

# UNDERSTANDING YOUR AWARD

## 2016-2017

### OTTERBEIN FINANCIAL AID PRINCIPLES

Otterbein coordinates balanced and effective financial programs. Financial assistance from Otterbein is supplemental to all other resources such as: contributions from the family, a percentage of savings, earnings, state and federal grants, loans and scholarships. In addition to awarding merit-based scholarships, the University assists admitted students who demonstrate financial eligibility.

- Otterbein is committed to making your education financially attainable through gift aid and self-help aid.
- Otterbein scholarships are awarded for a four-year period provided the student meets the criteria of the award.
- Need-based financial aid awards may have loan and work expectations.

### FINANCIAL AID AWARD

Your Financial Aid Award is based upon eligibility for various programs. Need-based eligibility is determined through the yearly completion of the Free Application for Federal Student Aid (FAFSA). Otterbein's filing deadline is February 15, prior to the academic year for which you are applying. The award may consist of one type of aid or any combination of scholarship, grant, loan or work study eligibility. Additional instructions regarding your offer of aid will be explained on your "Financial Aid Award", "Understanding Your Payment Options" and on "My Banner" through the Student Portal, "My O-Zone." Since your aid award is determined using many variables, please inform the Office of Student Financial Services about any changes to the information you have provided, in particular, if your enrollment level or housing status changes.

The Office of Student Financial Services houses Financial Aid and Student Accounts and is located in Barlow Hall, 88 Cochran Alley. Office hours are Monday through Friday, 8:30 a.m.-5:00 p.m. during the academic year and 8:30 a.m.-4:00 p.m. during the summer.

A full directory is available through the Otterbein website: <http://directory.otterbein.edu/rDirectory.aspx>

### SPECIAL CIRCUMSTANCES

Families who have had significant changes in their financial status after the student's FAFSA has been submitted are advised to contact the Office of Student Financial Services. Depending upon the allowable circumstances, adjustments to the financial aid award may be possible through the Special Circumstance Committee. Examples of changes that could affect the family contribution are: separation/divorce, unemployment, excessive medical and dental expenses not covered by insurance in 2015, and other unusual circumstances that might affect your ability to contribute to educational costs. Each family that requests this review must also complete the verification process before any changes in aid can be applied. Verification and special circumstance information will need to be submitted at the same time to avoid any delays.



*Otterbein University  
Office of Student Financial Services  
1 South Grove Street  
Westerville, OH 43081  
(888) OTTERBEIN  
(614) 823-1502  
Fax (614)823-1588  
<http://www.otterbein.edu/>  
[financialaid@otterbein.edu](mailto:financialaid@otterbein.edu)*

# SCHOLARSHIPS AND GRANTS

## **OTTERBEIN SCHOLARSHIPS AND ACADEMIC AWARDS**

Institutional Aid is based upon superior academic achievement as well as other criteria. Individual descriptions of these awards, including eligibility requirements, may be found in the online *Otterbein University Course Catalog* or by contacting the Office of Admission.

◆**OTTERBEIN SCHOLARSHIPS AND AWARDS** are awarded to students who have demonstrated exemplary academics and leadership in high school. The awards are available for four years as long as the student maintains the criteria set up by the award and is enrolled full-time. (Endowed, President, Trustee, Provost, Deans', Alumni and other scholarships and awards).

◆**NATIONAL MERIT FINALIST AWARDS** are awarded to students who have been recognized through the National Merit Scholars selection process.

◆**AMMONS-THOMAS AWARDS** are offered to qualified students of racial/ethnic heritages after acceptance to the university and an evaluation of a written essay.

◆**TALENT AWARDS** are offered to full-time students majoring in art, music, communication, theatre or dance minor. These awards are given on the basis of demonstrated talent as determined by audition, portfolio review, a written essay or interview. Music participation awards are also available for non-majors.

◆**COMMUNITY SERVICE AWARDS** recognize students with a commitment to community service and academics during high school. The recipient agrees to coordinate a community service program while at Otterbein.

◆**LEGACY AWARDS** are awarded to each accepted dependent student whose parent(s) or grandparent(s) attended Otterbein.

◆**TRANSFER SCHOLAR AWARDS** are offered to full-time transfer students with 30 earned credit hours from their institution and who meet the GPA guidelines are eligible for several transfer scholarships. Transfer students with less than 30 earned credit hours will be considered for the same scholarships, but their complete academic history will be used (high school GPA, class rank, ACT/SAT scores and college GPA).

◆**BATTELLE SCHOLAR AWARD** is awarded to incoming fall first-time freshmen who show unusual leadership potential and intellectual promise. The scholarship is worth, up to, one-half the cost of tuition. Total Otterbein and State assistance can not exceed tuition. The award is maintained with full-time enrollment and accumulated GPA of 3.0. Applicant must live in or graduated from a high school in Delaware, Fairfield, Franklin, Licking, Madison, Pickaway and/or Union counties of Ohio.

◆**INTERNATIONAL BACCALAUREATE SCHOLARSHIPS** are awarded to recognize participation in the International Baccalaureate Programme. The amount is determined by level of achievement and on an individual basis.

◆**ROTC SCHOLARSHIP** ROTC Scholarship applications may be obtained by contacting Capital University or OSU. <http://www.otterbein.edu/public/FutureStudents/FinancialAidAndScholarships/Scholarships.aspx>

◆**UNITED METHODIST SCHOLARSHIPS** are available each year to a select number of Otterbein students. Applications may be obtained at <http://www.gbhem.org>, or <http://www.umhef.org>.

◆**OTTERBEIN GRANTS** are awarded to full-time undergraduate students who demonstrate financial need as determined by the Free Application for Federal Student Aid (FAFSA). Students who already hold a bachelor's degree are not eligible. A portion of these grants may be supplemented by federal, state or other institutional resources.

