



Consumer Information - Financial Aid

and Understanding Your Award

OTTERBEIN FINANCIAL AID PRINCIPLES

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 provided on the award notification.
- 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). FAFSA's may be submitted as of October 1st of the year prior to the academic year for which you are applying. Otterbein's priority filing deadline is January 31st before the start of that academic year. The award may consist of one type of aid or any combination of scholarships, grants loans 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 "Banner" through the Student Portal, "O-Zone." Since your financial aid award is determined using many variables, please inform the Office of Student Financial Aid about any changes to the information you have provided, in particular, if your enrollment level or housing status changes.

The Office of Student Financial Aid is located in Barlow Hall, 88 Cochran Alley. Phone hours are Monday through Friday, 8:30 a.m.- 5:00 p.m. and our walk-in hours are Monday through Thursday from noon to 3 pm. Fridays are by appointment only. Our official method of communication is through email.

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 Aid. 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, and other unusual circumstances that might affect your ability to contribute to educational costs. Each family that requests this review must supply appropriate documentation.

The guidance provided in this document does not capture all information or changes to these topics and links. Please contact the University as questions arise.

Otterbein University, Office of Student Financial Aid, 1 South Grove Street, Westerville, OH , 43081

(614) 823-1502 ▪ <http://www.otterbein.edu> ▪ email: financialaid@otterbein.edu

OTTERBEIN SCHOLARSHIPS AND ACADEMIC AWARDS

Institutional Aid is based upon superior academic achievement as well as other criteria. Complete descriptions of these awards and others may be found in the online [Otterbein University Course Catalog](#) or by contacting the Office of Admission. Requirements appear in notification of the scholarship.

First-time students are encouraged to apply for admission by Dec. 15 to be considered for the broadest range of scholarship opportunities, and may submit new information (test score or 7th semester high school transcript) for reconsideration until Jan. 31st. Scholarships and grants cannot be changed after need-based aid has been awarded.

OTTERBEIN ACADEMIC MERIT SCHOLARSHIPS AND AWARDS Academic merit scholarships are awarded based on strength of academic performance, leadership, civic engagement, and/or community service. Renewable for up to eight semesters of full-time study or the student's first bachelor degree by maintaining a 2.75 GPA at the end of the student's second year of study and making satisfactory academic progress.

TALENT AND PARTICIPATION AWARDS Awarded to students majoring in Art, Communications, Creative Writing, Music, Theatre, or minoring in Dance. All talent and participation awards require a separate audition, portfolio review, interview and/or essay. Students must be majors in the department they are awarded a talent award. Limit of one talent award per student. Renewal criteria set by department. Students must remain a major in the awarding department.

OTTERBEIN FULL TUITION SCHOLARSHIP Students demonstrating superior academic achievement in high school may be invited to compete for three full-tuition scholarships. A completed application is due by December 15 to be considered. Due to the value of this award, it replaces all other Otterbein institutional aid. 3.0 GPA

BATTELLE HALF TUITION SCHOLARSHIP Competitive scholarship for student leaders from Delaware, Fairfield, Franklin, Licking, Madison, Pickaway and/or Union counties of Ohio. This award stacks on student's base merit award. A completed application is due by December 15. Due to the value of this award, it replaces all other Otterbein institutional aid. The award requires full-time enrollment and accumulated GPA of 3.0.

HUMANITIES SCHOLARS Awarded to admitted Humanities students who live in the Creativity & Culture Living Learning Community or Honors housing. An interview is required and students with a Music participation award are not eligible. This award can be renewed for up to eight semesters as long as enrollment in a Humanities major continues. Qualifying majors are found on the scholarship page, <https://www.otterbein.edu/financial-aid/scholarships/#special>.

OTTERBEIN HONORING SERVICE SCHOLARSHIPS Awarded to recipients of Folds of Honor Award or the Ohio War Orphans Scholarship.

OTTERBEIN ADVANTAGE PARTNERSHIP SCHOLARSHIP Awarded to first year or transfer students at time of admission in lieu of other merit awards for students under the age of 23 whose parent or guardian is a qualified employee of one of the following Advantage Partners as found on-line, <https://www.otterbein.edu/advantage-partnership-scholarships/>.

