



Consumer Information - Financial Aid

and Understanding Your Award

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 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 February 15th 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 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 is located in Barlow Hall, 88 Cochran Alley. Standard office hours are Monday through Friday, 8:30 a.m.-5:00 p.m. Our official method of communication is through email (FinancialAid@otterbein.edu).

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, 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.

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 Services, 1 South Grove Street, Westerville, OH , 43081

(614) 823-1502 ▪ (614) 823-1588 ▪ <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.

CARDINAL GRANTS are non-need-based awards and may be replaced with other institutional or endowed awards, or be reevaluated for adjustment annually.

SCOUTING ACHIEVEMENT SCHOLARSHIPS are awarded to Scouts who have achieved the rank of Eagle Scout or the Girl Scouts Gold Award.

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: Central Ohio Primary Care (COPC), Central Ohio Transit Authority (COTA), Columbus City Schools, the City of Westerville, Franklin county, g2o, or Ohio Health.

CHOOSE OHIO FIRST SCHOLARSHIP in Computer Science Awarded to Ohio residents who attend Otterbein with a declared major in either the Computer Science B.S or B.A. programs. 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.

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

AMMONS-THOMAS AWARDS offered to multicultural students who demonstrate strong scholarship and leadership. Consideration for this award is based on review of the student's entire application. Students receiving the Ammons Thomas award are not eligible for the International Baccalaureate Scholarship. 2.75 GPA requirement to maintain award.

CARDINAL SCIENCE SCHOLARS (STEM) PROGRAM Is awarded for full-time study in one of Otterbein's STEM programs for four years as long as all academic and participation requirements are fulfilled.

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. Athletic Band awards may be offered to students participating in athletic band, including color guard and baton twirlers.

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.

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

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. Students receiving IB Scholarships are not eligible for the Ammons Thomas scholarship, Community Service award, Van Sant Leadership award, talent or participation awards or Endowed Scholarships.

ROTC SCHOLARSHIP ROTC Scholarship applications may be obtained by contacting Capital University or OSU.

<https://www.otterbein.edu/apply/undergraduate/rotc/>

YELLOW RIBBON PROGRAM Otterbein participates in the Yellow Ribbon program with special awards for students using post 9/11 GI Bill educational benefits.

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 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.

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. *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 Otterbein apartments or theme houses, fraternity or sorority houses, or students who commute or live in off-campus housing.

OTTERBEIN GO:FUND AWARD (Guaranteed Opportunity Fund): \$2,500. The GO:Fund is a one-time grant offered to students admitted to one of the following departments (English, History & Political Science, Modern Languages, or Religion & Philosophy) to support participation in an Otterbein-approved study abroad or internship opportunity during the student's junior or senior year. To receive the grant, students must remain in the department to which they were admitted, maintain at least a 3.0 GPA and have been consecutively enrolled fulltime for at least four semesters.

OTTERBEIN OPPORTUNITY SCHOLARSHIP must be Pell eligible, an Ohio resident, file the FAFSA each year by February 15th and participate in the RISE program. Must achieve 2.75 GPA to continue.

OTTERBEIN CARDINAL CORP LEADERS are a group of students who coordinate weekly service programs. VAN SANT FELLOWS serve as ambassadors for leadership development on campus. These scholarships are awarded to first year students during the admission process only, and are renewable. Email the Center for Community Engagement at cce@otterbein.edu

OTTERBEIN ADULT and TRANSFER SCHOLARSHIPS Full-time transfer students with 30 earned credit hours from their institution and who meet the GPA guidelines may be eligible for several transfer scholarships. Transfer students with less than 30 earned credit hours will be considered, but their complete academic history will be used (high school GPA, class rank, ACT/SAT scores and college GPA). All students are encourage to file the FAFSA for need-based aid evaluation and awarding.

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 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.

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.

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 for students who intend to teach.

<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. Go to:

<http://wdcrocolp01.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 \$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 is the best 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.
- [MyCollegeDollars.com](#) – Connect now with available scholarship aid and federal and state grants information.

Outside Scholarship Listings – Student Financial Services 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 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 William D. Ford Federal Direct Loan Program. Effective July 1, 2020 through June 30, 2021 the interest rates are fixed at 2.75% for subsidized and unsubsidized undergraduate Direct Loan borrowers. Unsubsidized graduate and professional degree loans are fixed at 4.30%. 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 is paid by the student while attending school, or can be deferred (interest is then capitalized). More loan information is available at this [FAQ](#) and through the [U.S. Department of Education](#).