◆**OTTERBEIN SIBLING GRANTS** are offered annually for concurrently enrolled full-time dependent undergraduate siblings.

◆**UNITED METHODIST MINISTERIAL GRANTS** are awarded to dependent children of United Methodist clergy who are probationary members, Elders or Deacons in full connection with the United Methodist Church. Children of retired or deceased clergy may also be eligible.

## **FEDERAL GRANT AID**

Federal grant assistance may be available to students who file the Free Application for Federal Student Aid (FAFSA). Federal Pell Grant eligibility is determined by the results of the FAFSA. Federal Supplemental Educational Opportunity Grants (FSEOG) and Federal Perkins Loans may be awarded to those determined to have the greatest calculated need with Pell Grant eligibility. Funding availability varies.

◆**FEDERAL PELL GRANT** provides funds to eligible full and part-time students who have completed a FAFSA. Pell Grants listed on the award letter will not be confirmed until a valid Institutional Student Information Record (ISIR)/Student Aid Report (SAR) is received by Financial Aid and/or verification is completed. There is a limit to the total amount of Federal Pell Grants that a student may receive, which is the equivalent of six academic years.

◆**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)** is awarded to a limited number of students who demonstrate exceptional financial need. Eligibility is dependent upon available federal funding. Priority is given to students with Federal Pell Grant eligibility.

◆**TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION GRANT (TEACH)** program is grant/loan assistance to students who plan on being a teacher and meet certain specified requirements.

<https://teach-ats.ed.gov/ats/index.action>

## **STATE FINANCIAL ASSISTANCE**

The amount of information provided on the state web sites varies. Some states provide comprehensive information about residency requirements, loan, grant, scholarship and prepaid tuition programs and other state aid programs. A directory may be found at: <http://wdcrobcolp01.ed.gov/Programs/EROD/statelist.cfm>

◆**STATE GRANTS** may be used to help meet direct educational costs at Otterbein. Many states, such as Ohio, Pennsylvania, Rhode Island and Vermont, offer educational grants. Application for State grants is made by completing the FAFSA. Funding levels and eligibility is determined by the individual states. The Ohio College Opportunity Grant Program (OCOG) provides need-based tuition assistance to Ohio residents. OCOG eligible students must have an Expected Family Contribution (EFC) of 2190 or less with a maximum household income of \$75,000.

# LOANS FOR EDUCATION

## ◆FEDERAL DIRECT STAFFORD STUDENT LOAN

Students attending at least half-time (6 semester hours for undergraduates; 3 semester hours for graduate students per semester) may be eligible to borrow from the subsidized and/or the unsubsidized Federal Stafford Student Loan Program. Effective July 1, 2015 through June 30, 2016 the interest rates are fixed at 4.29% for both subsidized and unsubsidized undergraduate Stafford borrowers. Unsubsidized graduate Stafford loans are fixed at 5.84%. Graduate students are limited to unsubsidized Stafford loan only. The interest on a Federal subsidized Stafford Loan will be paid by the federal government while the student is enrolled at least half-time. Unsubsidized Stafford Loan Program interest is paid by the student while attending school, or can be deferred (interest is then capitalized).

The Financial Aid Award will list the estimated amount the student is eligible to borrow based on enrollment status and academic level. *You must accept, accept partial, or decline your Stafford Loans through the 'My Banner' Financial Aid site on a yearly basis.*

### First-time borrowers at Otterbein need to:

1. Accept their loan(s) through the 'My O-Zone' portal.
2. Go to: [www.studentloans.gov](http://www.studentloans.gov)
  - a. Complete Entrance Counseling
  - b. Sign a multi-year Master Promissory Note (MPN)

**Repeat borrowers** will have an estimated amount offered that the student is eligible to borrow based on enrollment status and academic level. Federal regulations may require proration of loan eligibility for remaining periods of enrollment which are less than an academic year in length. Contact the Office of Student Financial Services if you intend on completing your program of study during mid-academic year.

## ◆FEDERAL DIRECT STAFFORD LOAN ACADEMIC YEAR ELIGIBILITY

Class Level	Hours Earned	Dependent	Independent
Freshman	0 – 31	\$5,500	\$9,500
Sophomore	32 – 63	\$6,500	\$10,500
Junior	64 – 95	\$7,500	\$12,500
Senior	96 +	\$7,500	\$12,500
Graduate			\$20,500

## ◆FEDERAL DIRECT STAFFORD LOAN MAXIMUM AGGREGATE LIMITS BY STUDENT TYPE

### Undergraduate, Dependent Students - \$31,000 maximum

The maximum subsidized loan aggregate for borrowers are either 150% of the published program or \$23,000, whichever is reached first. First-time borrowers on or after July 1, 2013, there is a limit on the maximum period of time to receive a Direct Subsidized Loan. Borrowers may only receive Direct Subsidized Loans for 150% of the published program length.

### Undergraduate, Independent Students - \$57,500 maximum

Undergraduate, Dependent students whose parents have been declined a Federal Direct Parent PLUS Loan due to adverse credit history. No more than \$23,000 of this amount may be in subsidized loans.

## Graduate Students - \$138,500 maximum

The graduate aggregate limit includes all federal loans for undergraduate study.

## ◆LOAN DEFERMENT TERMS AND CONDITIONS

Under certain circumstances, borrowers have the right to defer (postpone) repayment of loans or request a temporary delay or reduction of scheduled loan repayments. The most common deferment occurs while you are enrolled at least half-time at an eligible school. Additional information regarding special repayment arrangements is described in your MPN and will be included as part of your required loan Exit Counseling.