CHOOSE OHIO FIRST SCHOLARSHIP scholarships are awarded to Ohio residents who attend Otterbein with a one of the declared majors. The scholarship is awarded based on financial need with a preference given to students who are underrepresented in computer science based on gender, ethnicity, income level, or school district. FAFSA required. Interview Required and renewable.

Current eligible majors can be found on Otterbein's webpage, <https://www.otterbein.edu/financial-aid/scholarships/choose-ohio-first-stem-scholarship/>

PHYSICS FULL TUITION SCHOLARSHIP Students majoring in Physics or Engineering Physics may qualify as an interview is required. Renewable with 3.0 GPA and must remain in a Physics major.

WIESE ENGINEERING SCHOLARSHIP New student with an engineering major. An interview is required for this award and amount varies.

TALENT AWARDS are offered to full-time students majoring in art, music, communications, education, 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. Athletic Band awards may be offered to students participating in Otterbein ensembles and take required private lessons and courses.

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

SIBLING AWARDS are offered to each student with a sibling concurrently enrolled at Otterbein.

TEACHING Talent Award are awarded to students who have early exposure to teaching that led to college credit (e.g., CCP, CTAG). Examples of early exposure to teaching experiences include but are not limited to: Participation in your district's Teacher Academy, taking education courses at your district's career center, earning a grade of C or better in a CCP course in Education.

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).

GLOBAL SCHOLARS DIPLOMA SCHOLARSHIPS are awarded to new students who have participated in or are current participants in the Global Scholars diploma from the Columbus Council on World Affairs. Students must enroll fulltime (12 credit hours). The Global Scholars diploma scholarship replace other merit scholarships/ award. The scholarship is renewable for up to 8 semesters or first undergraduate degree, whichever comes first. A 2.75 GPA is required for renewal.

CHRISTO REY COLUMBUS AFFORDABILITY COMMITMENT Otterbein University commits to cover full unmet need to tuition for students graduating from Cristo Rey Columbus fall semester 2024 and later. Students who are recipients of both the Federal PELL Grant and the Ohio College Opportunity grant (state funds) will be funded up to tuition without the use of the Federal Direct Loan programs. Student needs to complete FAFSA, enroll full-time (12-18 hours) with students enrolled over 18 credit hours a term will pay for that overload charge. This award is valid for 8 semesters or first undergraduate degree, whichever comes first.

ROTC SCHOLARSHIP Otterbein students interested in obtaining an officer's commission in either the United States Army or Air Force may enroll in Reserve Officer Training Corps (ROTC) classes through cooperative agreements with nearby Capital University and the Ohio State University. Additional information is available online at: <https://www.otterbein.edu/apply/undergraduate/rotc/>

YELLOW RIBBON PROGRAM Otterbein is proud to participate in the Yellow Ribbon GI Educational Enhancement Program which allows eligible veterans to attend Otterbein tuition free. An eligible Post 9/11 GI Bill veteran may also transfer their unused educational benefits to their spouse or children.

UNITED METHODIST SCHOLARSHIPS are available each year to a select number of Otterbein students. Applications may be obtained at [GBHEM - List of the Scholarships](#) as well as applying for these awards.

OTTERBEIN UNIVERSITY GRANTS are awarded to full-time undergraduate students and are determined by the completion of 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.

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. FAFSA is required. *This grant replaces other Otterbein need-based aid.*

HOUSING GRANTS may be offered to students choosing to live on campus in traditional or suite-style residence halls with meal plans. Housing grants are not available to students living in University apartments, theme houses, fraternity or sorority houses, or students who commute or live in off-campus housing.

LGBTQIA SCHOLARSHIP AND OTHER ENDOWED AWARDS Otterbein donors provide more than \$2.5 million in annual scholarship support for Otterbein students. The Otterbein application serves as the application for Otterbein Endowed scholarships that are awarded through the admission process. Students must apply to the University by December 15th and some awards require an additional interview or audition.

OTTERBEIN OPPORTUNITY SCHOLARSHIP Student must be an Ohio Resident with a family income of \$60,000 or less or be a Federal Pell Grant recipient, and the FAFSA is required. The Opportunity Scholarship does not cover room and board or books.