Your 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 'Banner' Financial Aid site on a yearly basis.**

First-time borrowers at Otterbein need to:

1. **Act on their loan(s)** through the '[O-Zone](#)', then click the '**Banner**' lock icon in the upper left corner.
2. Go to: studentaid.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 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 – no more than \$23,000 may be in subsidized loans. First-time borrowers on or after July 1, 2013, may only receive Direct Subsidized Loans for 150% of the published program length, measured in academic years. This time limit does not apply to Direct Unsubsidized Loans or Direct PLUS Loans. Details are available at [Federal Student Aid](#).

Undergraduate, Independent Students - \$57,500 maximum- undergraduate (and undergraduate dependent students whose parents have been declined 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- this limit includes all federal loans for undergraduate study. No more than \$65,000 may be in subsidized loans.

ORIGINATION FEES – Undergraduate Direct Loans, 1.057%; Direct PLUS, 4.236% (Disbursed on/after 10/1/19 & before 10/1/20)

LOAN DEFERMENT TERMS AND CONDITIONS Under certain circumstances, borrowers have the right to defer their repayment of loans, request a temporary delay, consolidate, reduce or have part or all of your loan discharged. Additional information regarding special repayment arrangements is described in your MPN, will be included as part of your required loan Exit Counseling. Go to studentaid.ed.gov for details.

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, [ECSE](#).

FEDERAL DIRECT PLUS LOANS are available to parents and graduate or professional students with a good credit history. The annual loan limit is the established 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, 2020 through June 30, 2021 the PLUS interest rate is 5.30%. Apply online at: studentaid.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. <https://www.otterbein.edu/financial-aid/loans/>.

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 studentaid.gov, the Otterbein Student Financial Services 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 hours worked during the previous month. Compensation for student jobs is determined by the employer based on a pay range. Jobs are posted on [Handshake](#). 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 <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 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. <https://www.otterbein.edu/cce/>

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 and will be submitted by you through your StudentForms account. 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 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 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 other fees, such as, private (applied) music lessons, equine science fees, nursing fees and science lab fees. For details, are in the fee schedule posted at <https://www.otterbein.edu/business-affairs/student-business-office/>

2021-2022 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 housing at Otterbein.

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

Full-time Tuition	\$33,224	Books	\$1,390
On-campus Room*	\$ 6,318	Transportation	\$1,150-2,370

On-campus Board	\$ 5,374	Non-Otterbein	
Student Life Fee	\$ 200	Miscellaneous	\$1,808-5,194
Technology Fee	\$ 250	Housing & Meals	\$2,260-7,792

(Part-time undergraduate tuition \$597 per credit hour up to 11 hours per semester; Graduate tuition \$570 per credit hour for MAE/MAT & MAEM programs; \$642 per credit hour for MSN, \$586 per credit hour for MSAH programs; \$723 Nursing DNP; \$1,250 per credit hour Nursing CRNA program; \$662 per credit hour for MBA program)

THE PAYMENT PROCESS

1. Approximately six weeks before the start of each term, the **Business Office** will notify students and authorized users on the student's "ePay" account via email. Charges are due at the beginning of August and December for each semester. Student must enable parents and guardians as "authorized users."

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 2.75% convenience fee for payments made by credit card. Contact Accounts Receivable at 614-823-1150 businessoffice@otterbein.edu

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

3. If you have been selected for **verification**, the process must be completed before federal or state aid can be applied to your account. In order to complete verification, you will need to log into "[StudentForms](#)" to submit your Federal Tax Return Transcripts (student and parent) and complete the electronic verification worksheet. You can obtain a Federal Tax Return Transcript online at irs.gov or by calling the IRS 1.800.908.9946. If you are eligible to use the Data Retrieval (DRT) process from the IRS, you can import the tax information into your completed FAFSA to satisfy the tax transcript requirement.

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 eligibility such as changes in enrollment status, full-time or part-time, housing changes, or other items may change your assistance.

5. **Loans.** First time borrowers may deduct eligible **Federal Direct Loan** amounts if the **Master Promissory Note (MPN)** and **Entrance Counseling** has been completed. 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 Services within fourteen days of receiving the notice of disbursements.

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

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. **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. **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 funds awarded to the student.

<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 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. Contact the Business Office, studentaccounts@otterbein.edu, 614-823-1150.

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 permanent dismissal. Academic Standing is managed by the Office for Academic Affairs, the Center for Student Success, 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)

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 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).