## ◆FEDERAL PERKINS LOAN PROGRAM

A limited number of students who demonstrate exceptional financial need and meet eligibility requirements are awarded the Federal Perkins Loan. The Perkins Loan Program is funded by both Otterbein University and the Federal government. Interest is not charged while the student is enrolled at least half-time (6 credit hours per semester for undergraduates; 3 credit hours per quarter for graduate students). Repayment at 5% interest begins nine months after graduation or enrolled less than half-time. Students are required to complete an entrance interview and sign a promissory note using the online process at: <https://www.ecsi.net/promP1>

**◆FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)** is available to parents with a good credit history and may be borrowed for each dependent student that is enrolled at least half-time. The annual loan limit is the student's cost of attendance minus any estimated financial aid received. Repayment begins 60 days after the last disbursement. A deferment may be requested while the student is enrolled at least half-time. Effective July 1, 2015 through June 30, 2016 the PLUS interest rates are fixed at 6.84%. Apply online at: <http://www.studentloans.gov>

## ◆PRIVATE EDUCATION LOANS

The Office of Student Financial Services maintains information regarding other sources of education loans to undergraduate and graduate students. These loans are consumer based and credit history is a factor in determining eligibility. Otterbein does not endorse any specific private loan program. Read more at: <http://www.otterbein.edu/public/FutureStudents/FinancialAidAndScholarships/private-loans.aspx>.

**◆UNITED METHODIST STUDENT LOAN PROGRAM** is a church-wide educational service providing loans to help supplement the financial needs of today's students. An applicant must be an active, full member of a United Methodist Church for at least one year prior to applying, a citizen or permanent resident of the U.S., admitted to a degree program, and maintain at least a C average. Applications are available at <http://www.gbhem.org>.

## ◆LOAN COUNSELING

In addition to Entrance and Exit Counseling sessions online at <http://www.studentloans.gov>, the financial aid staff is available to provide information regarding borrowing and repaying of loans.

## STUDENT EMPLOYMENT

- **WORK STUDY** students will be paid on the 10th of each month for actual hours worked during the previous month. Compensation for student jobs is determined by the employer based on a pay range. Jobs are posted on Cardinal Careers. While classes are in session, students may work up to but not exceed 20 hours a week. In order to work you will have to complete an I-9 form which requires certain forms of identification. Read more at <http://www.otterbein.edu/public/futurestudents/financialaidandscolarships/workstudy.aspx>.
- **FEDERAL WORK-STUDY** is a federally-funded program which provides on-campus or community service employment. Once enrolled and attending classes, students complete job application forms and arrange interviews with prospective employers. The amount listed on the Financial Aid Award is the

potential eligibility that may be earned by the student. The eligibility for Federal Work Study is determined by information supplied by the FAFSA.

- **DEPARTMENT PAID STUDENT WAGES** is funded by Otterbein and limited job opportunities are available. Interested students must apply and be approved by the hiring supervisor.
- **COMMUNITY SERVICE** is an integral part of the Otterbein experience. A number of the campus positions allow students to assist the greater Westerville community. Additional information is available through the Center for Community Engagement. <http://www.otterbein.edu/public/CampusLife/StudentLife/CommunityEngagement.aspx>

## AID ELIGIBILITY REQUIREMENTS

♦**VERIFICATION** Students may be required to verify the accuracy of the information provided on the FAFSA. Appropriate documents will be requested by the Office of Student Financial Services. Your Student Aid Report (SAR), sent to you after completion of the FAFSA will initially inform you if you are selected for this process. Federal, state and institutional regulations require the verification process be completed before financial aid can be credited to the student's account. Please be aware that your award is an estimate until the verification process is complete. Completing verification in a timely manner will allow your family to plan financially for the upcoming academic year with your actual financial aid award amounts. You will not receive federal, state or institutional need-based assistance if this process is not completed before the end of your enrollment term. You will be notified by mail or email if your award changes due to this process.

♦**CONFLICTING INFORMATION** Financial Aid is required to resolve any conflicting information in the student's financial aid file or other related educational records prior to disbursing financial aid and to require repayment of any undeserved assistance previously disbursed. In most cases, additional documents will be requested from the student or family. Failure to resolve the conflicting information with acceptable documentation will eliminate financial aid eligibility.

♦**ENROLLMENT AND AID ELIGIBILITY** To be eligible for aid, you must meet the requirements of each source of assistance. For example, a student must enroll for a least 12 credit hours per semester (full-time for undergraduate) to be eligible for institutional, as well as some state, and federal financial assistance. A student must enroll and maintain at least half-time enrollment each semester in a degree or certificate program in order to receive the Federal Stafford Student Loan and PLUS. Federal Pell Grant and Federal Supplemental Educational Opportunity Grant eligibility will be determined for any enrollment category. Most federal and state grant programs are directed towards undergraduates without a bachelor's degree. Any change in enrollment during the semester or academic year may cause changes in your award. The Office of Student Financial Services has the right to adjust or void an offer of aid at any time it is found necessary. Such adjustments may result in owing an overpayment. This action may be the result of a change in student status, determination that an award was made based on false or erroneous information, the availability of federal, state, or institutional funding, the late completion of application materials, conflicting information, or an unintentional processing error on the part of the Office of Student Financial Services or staff. Overpayment cases may be reported to the U.S. Department of Education.

♦**DRUG CONVICTIONS** A federal or state drug conviction can disqualify a student for federal student aid funds if the offense occurred during a period of enrollment for which the student was receiving Title IV aid.