OTTERBEIN CARDINAL CORP LEADERS are a dedicated group of Otterbein students who coordinate weekly service programs. Cardinal Corps Leaders also lead their peers in on-time service events. Interested students can apply on-line [Student Volunteer Programs - Otterbein University](#) or contact the Center for Community Engagement for more information, cce@otterbein.edu

OTTERBEIN ADULT and TRANSFER STUDENT 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). All students are encouraged to file the FAFSA for need-based aid evaluation and awarding.

ASSOCIATE DEGREE SCHOLARSHIP Students who have already earned their Associate's Degree with a GPA of 2.75 or higher are eligible for our Associate Degree Scholarship. Students must remain in full-time status while completing their Bachelor's degree to maintain the Associate Degree Scholarship.

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) may be awarded to those determined to have exceptional need and have 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 FAFSA is received by Financial Aid and any requirements, including verification have been 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.

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 Student Accounts Office to have funds added to a bookstore account on your Cardinal Card to purchase books at the Campus Center bookstore.

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 assistance for students who intend to teach and they must meet other requirements. For more information please review this at: <https://studentaid.gov/understand-aid/types/grants/teach>

STATE FINANCIAL ASSISTANCE

The amount of information provided on a state's web site varies. Some states provide comprehensive information about residency requirements, loan, grant, scholarship and prepaid tuition programs and other state aid programs.

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 (SAI/EFC) of 3750 or less **and** a maximum household income of \$96,000

FINANCIAL AID ESTIMATE

You may receive an estimate of what your financial aid package could be by answering some basic questions online. To receive an estimate of your Otterbein Scholarship, please submit your GPA and at least one test score. For a more complete estimate of your financial aid package, complete the last four questions as well at <http://www.otterbein.edu/financial-aid/financial-aid-estimator/>

This is not an application for aid and does not guarantee admissions into Otterbein University. You must complete your Admission Application to receive your scholarship offer. You must submit a FAFSA to receive need-based aid awards.

SCHOLARSHIP SEARCH

Contact your guidance office for a list of scholarships received by recent graduates of your high school. This can be a good resource for non-university awards. The following non-Otterbein sites may be helpful for searching online for available scholarships:

- [FastWeb's free scholarship search](#) includes multiple sources potential assistance. FastWeb also offers expert advice and how-tos on financial aid, scholarships, selecting a major, choosing a career and more.
- Sallie Mae helps students access and complete higher education with scholarships.
<https://www.salliemae.com/about/scholarship-opportunities/>
- <https://www.scholarships.com/> is a resource to help you pay for college. Students could create a profile and gain free access to their college scholarship database. They make it simple and match you to qualifying scholarships quickly.
- bold.org/applicants – Exclusive Grants and scholarships are matched to you.
- goingmerry.com – Search and Find Scholarships

Outside Scholarship Listings – Student Financial Aid is posts outside scholarships on Facebook. We are notified occasionally of scholarships being offered. Go to our [Facebook page](#) and Like us to receive these and other important notices. Otterbein, however, does not vet these sources. Please be careful about sharing personally identifiable information.

LOANS FOR EDUCATION

FEDERAL DIRECT STUDENT LOANS Students are required to file a FAFSA annually to determine eligibility. Those students who are 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 Direct Loan Program. Effective July 1, 2023 through June 30, 2024 the interest rates are fixed at 5.50% for subsidized and unsubsidized undergraduate Direct Loan borrowers. Unsubsidized graduate and professional degree loans are fixed at 7.05%. Graduate and professional degree borrowers are limited to Unsubsidized Direct Loans. The interest on a Federal Subsidized Direct Loan will be paid by the federal government while the student is enrolled at least half-time. Unsubsidized Direct Loan interest can be deferred or paid by the student while they attend school. More loan information is available at this [FAQ](#) and through the website, <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>. Our Financial Aid Award will list the estimated amount a student is eligible to borrow based on enrollment status and academic level. ***You must accept, accept partial, or decline your Student Loans through the 'Ozone', 'Self Service Banner' Financial Aid website on an annual basis.***

First-time borrowers at Otterbein need to:

- 1) View their loan eligibility on 'My Ozone' then Banner, Financial Aid Tab then click on 'Financial Aid Status'. Select appropriate Financial Aid Year 2024-2025. Click on the word 'awarded' and then the last tab 'Accept Award Offer' to act on your offered loan amounts. Only accepted loans will be processed.
- 2) Go to: studentaid.gov
 - a. **Complete Loan Entrance Counseling**
 - b. **Select and complete appropriate Direct Loan 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 Aid if you intend on completing your program of study during mid-academic year.

