fully reinstated upon the student’s return to full-time enrollment at Oklahoma Christian.

Students may receive all eligible federal, state, and outside sources of aid during the semester of CCCU participation.

XV. Summer School

- Oklahoma Christian scholarships are not awarded during the summer, excluding varsity athletic and National Merit Finalist.
- Students attending summer classes may be eligible for financial aid as a “trailer” based on the current year calculations. This requires all aid to be disbursed prior to June 30th; therefore, students must have all financial aid paperwork complete prior to June 30th.
- Students may receive financial aid as a “header” on an exception basis. This means students will receive summer financial aid based on next year’s calculations. Students receiving financial aid as a “header” will not have any financial aid disbursed until July 1st.
- Title IV aid will be adjusted through the fourth summer term so that a student cannot be overpaid; thus the student will not be placed on financial aid warning/suspension based on a failure to complete credit hours.

XVI. Federal and State Financial Aid

- Oklahoma Christian University awards financial aid to any student who has eligibility based on an approved method of need analysis. We agree with the federal government, the primary responsibility of educating a student lies with the student and the family. We observe the following general guidelines in packaging financial aid:
  - Pell Grant – determined by the government.
  - Oklahoma Tuition Aid Grant (OTAG) – determined by the Oklahoma State Regents.
  - Oklahoma Tuition Equalization Grant (OTEG) – determined by the Oklahoma State Regents.
  - Oklahoma Higher Learning Access Program (OHLAP) – determined by the Oklahoma State Regents.
  - Scholarships – If we are fortunate to know of the scholarships at the time of packaging, they are included as part of the student’s financial aid.
  - Supplemental Education Opportunity Grant (SEOG) – the mandate of Congress, which identifies Pell grant recipients as first priority is followed.
  - Work-Study – if a student indicates a desire to participate in the work-study program on the Free Application for Federal Student Aid (FAFSA) and has at least $1750 of remaining financial need, they will be awarded work-study.
  - Federal Guaranteed Student Loans – Federal Direct student loans are packaged for every eligible student according to need and grade level. Perkins loans are packaged for students who have had a Perkins prior to 2015-2016 and who have not changed their major after the initial Perkins award. Students must have financial need to qualify for the Perkins Loan.
  - Parent Loan for Undergraduate Students (PLUS)
    - Parent Loans for Undergraduate Students (PLUS) are awarded to dependent students up to the dependent’s cost of attendance, less the amount of financial aid received.
    - Borrowers can request the amount they want to borrow (up to the cost of attendance minus the student’s financial aid) during the application and credit check. Borrowers may also request the OC Financial Services Office process the maximum amount.
    - Parents wishing to apply for a PLUS loan should use www.studentloans.gov to complete the loan application and credit check.
    - Borrowers wishing to increase the amount of their PLUS loan after the original disbursement has been made must specify the amount of the increase by completing the Additional PLUS Loan Request Form.
    - More information concerning student lending (including interest rates, repayment terms, and default/origination fees) can be found at www.oc.edu/loans.
  - Students wishing to be considered for grants, work, and loans from the federal government must complete a Federal Application for Federal Student Aid (FAFSA). Once the university receives the FAFSA information, additional paperwork may be required as determined by the Financial Services Office. In such cases, the documentation may change the student’s financial aid eligibility.
  - The deadline to apply for financial aid (institutional and federal) and to turn in the required documentation is last day of class prior to the week of finals. Oklahoma Christian University will make every effort to file federal financial aid after that day; however, there is no guarantee funds will be received.
  - All financial aid (institutional and federal) is awarded based on full time (at least 12 hours per semester) enrollment at OC or through a consortium agreement with UCO and will be adjusted during the first and fourth week of school for part-time enrollment (less than 12 hours per semester).
• If the student is enrolled part time (less than 12 hours per semester), financial aid will be pro-rated. Some institutional scholarships require the student to be enrolled in full-time hours at OC or through a consortium agreement with UCO and will not be pro-rated.

• The Financial Services Office will make adjustments to any award letter due to incorrect data and/or additional financial aid received. The Financial Services Office will notify students of any change in their award via mail or email. Students are responsible for checking both their on-campus and off-campus mailboxes, as well as their OC email address, for such information.