♦**FUNDS FROM OTHER SOURCES** Otterbein University encourages students to explore the possibility of aid from foundations, companies, civic groups and professional organizations. Regulations require you to report additional funds received (such as scholarships or non-school certified private loans) from any other source promptly to the Office of Student Financial Services. Should any adjustment be necessary, the first to be reduced will be the student's loan and work eligibility. Please be advised that Otterbein University reserves the right to decrease institutional aid awarded (scholarship and need-based grant) to students receiving military and veteran's benefits if the sum of the veteran's benefits paid directly to the school (with or without State grant funding) equals the amount charged for tuition and fees, room and board.

♦**RENEWING YOUR ASSISTANCE:** All students receiving need-based financial aid including Otterbein Grant must submit the FAFSA each year for determination of continued eligibility. **Otterbein's priority filing deadline is February 15 prior to the academic year.** Financial aid is renewed annually on the basis of continued financial need and satisfactory academic progress as defined by the University's catalog. Since a family's financial strength is subject to change, financial need and the amount of aid awarded may increase or decrease each year. Other factors may change a student's award; examples would include a change in housing status, enrolling at less than a full-time status, failure to maintain Satisfactory Academic Progress, changes to the family size, and the number of students enrolled in college. Federal and state assistance will have other deadlines.

## ◆ COSTS AND THE BILLING PROCESS

Tuition, on-campus room and board charges are listed below. Please note the room and board rates represent base amounts. Actual charges may vary depending on your room assignment. Additional charges may include private (applied) music lessons, equine science fees, nursing fees and science lab fees. For details, please refer to the fee schedule posted at <http://www.otterbein.edu/public/FutureStudents/BusinessOffice/FeeScheduleandPayment.aspx>.

### 2016-2017 Estimated Costs of Attendance

Full-time Tuition	\$31,424	Books	\$1,262
On-campus Room*	\$ 5,508	Transportation	\$1,044-2,126
On-campus Board	\$ 4,600	Miscellaneous	\$1,644-3,306
Student Life Fee	\$ 200		
Technology Fee	\$ 250		
		Non-campus Room & Board	\$1,658-6,378

(Part-time undergraduate tuition \$564 per credit hour up to 11 hours per semester; Graduate tuition \$557 per credit hour for MAE/MAT & MAEM programs; \$610 per credit hour for MSN, \$576 per credit hour for MSAH programs; \$690 Nursing DNP; \$1,052 per credit hour Nursing CRNA program; \$618 per credit hour for MBA program)

\* Traditional Residence Hall

1. When you receive your bill, your confirmed financial aid for the semester will appear as “Memo” or “Authorized” aid. You will pay the “Amount Due” for the semester. If financial aid is not listed on your bill or if the amount listed is not consistent with your most recent Financial Aid Award, you may deduct the appropriate amount for the semester from the total charges and pay the calculated amount due. You may also view your account via ‘My O-zone’ in ‘My Banner’.

2. **Do not deduct amount listed under Work-Study categories.** This amount represents potential eligibility and is paid to you for actual hours worked.

3. You may deduct amounts listed under Federal Stafford Student Loan if you have completed the Master Promissory Note (MPN), Entrance Counseling and/or Federal PLUS Loan to meet your costs. If you have been selected for verification, the verification process must be completed before the Federal Stafford Loan can be originated or receive credit for any federal aid. **Please submit all loan requests for Federal Plus and private loans no earlier than June 15<sup>th</sup>. Our priority application deadline to ensure funds are on account is July 15<sup>th</sup> for Fall Semester.** Please allow 4-6 weeks processing time. Federal loan funds are received by Otterbein University the third week of classes and posted to the student account.

4. Your Financial Aid Award has been completed using information available at the time of preparation; however, your Otterbein bill serves as the official determination of your balance due. Any changes to the data used to determine your aid eligibility could affect your award. Changes in enrollment status, such as full-time to part-time, on campus to off campus, or other items used to determine eligibility may change your financial aid.

5. You are responsible for submitting the balance due to the Accounts Receivable Office fourteen days prior to the start of the academic term. If you participate in a payment plan, the final payment must be made on a specified date before the end of the term.

6. Tuition payment plan (ePay) arrangements and participation can be made by contacting the Accounts Receivable Office at 614-823-1150 or visit: [www.otterbein.edu/epay](http://www.otterbein.edu/epay).

7. The Free Application for Federal Student Aid (FAFSA) is completed every academic year.

### Cost of Attendance Budgets (COA)

Three basic budgets are developed for determining financial aid eligibility. Need-based financial aid eligibility varies depending on the housing option the student chooses.

**On Campus housing** budgets are used for students residing in traditional residence halls, suite style halls, the Commons apartments and Theme housing.

**Off Campus housing** budgets are used for students residing in off campus housing as well as Greek housing at Otterbein.

**Commuter housing** budgets represent living at home with parents or (with permission) relatives.

## ◆ WITHDRAWALS

You are required to officially withdraw through Registrar’s Office. A student who withdraws during a semester in which financial aid is provided must immediately inform the Registrar’s Office and complete a withdrawal form. **Non-attendance does not constitute official withdrawal. Consult with the Office of Student Financial Services prior to withdrawing from class.** The student will receive information regarding cancellation of the unearned financial aid according to the current Otterbein University refund schedule, federal and state regulations. Additional details and an example of a refund calculations are provided online at <http://www.otterbein.edu/docs/default-source/files/future-students/financial-aid/withdrawal-from-the-university-090815.pdf?sfvrsn=0>

**Recipients of federal loans are required to complete an Exit Counseling.** Incomplete aid, such as unprocessed Federal Stafford and Parent Loans for Undergraduate Students (PLUS), cannot be obtained after withdrawal. See “Withdrawal Procedure” at <http://www.otterbein.edu/public/Academics/Registrar/withdrawal.aspx>

## ◆ REFUND SCHEDULE

Refund schedules are posted on the Otterbein website via the address listed below. Adjustments to charges are made only during the add/drop period if a student has a schedule adjustment. **No adjustments to charges are made after the add/drop period unless a student withdraws entirely from the University.** Otterbein’s Refund Policy exists for calculating the refund of institutional charges and assistance. Students who withdraw from the University will receive a pro-rated refund of educational and room and board fees, according to the refund schedule. If a student withdraws or is expelled from Otterbein University, then the school or the student may be required to return some of the federal funds awarded to the student.