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

STUDENT FINANCIAL SERVICES- Otterbein has staff members available during normal business 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 Business Office if all Federal Student Aid creates a credit balance for the payment period. University Consumer

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:

<https://www.otterbein.edu/police/clery-act-crime-reports/>

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. <https://www.otterbein.edu/asc/academic-support-center/disability-services/>

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.

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: <https://www.otterbein.edu/wellness/>

COMMUNICATION- The preferred, most efficient and environmentally sensitive means of contact with students is through the Otterbein email address and website. Campus and postal mail is also used.

VOTER REGISTRATION- Forms are available in the Office of Student Financial Services, the Westerville Public Library or 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 facilitate the development of learning strategies through tutoring, academic coaching, supplemental instruction, academic courses, and other learner-focused services. Courtright Memorial Library, Second Floor, 614-823-1610

BUSINESS OFFICE FOR STUDENTS- assists with a student financial needs, such as paying your tuition fees, setting up payment plans, getting information about you student account, refunds, and 1098-T's. Business Office, 25 W. Home St. 614-823-1151 businessoffice@otterbein.edu

CENTER FOR CAREER & PROFESSIONAL DEVELOPMENT (CCPD)- provides individualized career advising and career education programming, students gain new insight on areas including: Career and major exploration, resume and cover letter development, internship and job search strategies, graduate school preparation and practice interview training. CCPD collaborates with several partners both on and off campus to facilitate opportunities for students and better serve the Otterbein community. 88 Cochran Alley, 614-823-1456 career@otterbein.edu

CENTER FOR STUDENT SUCCESS (CSS)- is a resource center for students that offer supplemental academic and peer advising for students with academic concerns. Assistance is provided for students making individualized academic success plans and as an advocate for success. 172 W. Main St., 614-823-1624 studentsuccess@otterbein.edu

COUNSELING CENTER- Otterbein counselors meet with students to understand their current situations and develop plans to move forward in more healthy and satisfying ways. Licensed counseling professionals with varied educational backgrounds and treatment styles, staff the Center. All have experience in working with college-age students and understand the unique developmental needs of students. 146 W. Home St., 614-823-1333 counseling@otterbein.edu

INFORMATION& TECHNOLOGY SERVICE (ITS)- provides 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. ITS Help Desk, Roush Hall Room 005, 614-823-3100 helpdesk@otterbein.edu

COURTRIGHT MEMORIAL LIBRARY- As a member of OPAL and OhioLINK, we have access to hundreds of databases and thousands of journals, eBooks, and print materials, usable both on campus and off. The Library's print collection numbers over 150,000 volumes, but extends to include music, juvenile, gaming, and DVD collections. 138 West Main Street, 614-823-1215 library@otterbein.edu

CONSTITUTION AND CITIZENSHIP DAY- Otterbein celebrates the U.S. Constitution on September 17th.

OFFICE OF THE REGISTRAR- 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. Towers Hall Room 27, 614-823-1350 registrar@otterbein.edu

VETERANS- Otterbein is proud to be a participant in the national Yellow Ribbon GI Education Enhancement Program to help U.S. military veterans attend college and earn a degree. To learn more about your veteran's educational benefits and the many resources available to military veterans on campus by contacting the enrollment team at 614-823-1500 cardinalinfo@otterbein.edu.

Otterbein offers academic advising, financial aid consulting, disability counseling and job search assistance through established offices on campus. Appointments may be made through the Registrar, registrar@otterbein.edu, Student Financial Services, financialaid@otterbein.edu, Academic Support and Disability Services www.otterbein.edu/asc, and the Center for Career and Professional Development, career@otterbein.edu. Service members and veterans are expected to meet with appropriate academic and financial points of contact prior to enrolling: Academic Counseling and VA Certifying Official, Hilary Seif, Assistant Registrar 614-823-1350, Student Financial Services, Philip Bovenizer, Associate Director 614-823-1502, Center for Student Success, 614-823-1624.

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/>

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.

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.

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.
- Certain 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.
- 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 [Banner](#).
- Apply for financial assistance every year using the Free Application for Federal Student Aid (FAFSA) www.FAFSA.gov. Otterbein's priority filing deadline for all students is February 15 of the academic year during which you wish to attend.

ADDITIONAL RESOURCES

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

State of Ohio Aid: <https://www.ohiohighered.org/sgs>

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

Campus Life Handbook: <https://www.otterbein.edu/residence-life/>

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://studentaidhelp.ed.gov/app/home/site/nslds>

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

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/paying-for-college/repay-student-debt/>

National Student Loan Data System (NSLDS):https://nslds.ed.gov/nslds/nslds_SA/

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/>