FEDERAL DIRECT STUDENT LOAN ELIGIBILITY

Class Level	Hours Earned	Dependent	Independent
Freshman	0 – 29	\$5,500	\$9,500
Sophomore	30 – 59	\$6,500	\$10,500
Junior	60 – 89	\$7,500	\$12,500
Senior	90 +	\$7,500	\$12,500
Graduate			\$20,500

FEDERAL DIRECT STUDENT LOAN MAXIMUM AGGREGATE LIMITS BY STUDENT TYPE

Undergraduate, Dependent Students - \$31,000 maximum- The maximum subsidized and unsubsidized aggregate loan limit for dependent borrowers is \$31,000 with no more than \$23,000 in subsidized loans. Additional details are available at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

Undergraduate, Independent Students - \$57,500 maximum- The maximum subsidized and unsubsidized aggregate loan limit for an independent borrower, or an undergraduate dependent student whose parents have been declined for a Federal Direct Parent PLUS Loan, have an aggregate limit of \$57,500. No more than \$23,000 of this amount may be in subsidized loans.

Graduate and Professional Students - \$138,500 maximum- The maximum subsidized and unsubsidized aggregate loan limit for graduate and professional students is \$138,500. This limit includes all federal loans for undergraduate study as well and no more than \$65,000 may be in subsidized loans.

ORIGINATION FEES – Undergraduate Direct Loans, 1.057%; Direct PLUS, 4.228% (Disbursed on/after 10/1/2020)

LOAN DEFERMENT TERMS AND CONDITIONS Under certain circumstances, borrowers have the right to defer repayment of their loans, request a temporary delay or forbearance, consolidate, or have part or all of their loan discharged. Additional information regarding repayment, loan forgiveness, or discharge can also be found at studentaid.gov for details. When a student graduates or withdraws from the University, they are required to complete loan exit counseling. This information will ensure that they understand their student loan obligation and prepare for repayment.

FEDERAL PERKINS LOAN PROGRAM Under federal law, the authority for schools to make new Perkins Loans ended on Sept. 30, 2017, and final disbursements were permitted through June 30, 2018. A borrower who received a Perkins Loan can learn more about managing the repayment of the loan by contacting Otterbein's Perkins Loan servicer, [ECSI](#).

FEDERAL DIRECT PLUS LOANS are available to parents and graduate or professional students with no adverse credit history. The annual loan limit is the established cost of attendance minus any other financial assistance received by the student. Unless the borrower requests a deferment, repayment will begin no more than 60 days after the loan is fully disbursed. A deferment may be requested while the student is enrolled at least half-time. For Direct PLUS loans first disbursed on or after July 1, 2023 and before July 1, 2024 the PLUS interest rate is 8.05%. Borrowers will apply annually at: studentaid.gov.

PRIVATE EDUCATION LOANS Student Financial Aid maintains information regarding other private education loans for 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, <https://www.otterbein.edu/financial-aid/loans/#private-student-loans>.

LOAN COUNSELING In addition to Entrance and Exit Counseling sessions online at studentaid.gov, the Otterbein Student Financial Aid staff is available to answer questions and provide information regarding student loan borrowing and repayment.

STUDENT EMPLOYMENT

WORK STUDY Students will be paid biweekly for hours worked. The student's supervisor will determine the wage rate based on the current Student Pay Schedule, which factors in the job responsibilities and the student's qualifications, including the number of years in the position. Students will [Sign In | Handshake \(joinhandshake.com\)](https://joinhandshake.com) to view and apply for available jobs. While classes are in session, students may work up to but not exceed 20 hours a week. Before the student begins work, they would need to complete the Form I-9 while providing proper identification. Additional information is found at <https://www.otterbein.edu/financial-aid/student-employment-information/>

FEDERAL WORK-STUDY is a federally-funded program which provides on-campus or community service employment. Once enrolled and attending classes, students arrange interviews with prospective employers and complete hiring documents.