<http://www.otterbein.edu/public/FutureStudents/BusinessOffice/RefundPoliciesandSchedule.aspx>

## ◆ SPECIAL PROVISIONS BOOKS/SUPPLIES

If your financial aid award is complete and will create a credit on your student account after the funds are credited or if you are a Pell Grant recipient, you may contact the Accounts Receivable Office to have funds from the anticipated refund added to a bookstore account on your Cardinal Card to purchase books at the Campus Center bookstore.

# Academic Standing and Satisfactory Academic Progress

Academic Standing and Satisfactory Academic Progress are ways of measuring a student's successful completion of coursework toward a degree at Otterbein University.

## Academic Standing

**Academic Standing** is a benchmark used to assess appropriate academic achievement.

**Undergraduate Academic Standing** - An undergraduate student who maintains the minimum cumulative grade point average (GPA) as required in the chart below is in good standing.

Earned Hours/Quality Hours/GPA Hours (whichever is greater)	Cumulative GPA (4.0 Scale)
1 to 32	1.500
33 and above	2.000

**Academic Probation** occurs when an undergraduate student's cumulative grade point average is below the minimum levels established. Suspension transpires when a student does not meet the terms of probation (first-time suspension is one quarter/semester; second-time suspension is one year; and third time is permanent dismissal). Undergraduate Academic Standing is managed by the Office for Academic Affairs (614-823-1556).

**Graduate Academic Standing** - A graduate student must maintain a 3.000 (B) cumulative grade point average; a student is placed on academic probation when the overall GPA falls below 3.000. If a student's GPA for a term falls below 3.000, a review by the Graduate School office will be conducted and a decision regarding status will be made. The student may be on probation only once during the program of study (a probationary period consists of up two registered academic terms). The GPA must be raised to 3.000 or above during the next two quarters/semesters of enrollment in required or elective courses. If the cumulative GPA falls below 3.000 a second time, the student will be dismissed from the program. Graduate Academic Standing is managed by the Graduate School Office (614-823-3210).

## Satisfactory Academic Progress (SAP)

**Satisfactory Academic Progress (SAP)** must be maintained in order to remain eligible for Federal Aid consideration. Financial Aid evaluates SAP after the completion of each academic period (summer, fall and spring). All terms of enrollment, including summer, must be considered in the determination of SAP (even periods in which the student did not receive federal student aid funds must be counted). Qualitative measures (GPA and Pace) and quantitative measures (maximum time frame) are evaluated.

**Satisfactory Academic Progress (SAP) for an undergraduate a degree is determined by three tests:**

1. Academic Standing, the appropriate GPA based upon credit hours as outlined above;
2. An undergraduate student's successful completion of credit hours attempted (Pace); and
3. The completion of one's degree within a reasonable time period.

**Pace - Credit Hours Attempted versus Hours Earned:** To maintain eligibility for federal student financial assistance, a student must successfully complete two-thirds (67%) of the credit hours attempted. Pace is defined as total hours completed divided by total hours attempted. Any course with a grade of "F" (failing), "W" (withdrawal), or "IP" (in progress) on the student's academic transcript is considered an unsuccessful

completed of hours attempted. (Once the “IP” has been completed, the grade will stand as either successful or unsuccessful completion as mandated by the Federal Government.)

**Degree Completion Timeframe:** In addition to completing two-thirds of the credit hours attempted, a student must also complete his/her academic program within a reasonable timeframe, not to exceed 150% of the published length of the program—a student must meet all graduation requirements by the time the 180<sup>th</sup> credit hour has been attempted. All periods of attendance are counted towards the maximum timeframe.

**Transfer Credit:** Otterbein accepts credits from two and four-year institutions that are fully accredited by the appropriate regional accrediting agencies. While there is no limit to the number of credits transferred from four-year institutions, a maximum of 64 semester hours may be transferred from all two-year institutions combined.

Of the courses transferred to Otterbein from all institutions combined, a maximum of 8 semester hours will be accepted from college courses graded on a pass/fail basis.

Only those courses with grades of C- or better will be considered for transfer. Minimum grade requirements for individual academic departments may vary. The actual grades are not transferred and thus will not be included in the Otterbein grade point average.

Transfer hours accepted count towards the maximum allowable time frame.

### **Changes in degree or majors:**

#### Adding to a Degree Already Awarded

Once an Otterbein Bachelor’s degree has already been awarded, students are not permitted to alter or enhance the transcript record at a later date by adding another major, a minor, repeating courses to improve the GPA, etc. Students may, however, earn a second Otterbein Bachelor’s degree as described below.

#### **Earning a Second Bachelor’s Degree**

To earn a second Bachelor’s degree after the first has already been conferred, a student must complete:

- a minimum of 32 semester hours **in residence** at Otterbein; CLEP, credit by other means of examination, proficiency tests, Otterbein course ASC 0900, etc. may not be used to fulfill this requirement
- all requirements in the major of which at least 12 semester hours in the major must be completed **in residence** at the 3000/4000 level
- the Integrative Studies Dyad or 2 Integrative Studies courses at the 2000 level **in residence** for all programs except the BSN in Nursing; this is applicable only to students who did not earn the first degree at Otterbein; those who did are exempt from this requirement;
- for the BSN in Nursing, the 2-course Integrative Studies **residency** requirement may be fulfilled by taking CHEM 1200 and one other INST course; since INST 2006 and 1 course from among INST 2201, 2202, 2203, 2204, PHIL 1300 and PHIL 2400 are required to fulfill specific content in the major, it is recommended that these specific courses be taken at Otterbein to fulfill this residency requirement; if the first degree was earned at Otterbein, the INST residency requirement is waived, but the content area listed above is still required in the major
- the general education modern language and mathematics requirements

If fewer than 32 semester hours are needed to complete the degree requirements, the remaining hours needed to reach 32 may consist of elective credit.