• Students who have experienced a special condition (or in the case of dependent students, if a parent has experienced a special condition), the student and/or parent is encouraged to complete a Special Conditions application. All students/parents who complete a Special Conditions application must submit evidence of the special condition as well as all necessary verification forms, such as taxes and verification worksheets. Special conditions may include but are not limited to: loss of income, parent tuition expenses, private school tuition costs, PLUS loan repayments for dependent student not currently enrolled, high medical expenses, etc…

• In accordance with federal regulations, students are required to notify the Financial Services Office of any change in outside resources. This may require a revision of the student’s award, in which case the financial services office will notify the student as previously explained. Students may also make corrections to their FAFSA information online at www.fafsa.gov.

• If the student is placed on financial aid suspension as a result of an overpayment or financial aid in excess of the student’s eligibility, the university will adjust the student’s award rather than referring the overpayment to the Department of Education. If this creates a balance on the student account, the student is responsible for paying the university for the resulting balance.

• Federal financial aid is only to be used for expenses related to the student’s educational cost. This may include living expenses.

• In accordance with federal regulations, Pell recipients are to receive priority consideration for Federal Supplemental Education Opportunity Grants (FSEOG). Due to limited funding, Oklahoma Christian awards FSEOG to all Pell recipients on a “first come first serve” basis.

• Work-Study
  - Awarding of federal work-study only indicates eligibility. Students are responsible for finding a job.
  - Securing a job does not guarantee the student will receive the amount awarded; they must earn their paycheck by working the required number of hours.
  - Students’ payroll will be paid directly to the student unless the student notifies the payroll office that they want a portion of their check applied to their school bill.

• Federal regulations require students to maintain satisfactory academic progress toward degree objectives in order to receive financial assistance on a continuing basis. The following requirements reflect these guidelines in keeping with the policies of Oklahoma Christian.

1. Measurable Satisfactory Academic Progress

A. Hours Completed

1. For a student receiving financial aid as a full time student, he/she must complete at least 12 hours each semester of enrollment.
2. For a student receiving financial aid as a three-quarter-time student, he/she must complete at least 9 credit hours each semester of enrollment.
3. For a student receiving financial aid as a half-time student, he/she must complete at least 6 credit hours each semester of enrollment.
4. The following shall not be considered as credit hours completed:
   - F—failing grade
   - Audit—no credit
   - W—withdrawal
   - WP—withdrawal passing
   - I—incomplete

5. Because ‘I’ (Incomplete) grades are not counted as hours completed, they may result in a student being placed on financial aid warning or suspension.
6. At the conclusion of each semester, the Director of Financial Aid will review the satisfactory academic progress of students who received an “I” (Incomplete) grade. The Director will then make any appropriate adjustments to the financial aid standing for those students receiving a grade change.
7. Students placed on financial aid suspension as a result of an “I” (Incomplete) grade should notify the Director of Financial Aid immediately after the “I” has been changed to a passing grade. Upon notification, the Director will recalculate the student’s financial standing and will determine if the student’s financial aid may be reinstated.
8. Adjustments will be made to Title IV aid for dropping a course through the third Friday of each semester. After that date, dropped courses resulting in an enrollment status change (example: full-time to three-quarter-time), will place a student in financial aid warning/suspension.

B. Grade Point Averages

Every undergraduate student receiving financial aid must maintain a 2.0 cumulative grade point average, except freshmen students, who must maintain a 1.7 cumulative GPA.

2. Financial Aid Warning
In the event that a student fails to complete the required number of hours or the required GPA, he/she may continue to receive financial aid, but will be placed on financial aid warning for the next semester. As a result, he/she must achieve the following:

A. Grade Point Average
   The student must achieve the cumulative GPA standard as defined by the student's grade classification. However, if the student does not achieve this standard, we will be forced to place him/her on financial aid suspension.

B. Hours Completed
   1. For a student who was receiving federal aid based on full-time enrollment, he/she must complete 12 hours during the semester of financial aid warning.
   2. For a student who was receiving federal aid based on three-quarter-time enrollment, he/she must complete 9 hours during the semester of financial aid warning.
   3. For a student who was receiving federal aid based on half-time enrollment, he/she must complete 6 hours during the semester of financial aid warning.