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 there are limited job opportunities available. Interested students must apply and be approved by their 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 Aid. Documents and web forms will be completed on our secure portal, Student Forms. After the FAFSA is processed, students can view their online FAFSA Submission Summary. This will include the student's estimated eligibility for a Federal PELL Grant and federal student loans, their Student Aid Index (SAI), and whether the student has been selected for verification. The FAFSA Submission Summary replaces the Student Aid Report for the 2024-2025 award year. 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 students and their families to plan financially for the upcoming academic year with 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 the completion of the verification 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 ineligible 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 Direct 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 Aid has the right to adjust or void an offer of aid at any time if found necessary. Such adjustments may result in owing the University or an overpayment to the Department of Education. 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 Aid or staff. Overpayment cases may be reported to the U.S. Department of Education.

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 Aid. 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 January 31st 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 (SAP), and changes to the family size. Federal and state assistance may 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 other fees, such as, private (applied) music lessons, equine science fees, nursing fees and science lab fees. For details, please view the University’s fee schedule posted at [Student Accounts Office - Otterbein University](#)

2024-2025 ESTIMATED COSTS OF ATTENDANCE

Need-based financial aid eligibility varies depending on the housing option the student chooses. Housing forms are required before returning student awards will be processed.

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

Off Campus housing budgets are used for students residing in off campus housing as well as Greek (fraternity or sorority) housing at Otterbein.

Commuter housing budgets represent living at home with parents or (with permission) relatives.
2024-2025

Full-time Tuition	\$35,024	Books	\$1,554
On-campus Room*	\$ 6,706	Transportation	\$1,268-1,944
On-campus Meals	\$ 6,318	Non-Otterbein	
Student Life Fee	\$ 248	Miscellaneous	\$1,994-6,188
Technology Fee	\$ 276	Housing & Meals	\$2,864-9,548

*This is the yearly amount for double occupancy traditional halls with meal plan required.

(Part-time undergraduate tuition \$618 per credit hour up to 11 hours per semester; Graduate tuition \$590 per credit hour for MAE/MAT & MAEM programs; \$665 per credit hour for MSN, \$610 per credit hour for MSAH programs; \$765 Nursing DNP; \$1,300 per credit hour Nursing CRNA program; \$690 per credit hour for MBA program).

THE PAYMENT PROCESS

1. Approximately a month before the start of each term, the **Student Accounts Office** will generate billing statements. Students and any “authorized user” indicated by the student will receive an email to check their student’s bill found in “ePay”. Charges are due August 1st and approximately mid-December for spring semester. Student must enable parents or guardians as “authorized users” on-line for ePay and email access.

2. **“ePay” is Otterbein’s online bill payment system.** It provides information regarding your balance due, making payments, viewing your recent statement and billing history, setting up a payment plan, authorizing users, direct deposit refunds and more. Please note, there is a 2.95% convenience fee for payments made by credit card. Contact Student Accounts Office at 614-823-1151, businessoffice@otterbein.edu.

<https://www.otterbein.edu/business-affairs/pay-your-bill/>.

3. Students who are selected for **verification must complete** the process before federal or state aid can be applied against their billing account. In order to complete verification, you will need to log into Student Forms at <https://otterbein.studentforms.com/> to submit required documents and complete any necessary webforms.

4. Your Financial Aid Award has been completed using information available at the time of preparation; however, the Otterbein bill in ePay will be the official determination of any balance due. Changes such as being part-time rather than full-time, changing housing selection (on campus vs. commuter) or adjustments to FAFSAA data due to Special Circumstances may change your financial assistance.

5. **Loans.** First time borrowers who have acted on their offered loan amount(s), completed required **Loan Entrance Counseling** and **Master Promissory Note (MPN)** will be able to deduct from their balance due. Approved **Federal PLUS Loans or private education loans** may also be deducted.

Please submit all loan requests for Federal Plus and private loans no earlier than May 15th. Our priority application deadline to ensure funds are on account is July 1st for Fall Semester. You may cancel loan disbursements by notifying the Office of Student Financial Aid within fourteen days of receiving the notice of disbursement(s).