Students seeking a second degree and students who change majors are monitored under the SAP policy and may have quantitative maximum time frame considerations identified. See the “Degree Completion” description.

### **Repeat and Remedial Coursework:**

Courses may be repeated for credit. Repeats are subject to the following policies:

- The repeated course must be either (a) the same Otterbein course that was originally taken or (b) the direct equivalent at another institution as determined by the Office of the Registrar. When in doubt, obtain written clarification from the Office of the Registrar. No other University personnel are authorized to make the clarification.
- If a course has been transferred to Otterbein and is then repeated at Otterbein, there will be no credit awarded for the course (not even elective credit).
- Courses must be repeated at Otterbein unless written permission to take the course at another institution is obtained from the Office of the Registrar.
- Only the most recent grade and hours will be counted in determining the GPA even if the most recent grade is lower than the previous one.
- All attempts and grades will appear on the transcript record.

Courses repeated after graduation will not change the graduation GPA.

Repeated coursework is measured under all measurements, (qualitative and quantitative) of the SAP policy. Math 0900 is the only undergraduate remedial course that counts under the SAP policy. This course counts for financial aid eligibility but is not applied towards the degree requirement.

### **Withdrawals:**

Students who wish to drop one or more classes that began in the same semester but retain a partial schedule must follow these deadlines:

- Friday of Week 5; the course will not be recorded on the student’s transcript
- Friday of Week 9; a grade of W will be recorded on the student’s transcript

After Friday of Week 9, withdrawal is not permitted and whatever grade is assigned by the instructor will be recorded on the transcript.

Coursework assigned W grades are considered in hours attempted towards the maximum timeframe measurement.

### **Re-establishing eligibility for students failing Satisfactory Academic Progress (SAP)**

The first time a student fails Satisfactory Academic Progress they will be notified that they have been placed on a “warning status.” A student on warning status may receive one term of financial aid. If a student on warning status fails to achieve Satisfactory Academic Progress, they may submit an appeal for consideration of continuation of federal funds and possibly receive one term of federal aid on a probationary basis. The SAP Appeal Form may be used for this purpose and is available in the Office of Student Financial Services, through the financial aid website in the forms section, or at this [link](#). The SAP Appeal Form asks the student to identify the situation that applies to them and he or she may be required to submit an academic plan developed and approved by the Center for Student Success. Mitigating circumstances such as medical issues, the death or illness of a family member, a change of one’s major or other documented circumstances will be considered. If a request due to



mitigating circumstances is not approved, or if one chooses to do so, students may make up any deficient hours by raising their overall completion rate to at least 67% and/or elevate their GPA to the established GPA requirements without the use of federal funds. Sitting out for a term does not affect a student's SAP standing and is not sufficient to reestablish federal aid eligibility. Satisfactory Academic Progress is administered by the Office of Student Financial Services (614-823-1502).

A student granted federal aid on probation as a result of a successful appeal will be evaluated at the end of the semester for which federal aid was awarded. Both the qualitative measures (GPA and Pace) and quantitative measures (maximum time frame) are evaluated and must be met to continue on federal assistance. As a student who has successfully appealed for continued federal aid while on probation, it is your responsibility to achieve a cumulative grade point average of at least a 2.0, and have completed at least 66.7% of all credits attempted. An attempted credit is a course that is completed and graded, regardless of whether or not the grade is passing, or a course withdrawn from FOR WHICH A GRADE OF "W" IS ASSIGNED. Dropped classes, for which no grade is assigned, regardless of refund amount, is not considered an attempted credit. It is also the student's responsibility to successfully complete all degree requirements and major programs in the specified maximum time frame.

A student granted federal aid on probation as a result of a successful appeal who have also submitted an Academic Plan will be evaluated at the end of the semester for which federal aid was awarded and must meet the goals of the Academic Plan in order to continue on federal assistance.

Since **Academic Standing** and **Satisfactory Academic Progress** are interrelated, a student may meet an adequate Academic Standing level (higher than a 2.0 cumulative GPA, for example), but not meet Satisfactory Academic Progress standards. If the student has not successfully completed enough classes (those classes with a "D" or above on the academic transcript) to meet the two-thirds (67%) earned hour rate, he or she would not be making SAP for federal financial aid purposes.

#### Grade Symbols

The following grades from letter-graded courses are included in the calculation of the grade point average (GPA). The numeric equivalents to the letter grades are in parentheses.

A	=	(100-93%)	4.0	Exceptional
A-	=	(92-90%)	3.7	Excellent
B+	=	(89-87%)	3.3`	Above Average
B	=	(86-83%)	3.0	Above Average
B-	=	(82-80%)	2.7	Above Average
C+	=	(79-77%)	2.3	Average
C	=	(76-73%)	2.0	Average
C-	=	(72-70%)	1.7	Below Average
D+	=	(69-67%)	1.3	Below Average
D	=	(66-60%)	1.0	Below Average
F	=	(59-0%)	0.0	Failure

The following grades are not included in the calculation of the grade point average:

F	=	failing from pass/fail graded course
IP	=	coursework is incomplete; <u>temporary</u> condition
NR	=	grade not reported by instructor; <u>temporary</u> condition
P	=	passing from pass/fail graded course
R	=	repeated course
S	=	satisfactory from satisfactory/unsatisfactory graded course
T	=	transfer credit from another institution
TC	=	technical credit
U	=	unsatisfactory from satisfactory/unsatisfactory graded course
W	=	withdrawal with permission

**Graduate students** are considered to be making satisfactory academic progress for purposes of financial aid eligibility only if they are in good academic standing with Otterbein. (See Academic Standing page 1).