3. Suspension
   If a student has been placed on financial aid warning and fails to meet the terms of the warning (complete appropriate number of hours and/or cumulative GPA standard), he/she will not be considered making satisfactory academic progress and will, therefore, be placed on financial aid suspension. This means immediate termination of financial aid received from all federal aid programs (Pell Grant, Supplemental Grant, Oklahoma Tuition Aid Grant, Oklahoma Tuition Equalization Grant, Federal Work Study, Federal Perkins Loan, Federal Direct Loan Program and Federal Parent Loan for Undergraduate Students). Students in their final semester of their program are exempt if they graduate.

4. Repeated Courses
   A grade received from a repeated course will replace the pre-existing grade previously earned. Therefore, the previously earned grade will be omitted from the calculation of a student’s cumulative GPA (although the previously earned grade will still be reflected on the student’s transcript). All repeated courses for courses previously failed will count as hours attempted, and if successfully completed, will count as hours completed within a given semester. All repeated courses for courses not previously failed will not count as hours attempted, and will therefore not count as hours completed within a given semester.

5. Limitation of Eligibility of Federal Assistance
   The maximum number of hours an undergraduate student may attempt in order to receive financial aid is 189 credit hours. Any course for which a student receives credit, including transferred, repeated, remedial coursework, as well as coursework from a previous major or a previous undergraduate degree from a regionally accredited institution are included in this calculation regardless of whether a student received Title IV funding. Grades listed as "I" (Incomplete) or "W" (Withdrawn) are not counted as hours attempted. Students needing to receive Title IV aid for more than 189 hours (i.e. double majors or change of major) may appeal to the financial services director.

6. Reinstatement
   To be reinstated a student must increase his/her cumulative GPA to a 2.0 and demonstrate that he/she has completed the most recent semester successfully (12 hours or more). Then a student may reapply in writing for the reinstatement of his/her federal financial aid.

7. Appeals
   A. Any student wishing to appeal financial aid suspension must indicate in writing to the Director of Financial Aid reasons why he/she did not achieve minimum academic requirements and also describe what circumstances have changed that will allow the student to successfully achieve minimum academic requirements in the future.
   B. The Director of Financial Aid will then review the appeal and with advice from the Financial Aid Committee determine whether the student’s appeal will be granted. Typically, a student’s first appeal will be granted if the student adequately explains the reasons for failure to achieve the minimum academic requirements and a plan to successfully achieve the academic requirements within one semester. Appeals from students who cannot reasonably increase his/her GPA to the minimum cumulative GPA standard will not have their appeals approved. The student will be advised in writing of the decision.
   C. Probation – After a student successfully appeals the suspension of his/her federal aid, that student’s federal aid eligibility is by definition on “probation.” The probationary period is for one semester, during which the student must complete the required number of hours successfully and have the cumulative GPA which meets the stated GPA requirement in order to be brought back into “good standing.”
   D. Subsequent Appeals are not granted. Students who have been granted a federal aid appeal may only have their federal aid eligibility reinstated by increasing his/her cumulative GPA to the minimum standard and demonstrating that he/she has completed the most recent semester successfully (12 hours or more). Then a student may reapply in writing for the reinstatement of his/her federal financial aid.

8. Summer Financial Aid
   Students attending summer classes may be eligible for financial aid as a "trailer" based on the current year calculations. Students may receive financial aid as a “header” on an exception basis. Title IV aid will be adjusted through the fourth summer term so that a student cannot be overpaid, thus he/she will not be placed on warning/suspension as a result of hours not completed. However, students receiving federal financial aid for
summer enrollment will be accountable to the cumulative GPA standard necessary for Satisfactory Academic Progress (1.7 for students with less than 30 hours; 2.0 for students with 30 hours or more).

9. Withdrawal from the university
Students who receive Title IV funding for the semester in which they are withdrawing will be placed on financial aid warning (if you are already on financial aid warning, you will be placed on suspension).