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

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

WITHDRAWALS

Students who receive financial aid during the semester must officially withdraw through Self Service Banner or the Office of the Registrar. **Non-attendance does not constitute official withdrawal. Consult with the Office of Student Financial Aid prior to withdrawing from all classes.** The student will receive information regarding cancellation of the unearned financial aid according to the current Otterbein University refund schedule, federal and state regulations. **Recipients of federal loans are required to complete an Exit Counseling.**

Incomplete aid and unprocessed Federal Direct and Parent Loans for Undergraduate Students (PLUS), **cannot** be obtained after withdrawal. See “Withdrawal from the University” at <https://www.otterbein.edu/registrar/#how-to-withdraw-from-the-university>

REFUND SCHEDULE

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 leaves the University, then the school or the student may be required to return a portion of the federal and/ or state funds awarded to the student. Refund policies and schedules of each term are found at <https://www.otterbein.edu/business-affairs/student-business-office/>

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 Student Accounts Office to have funds added to a bookstore account on your Cardinal Card to purchase books at the Campus Center bookstore. Contact the Student Accounts Office by email businessoffice@otterbein.edu or phone 614-823-1151.

ACADEMIC STANDING AND 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 - An undergraduate student who maintains the minimum cumulative grade point average of 2.0 is in good standing.

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 semester; second-time suspension is one year; and third time is academic dismissal for 5 academic years (including Cardinal and Summer Terms). Academic Standing is managed by Academic Affairs and Student Success & Career Development. They can be reached at 614-823-1624.

Graduate Academic Standing - A graduate student must maintain a 3.000 (B) cumulative grade point average to be in good standing; 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 cumulative GPA of 2.0 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 180th 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 evaluated 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
- Monday of Week 10; a grade of "W" will be recorded on the student's transcript
- After Friday of Week 10, withdrawal is not permitted and the 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)

Satisfactory Academic Progress is administered by the Office of Student Financial Aid (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.

The first time a student does not meet the Satisfactory Academic Progress measures, they will be notified that they have been placed on "warning status." A student on warning status may receive one term of financial aid. After each term a student's Satisfactory Academic Progress is evaluated, if they do not meet the criteria their warning status will change to failing. This means that in order to be considered for federal financial aid funds, the students must submit an appeal to be considered for continuation of federal funds, and after the review of the appeal the student will be notified, if they are approved or not, for receiving one term of federal aid on a probationary basis.

Students needing to complete a SAP appeal and PLAN (combined form) will schedule an appointment with a member of Student Success & Career Development (SSCD). The SAP Appeal Form asks the student to identify the cause of their academic issue and how they can improve their academic performance in the upcoming semester. 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 the student does not submit an appeal during the term, the student can 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.

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.

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.

Grade Symbols

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

Grade		Percent	Point Value	
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; temporary condition

NR = grade not reported by instructor; temporary 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

CONSUMER RESOURCES & INFORMATION

STUDENT FINANCIAL AID- Otterbein has staff members available during normal business hours to assist with financial aid and consumer questions through phone or email. Walk-in hours are Monday through Thursday from noon to 3 pm.

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 on the Otterbein website, the U.S. Department of Education website-studentaid.gov and this copy of "Understanding Your Award". The "Resources" section of this document lists additional addresses for consumer and disclosure information.

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 Student Accounts Office to have funds added to a bookstore account on your Cardinal Card to purchase books at the Campus Center bookstore.

UNIVERSITY CONSUMER INFORMATION

<https://www.otterbein.edu/about/consumer-information/> and <https://www.otterbein.edu/financial-aid/consumer-information/>

CAMPUS SECURITY AND FIRE SAFETY- Otterbein University's annual Campus Security and Fire Safety Report includes institutional policies and statistics 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/>. As a Division III member 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 programs to assist students and does not consider athletic ability 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 the Registrar. 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 very limited institutional funds may be available for approved study abroad programs. Contact the Center for Student Success or the Office of Student Financial Aid for information. A consortium agreement and student agreement form, must be completed prior to the receipt of financial assistance.

SELECTIVE SERVICE REGISTRATION- Male students who are 18 years old must be registered with Selective Service to receive state aid. Registration can be completed on-line at <http://www.sss.gov/>.

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: [About Drugs & Alcohol - Otterbein University](#).

COMMUNICATION- The preferred, most efficient and environmentally sensitive means of contact with students is through Otterbein email. USPS mail may also be used.