# CONSUMER RESOURCES AND INFORMATION

## ◆STUDENT FINANCIAL AID INFORMATION

Otterbein has staff members available during normal operating hours to assist with financial aid and consumer questions. Details regarding need-based and non-need-based financial assistance, costs of attending school, terms and conditions under which students receive federal loans, how eligibility and aid distribution is determined, and the rights and responsibilities of students receiving aid is available via the Otterbein website, the U.S. Department of Education website and this copy of "Understanding Your Award". The "Resources" section of this document lists additional addresses for consumer and disclosure information. Federal Pell Grant recipients may receive a voucher for books from the Office of Student Accounts if all Federal Student Aid creates a credit balance for the payment period.

## ◆CAMPUS SECURITY AND FIRE SAFETY

Otterbein University's annual Campus Security and Fire Safety Report includes institutional policies concerning campus security, alcohol and drug use, crime prevention, reporting of crimes, sexual assault/violence, missing person notification, fire safety and other important campus policies. The report also provides statistics concerning reported crimes that occurred on campus; in certain off-campus buildings owned or controlled by Otterbein University; and on public property within, immediately adjacent to, and accessible from the campus; as well as on-campus fire statistics. The report may be requested from the Otterbein Police Department or can be accessed via the website at:

<http://www.otterbein.edu/public/CampusLife/HealthAndSafety/Police/CleryActCrimeReporting.aspx>

## ◆EQUITY IN ATHLETICS DISCLOSURE ACT (EADA)

Information regarding the commitment to provide equitable opportunities available for men and women students may be requested from the Department of Athletics. Program participation rates and financial support data is available upon request and at <http://ope.ed.gov/athletics/>. Otterbein as a member of Division III of the National Collegiate Athletic Association (NCAA) and the Ohio Athletic Conference (OAC) follows their policies and principles. A student athlete may receive financial aid through Otterbein's established and continuing program to assist students. Otterbein does not consider athletic ability as a criterion in the formulation of the financial aid package.

## ◆THE FAMILY RIGHTS AND PRIVACY ACT (FERPA)

grants students certain rights, including the right to file a complaint with the US Department of Education, in connection with educational records maintained at Otterbein University. Specific information can be directed to the Office of Student Affairs. More information is provided in the Campus Life Handbook, and the Consumer Resources section of the Otterbein website.

## ◆SERVICES AND FACILITIES FOR THE DISABLED

Otterbein adheres to Section 504 of the Rehabilitation Act to provide requested services for disabled students as specified by the requirements contained in the Americans with Disabilities (ADA) policy guidelines. We encourage disabled students or parents to contact the Office of Student Financial Services if special arrangements are needed in regard to financial aid advising. The Academic Support Center facilitates special academic accommodations for students with disabilities. <http://www.otterbein.edu/public/Academics/AcademicAffairsDivision/AcademicSupportCenter/DisabilityServices.aspx>

## ◆NONDISCRIMINATION POLICY

Otterbein is committed to providing equal educational and employment opportunity regardless of sex, marital or parental status, race, color, religion, age, sexual orientation, national origin or disability. Title IX of the Educational Amendments of 1972 prohibits discrimination on the basis of sex in any educational program or activity receiving federal assistance by the way of grant, contract or loan. Title IV of the Civil Rights Act of 1964 is similar in its prohibition of employment discrimination on the basis of sex, religion, color or national origin. Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 prohibit discrimination against qualified individuals with disabilities.

## ◆STUDY ABROAD

Federal Title IV and limited institutional funds may be available for approved study abroad programs for which Otterbein accepts transfer credit. Contact the Center for International Education & Global Engagement or the Office of Student Financial Services for information. A consortium agreement and Student Agreement Form, must be completed prior to the receipt of financial assistance.

## ◆VOTER REGISTRATION

Forms are available in the Office of Student Financial Services, the Westerville Public Library or online at: <http://vote.franklincountyohio.gov/voters/>

## ◆SELECTIVE SERVICE REGISTRATION

Male students who are 18 years old must be registered with Selective Service to receive state and federal aid. Forms are available at any post office, the Office of Student Financial Services or you may register on-line at <http://www.sss.gov/>.

## ◆DRUG LAW VIOLATIONS AND FINANCIAL AID

A federal or state drug conviction can disqualify a student for federal student aid (FSA) funds if it was for an offense that occurred during a period of enrollment for which the student was receiving federal Title IV aid. Specific information is available in the Office of Student Financial Services.

## ◆DRUG AND ALCOHOL ABUSE PREVENTION

A comprehensive substance abuse prevention program is offered to Otterbein students, faculty and staff. It includes information regarding standards of conduct, a description of the applicable legal sanctions under local, state, and federal laws for the unlawful possession, and the use or distribution of illicit drugs and alcohol. It is available through the Office of Student Affairs or online at:

<http://www.otterbein.edu/public/campuslife/HealthAndSafety/WelfareProgramming.aspx>

## ◆CONSTITUTION AND CITIZENSHIP DAY

Otterbein celebrates the U.S. Constitution on September 17<sup>th</sup> each year.

## ◆CONTACT INFORMATION

Complaints may be filed through the Ohio Department of Higher Education, The Higher Learning Commission or the Federal Student Aid Ombudsman Group.