10. Miscellaneous
Any student who has previously enrolled in this institution and is not a recipient of Title IV assistance may receive Title IV aid for the first time (when otherwise eligible) under a one-semester warning during which he/she must bring his/her academic standing in conformance with the existing satisfactory academic progress policy. Furthermore, a student who has not been placed on financial aid warning, but fails all of his/her classes during the semester will automatically be placed on financial aid suspension bypassing the warning status.

XVII. Institutional Aid
- Students must apply for admission (accompanied by the fee) through the Admissions Office before being considered for scholarships or tuition discounts.
- Oklahoma Christian Scholarships and tuition discounts apply to traditional undergraduate students (except for specifically stated graduate student scholarships).
- The deadline to apply for financial aid (institutional and federal) is the end of the fourth week of the current semester.
- OC scholarships are pro-rated based on the number of hours enrolled up to 12 hours.
- Academic scholarships include the Trustees’ Scholarship, President’s Scholarship, Dean’s Scholarship, Eagle Award, Transfer Scholarship, and the National Merit Finalist Scholarship.
- Students receiving a tuition discount will receive a fixed $4000 per year discount.
- Students may receive the following scholarships in any combination up to $4000: Summer Camp Counselor Scholarship, Drawing Scholarships, Eagle Scholarship, Brass Ring Awards, Oklahoma Heritage Scholarship, Alumni Scholarship, High School Visit Awards, LTC Scholarships. Other “special” awards not listed here may be included in this policy, so students should consult the Financial Services Office about the stacking policies for other scholarships.
- Students may be required to perform a service for any scholarship received.
- Students must maintain a 2.5 cumulative grade point average (unless stated otherwise at www.oc.edu/scholarships) to continue to receive scholarships.
- Oklahoma Christian scholarships are renewable for up to 8 semesters unless stated otherwise in the scholarship brochure.
- Legacy families who give birth to multiples greater than 2, will receive a scholarship offer that reduces the cost of college to no more than what it would be for twins for those children who enroll. That is, for quads, all receive a half-tuition scholarship. For quintets, all would receive a 60% tuition scholarship. For triplets, all receive a 1/3 tuition scholarship. The children must enroll as first-time college freshmen to receive this discount.
- Maximum OC scholarships and tuition discounts may not exceed full tuition up to 17 hours.
- Full tuition scholarships will be adjusted up to 17 hours. If the student enrolls in more than 17 hours, they will be responsible for paying for the extra classes. This policy pertains only to “full tuition” scholarships.
- Oklahoma Christian employees may not award any institutional dollars (including endowments) to students in their family.
- Students who participate in groups for which scholarships are awarded are subject to the terms of the contract.
- The purpose of the Financial Services Office is to help as many students as possible to receive a Christian education; therefore, need as well as merit is considered when awarding all institutional scholarships and tuition discounts. Students may be eligible to receive more than one award, although some will not combine. In addition, the awarding of a scholarship may reduce other institutional aid. Oklahoma Christian reserves the right to combine scholarships and tuition discounts in the manner most beneficial to the student as well as the university.
- The Financial Services Office will make adjustments to any award letter due to incorrect data and/or additional financial aid received. The Financial Services Office will notify students of any change in their award.
- Students who receive endowed scholarships may be required to attend a scholarship luncheon held in the fall. If this requirement is not met the student may lose the endowed scholarship for the spring semester.
- Students who leave OC for a semester will receive their previous scholarship award as long as they remain in good standing with the required GPA and are not in financial aid suspension. Students returning to OC will need to complete a re-admission application.

XVIII. Summer Housing
- Students with outstanding balances of greater than $500 at the end of the spring semester will not be eligible for summer student housing without the prior approval of the student’s Personal Financial Counselor (PFC).
- Students are responsible for paying all summer housing charges on their student account two weeks prior to the start of the Fall semester.
- 100% of housing charges will be billed to all students who reserve summer housing. If the student qualifies for a housing discount based on student employment at OC, 50% of those charges for that month will be credited to their balance after the criteria (based on numbers of hours worked) for that housing discount have been met.
- Students with summer housing balances will not be allowed to enroll for a future semester until their summer housing account balance is paid in full.
- Summer financial aid must first pay for summer tuition expenses. Additional financial aid may be transferred to the student’s summer housing account upon the student’s request.