VOTER REGISTRATION- Forms are available online at: <http://vote.franklincountyohio.gov/voters/>

[ACADEMIC SUPPORT CENTER & DISABILITY SERVICE \(ASC\)](#)- helps students develop and strengthen the skills necessary to attain their academic goals. Through collaboration with students, faculty, and staff, the ASC supports students in becoming independent, lifelong learners in an accessible, student-centered environment. They facilitate the development of learning strategies and skills in partnership with peers and professionals through tutoring, academic coaching, academic courses, and other learner-focused services. Center is located on the second floor of Courtright Memorial Library with hours of Monday through Friday from 8:30 am to 5 pm at 614-823-1610.

STUDENT ACCOUNTS OFFICE assists with a variety of student financial needs, such as paying your tuition and fees, setting up payment plans, getting information about your student account, ePay, and 1098-T's. Located in the Business Office at 25 W. Home St. and available from 8:30 am to 4 pm, Monday through Friday, 614-823-1151 businessoffice@otterbein.edu.

[Student Success & Career Development \(SSCD\)](#) provides comprehensive services to assist students as they explore and discover plans for their Otterbein journey, inside and outside of the classroom, as well as goals for their career. SSCD empowers students to make informed and intentional choices to ensure academic and professional success while preparing them for life beyond Otterbein. They can be contacted at studentsuccess@otterbein.edu and career@otterbein.edu by phone at 614-823-1624. The office is located in the Lower Level of Towers Hall (027)

[COUNSELING CENTER-](#) Otterbein's clinical team will empower and equip students to discover new insights and perspectives, acquire knowledge and skill, connect with others on campus and in the community, and help students learn new ways to more comfortably deal with life's unique circumstances. Services provided include short-term counseling, educational workshop series that are INST approved, consultations for individuals or groups, referrals to community providers for more specialized or long-term service, and Otterbein Reach Out-Suicide Prevention App. Single session counseling, same-day walk-in appointments on a first come, first serve basis, are available at 11 am Monday through Friday. The Center is located at 146 W. Home St. and can be reached at counseling@otterbein.edu or by phone 614-823-1333.

[INFORMATION & TECHNOLOGY SERVICE \(ITS\)](#)- These folks provide integral services, support, and solutions to deliver current technologies that enhance the productivity and success of the teaching, learning, and work environment. ITS is committed to providing a variety of technology services, including online resources for teaching, remote learning, and collaboration. Free Office 365 for all Otterbein users. Students enjoy free Windows 10, free printing services, and free help desk support. Online and instructor-led training programs for software and device usage is available. The ITS Help Desk is located in Roush Hall Room 005, which is 27 S Gove Street. Contact them at 614-823-3100 or helpdesk@otterbein.edu

[COURTRIGHT MEMORIAL LIBRARY-](#) They are proud members of the OPAL, OhioLINK, and SearchOhio consortia, which allows us access to hundreds of electronic databases and millions of books, eBooks, and journals. The Library's collection includes books, music, juvenile, gaming, DVDs, streaming videos, and many types of equipment such as laptops, cameras, and bikes. Staff is available to help you succeed by finding the information you need. Library staff are available by chat, email, or social. The Courtright Memorial Library is located at 138 West Main Street and can be contacted at 614-823-1215 or library@otterbein.edu.

[CONSTITUTION AND CITIZENSHIP DAY-](#) Each educational institution that receives Title IV/ Federal funds is required to hold an educational program about the U.S. Constitution for its students on September 17 (if it falls on a weekend; it should be held in the previous or next week).

[OFFICE OF THE REGISTRAR-](#) This office maintains all student academic records, past and present, and is responsible for the security and integrity of those records under the Family Educational Rights and Privacy Act (FERPA). In coordination with various campus offices, we implement, support, and uphold academic policies related to class and event scheduling, academic catalog maintenance, registration services, enrollment and degree verifications, grade processing, and degree audit configuration. This office is located at 1 S. Grove Street in Towers Hall Room 27. They can be reached at 614-823-1351 or by email at registrar@otterbein.edu

VETERANS- As part of Otterbein University's ongoing commitment to serve student veterans, service members, and their families, Otterbein has agreed to adhere to the "Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members". In accordance with those principles, we have provided all students who filed a Free Application for Federal Student Aid (FAFSA) and were awarded financial aid with access to College Financing Plan Information, this was formerly known as the Financial Aid Shopping Sheet. This document informs students of their total cost of attendance, as well as any potential financial aid they might receive. To learn more about your veteran's educational benefits and the many resources available to military veterans on campus by contacting one of our campus representatives. They are found at <https://www.otterbein.edu/registrar/veterans/>