## ◆COMMUNICATION

The preferred, most efficient and environmentally sensitive means of contact with students is through the Otterbein email address. Campus and postal mail will also be used depending on the time of the academic year. General information will also be posted on Otterbein's website.

# CONSUMER RESOURCES AND INFORMATION

## ◆STUDENT RIGHT-TO-KNOW

In accordance with the Student Right-To-Know Act, section 668.44; of the Title IV Higher Education Act of 1965 as amended, Otterbein annually publishes graduation, persistence and transfer rates. Copies of the current statistics are available through the Office of Academic Affairs. Graduation, retention rates and student body diversity information is also available through the U.S. Department of Education at <http://nces.ed.gov/collegenavigator/>

## ◆CODE OF CONDUCT

Otterbein staff members follow a code of conduct which reflects its continuing commitment to conducting financial aid practices with integrity, free from conflicts of interest, and in the interest of students. Otterbein's code of conduct for education loans prohibits revenue-sharing arrangements with any lender; receiving gifts from a lender, a guarantor, or a loan servicer; contracting arrangement providing financial benefit from any lender or affiliate of a lender; directing borrowers to particular lenders, or refusing or delaying loan certifications; offers of funds for private loans; Office of Student Financial Services staffing assistance; advisory board compensation.

## ◆FINANCIAL AID RECIPIENT RIGHTS AND RESPONSIBILITIES

### You have the right to know:

- The types of financial aid available from federal, state, and university funded financial aid programs.
- How to apply and the deadlines to apply for federal, state and university financial aid programs each year.
- The cost of attending Otterbein and the refund policy.
- The criteria used by Otterbein to select financial aid recipients.
- How to submit an appeal of your financial aid award if your circumstances change.
- The portion of your financial aid that is a loan, and what portion is gift aid.
- If offered a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan, and when repayment is to begin.

- How Otterbein determines your Satisfactory Academic Progress and what happens if you are not passing.
- Certain types of financial aid are available for study abroad.

### It is your responsibility to:

- Review and consider all information about Otterbein before deciding to enroll. Be sure you understand your 'projected balance due' as outlined on your financial aid award (new students). Please develop a plan to pay the balance due.
- Review the Financial Aid Policies provided on the website.
- Complete all application forms accurately and truthfully. Intentional misreporting of information for financial aid purposes is a violation of law and is considered a criminal offense, subject to penalties under the U.S. Criminal Code.
- Correct any discrepancies in your application for assistance, such as changes in reported housing.
- Respond to all requests from the Office of Student Financial Services for additional information or documents.
- Read all forms that you are asked to sign, and keep copies of them for your records.
- Notify the Office of Student Financial Services in advance if you plan to enroll less than full-time as determined by your program of study, or withdraw from the university.
- Notify the Office of Student Financial Services of any additional resources, e.g. scholarships or tuition benefits that have not been considered when determining your financial aid award.
- Maintain Satisfactory Academic Progress. Withdrawing from Otterbein or never attending classes can result in termination of financial aid, and may also involve partial or full repayment of disbursed aid for that semester.
- Complete required Federal Loan Entrance and Exit Counseling.
- Repay any student loans you borrow.
- Changes in your name, permanent or local address or telephone numbers can be updated in MyBanner.
- Apply for financial assistance every year using the Free Application for Federal Student Aid (FAFSA) [www.FAFSA.gov](http://www.FAFSA.gov). Otterbein's filing deadline for all students is February 15 of the academic year during which you wish to attend.

## ADDITIONAL RESOURCES (WEBSITES)

- Federal Student Aid: <http://www.studentaid.gov>
- State of Ohio Aid: <https://www.ohiohighered.org/sgs>
- Otterbein University Catalog: <http://www.otterbein.edu/public/Academics/catalogs.aspx>
- Campus Life Handbook: <http://www.otterbein.edu/public/CampusLife/HealthAndSafety/StudentConduct.aspx>
- Otterbein Consumer and Disclosure Information: <http://www.otterbein.edu/public/FutureStudents/FinancialAidAndScholarships/ConsumerInformation.aspx>
- Otterbein Financial Aid Award Information: <http://www.otterbein.edu/public/FutureStudents/FinancialAidAndScholarships.aspx>
- Otterbein Financial Aid Forms: <http://www.otterbein.edu/public/FutureStudents/FinancialAidAndScholarships/forms.aspx>
- Otterbein Self-Service Banner: My O-Zone / My Banner <http://ouluminis.otterbein.edu/cp/home/loginf>
- Data for post-secondary institutions: <http://nces.ed.gov/ipeds>
- Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/students/repay/>
- Entrance/Exit Counseling Federal Stafford Loans: <https://StudentLoans.gov/>
- Entrance/Exit Counseling Federal Perkins Loan: <http://www.ecsi.net/promPI/>
- GradReady Financial Literacy: <https://otterbein.gradready.com/ORA/login.aspx>
- National Student Loan Data System (NSLDS): [https://www.nsls.ed.gov/nsls/nsls\\_SA/](https://www.nsls.ed.gov/nsls/nsls_SA/)
- State Higher Education Agencies: [http://wdcrobcolp01.ed.gov/Programs/EROD/org\\_list.cfm?category\\_ID=SHE](http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE)

Otterbein does not discriminate on the basis of race, creed, gender, sexual orientation, national origin, age, political affiliation, or disabling condition in admission of students, educational policies, financial aid, housing athletics, employment or other activities. Information in this brochure is believed to be as accurate and up-to-date as possible; however, changes may occur at any time during the year. This information is supplementary to the eligibility requirements for federal and state aid. Paper copies of identified policies may be obtained from the appropriate offices. Consolidated Otterbein consumer information and disclosures is available at: <http://www.otterbein.edu/public/FutureStudents/FinancialAidAndScholarships/ConsumerInformation.aspx>