Otterbein offers academic advising, financial aid consulting, disability counseling and job search assistance through established offices on campus. Service members and veterans are encouraged to meet with appropriate academic and financial points of contact prior to enrolling: Academic and Career Counseling at Counseling at sscd@otterbein.edu, the VA Certifying Official, Hilary Seif, hseif@otterbein.edu, Student Financial Aid, Lucas Lemaster, lemaster2@otterbein.edu and Disability Services at disabilityServices@otterbein.edu.

Prospective students are directed to receive approval from the student's ESO (Education Services Officer), military counselor or Services. Otterbein will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs. <https://www.otterbein.edu/apply/adult/veterans/> Questions can also be directed to the admissions team at 614-823-1500 or by email at cardinalinfo@otterbein.edu.

TRANSFERRING TO OTTERBEIN- Otterbein University accepts all non-remedial credits earned at any regionally accredited institution with a grade C- or better. Otterbein also accepts credits for military coursework listed on a military transcript with ACE recommendations. Credits are evaluated by the registrar in consultation with academic departments. Credits that do not align with specific Otterbein courses will be awarded general elective credit. Actual grades are not transferred and thus are not included in the Otterbein grade point average. If academic credentials are submitted in a non-English language, a World Education Services, Inc. (WES) course-by-course evaluation might be required. [Visit the WES website](#) for details and instructions.

CONCERNS OR COMPLAINTS- The University has established procedures for handling complaints, including grade changes, discrimination and other classroom allegations, and academic dishonesty charges. If a conflict arises, students are encouraged to reach out to appropriate personnel to discuss concerns, grievances and complaints. External and Otterbein resources are available to assist with this process. Additional information can be found at <https://www.otterbein.edu/about/sara/student-concerns-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, the Otterbein University 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. The primary goal of the financial aid professional is to help students achieve their educational goals through financial support and resources. Financial aid administrator shall advocate for their students, manifest the highest level of integrity, support student access and success, comply with federal and state laws, strive for transparency and clarity, and protect the privacy of financial aid applicants.

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 arrangements 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 Aid staffing assistance; or 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.
- What types of financial aid are available for study abroad.
- 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 repayment procedures, the total amount that must be repaid, 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.

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.
- Notify the office of any discrepancies in your application for assistance, such as changes in reported housing.
- Respond to all requests from the Office of Student Financial Aid 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 Aid 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 Aid 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 address, or telephone numbers can be updated by staff in the Financial Aid Office
- Apply for financial assistance every year using the Free Application for Federal Student Aid (FAFSA) <https://studentaid.gov/h/apply-for-aid/fafsa> Otterbein's priority filing deadline for all students is January 31st of the academic year during which you wish to attend.

ADDITIONAL RESOURCES

Federal Student Aid: <http://www.studentaid.gov>

State of Ohio Aid: <https://highered.ohio.gov>

Otterbein University Catalog: <https://www.otterbein.edu/registrar/catalogs/>

Campus Life Handbook: <https://www.otterbein.edu/wp-content/uploads/2023/09/campus-life-handbook.pdf>

Otterbein Consumer and Disclosure: <https://www.otterbein.edu/about/consumer-information/>

Entrance/Exit Counseling Federal Direct Loans: <https://studentaid.gov/>

GradReady Financial Literacy: <https://otterbein.gradready.com/ORA/login.aspx>

Federal Student Aid Information Center: <https://studentaid.gov/help-center/answers/landing>

Otterbein Financial Aid: <https://www.otterbein.edu/financial-aid/>

Otterbein Self-Service Banner: O-Zone /Banner <https://otterbein.sharepoint.com/sites/myozone>

Data for post-secondary institutions: <https://nces.ed.gov/ipeds>

Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/consumer-tools/student-loans/>

Website containing loan and grant details received throughout college career: <https://studentaid.gov/>

State Higher Education Agencies: <https://www2.ed.gov/about/contacts/state/index.html>

Veterans <https://www.otterbein.edu/apply/adult/veterans/>

*The information and active links in this document are subject to change; <https://www.otterbein.edu/>