

Types of Financial Assistance and Eligibility Criteria Available at Ottawa University – Surprise, AZ

Ottawa University (OU) is committed to providing assistance to any student pursuing monetary aid to help cover his/her educational costs. To accomplish this mission the OU Financial Aid Office employs the following policies and procedures when developing an award package. The award package attempts to meet a student's direct demonstrated need and provide funding options to cover costs through the use of all forms of assistance (federal, state and institutional; based on program limitations). Key factors in determining a student's award package are:

1. EFC = Expected Family Contribution, as determined by the Department of Education
2. Cost of Attendance (Budget)—total, average direct and indirect costs for a cohort of students attending Ottawa University
3. Need = Cost of Attendance (Budget) – EFC

Awarding Order:

Need Based Programs

1. Federal Pell Grant (see table below for amounts)
2. Federal Supplemental Educational Opportunity Grant (SEOG; see table below for amounts)
3. OU scholarships and other awards
4. Outside Scholarships and Grants (including AZ Leap)
5. Direct Subsidized Loan (see table below for amounts)

Non Need-Based Programs

6. Direct Unsubsidized Loan
7. Direct Parent Loan (PLUS) & Alternative Loan Eligibility

8. Vocational Rehabilitation, Bureau of Indian Affairs and other countable forms of assistance (not included on award letter). Total money received, including these funds, may not exceed cost of attendance or other aid will be reduced starting with non-need based programs.

Institutional Aid

Academic Scholarships/Awards:

Ottawa University academic scholarships and awards for new students are based on the following:

FIRST-TIME FRESHMEN (including those who earned college credit while in High School) TRANSFERS WITH LESS THAN 30 CREDITS

1. Competitive Scholarships

Each year Ottawa hosts Competitive Scholarship opportunities for graduating high school seniors. Scholarships are non-stackable and renewable for up to three additional consecutive years so long as the student maintains the minimum GPA as listed below and remains in good standing with Ottawa University. Students receiving the Presidential Scholarship, the Surprise High-Achiever Scholarships or the Provost Scholarship are required to live in university sponsored housing. Candidates for the Surprise High-Achiever Scholarship must be a senior in high school who is either a son/daughter of an employee of the City of Surprise, a student from a Dysart District High School, a Surprise Public or Private High School, or a resident of City of Surprise (for a minimum of one year.)

2. Academic Scholarships

Ottawa University recognizes academic performance with the following scholarships. Scholarships are renewable for up to three additional consecutive years so long as the student maintains the required minimum GPA listed below, maintains satisfactory academic progress, and remains in good standing with Ottawa University.

3. Membership Scholarships

Ottawa University offers scholarships to students who gain admission and are affiliated with partnership organizations listed below. Scholarships are renewable for up to three additional consecutive years so long as the student maintains a 2.5 GPA, maintains satisfactory academic progress, and remains in good standing with Ottawa University.

- **Church Matching:** For students who are accepted to OUAZ and a recognized and active member in their church. This scholarship originates in your home church. OUAZ will match church contribution dollar for dollar up to \$6,000 per year.

Renewal requires continued church financial support and satisfactory academic performance. Students must also be in good standing with Ottawa University.

- **Native American Matching:** For students who are accepted to OUAZ and who are members of a federally recognized Native American Tribe, OUAZ will match tribal contributions dollar for dollar up to \$6,000 per year. Renewal requires continued Tribal support and satisfactory academic progress. Students must also be in good standing with Ottawa University. **NOTE: THIS AWARD CAN NOT BE COMBINED WITH THE OTTAWA TRIBAL AWARD.**

4. Ottawa Tribal Scholarship

Ottawa University recognizes the long standing relationship with the Ottawa Tribe of Oklahoma. Members of the Tribe receive the Ottawa Tribal Award after admittance to the University. They must provide proof of Tribal membership (which is verified with Tribal Headquarters.) Students must have a valid FAFSA on file and apply for a BIA grant. Any federal grant money (Pell or BIA award) is applied to tuition first with the remaining funding coming from the Tribal Grant. The grant covers tuition, room, board and regular fees. The Ottawa Tribal Grant scholarship is renewable for up three additional consecutive years so long at the student maintains the required minimum GPA listed below, maintains satisfactory academic progress, and remains in good standing with Ottawa University.

5. Athletic Scholarships

Student-athletes seeking varsity athletic activity awards at Ottawa University should contact the admissions office to learn more. Athletic Scholarships are not stackable with any other scholarships or award.

6. Activity Scholarships

Ottawa University's activity awards are available to students who have demonstrated significant skill or potential in an extra-curricular or co-curricular activity. A student may receive only one activity award, although they are encouraged to participate in other activities. Amounts may vary based on activity. Activity Scholarships are only stackable with entitlement awards. Continued participation in the activity is required to renew the award. Scholarships are renewable for up three additional consecutive years so long at the student maintains the required minimum GPA listed below, maintains satisfactory academic progress, and remains in good standing with Ottawa University.

Choir, Hiking, Campus Ministry, Bowling, Ultimate Frisbee, Education, Engineering, DECA

7. Alliance Scholarships

Alliance Member Christian School Scholarships

Students graduating from Ottawa Alliance Partner institutions are eligible for Member Scholarships to attend Ottawa University in Surprise, Arizona (scholarship awarded upon admission and based on academic qualifications). Those eligible for the Ottawa Alliance Scholarship live on campus and participate as student spiritual life leaders in collaboration with the Office of Student Life. In some instances local students are

eligible to live off campus. In those cases, Alliance Christian School Scholarships are reduced by \$3,000 per year.

Alliance Member Students Associated With Para Church/Church Organizations

Students graduating from Ottawa Alliance Partner Organizations that are a Church or Para-Church Organizations are eligible for Member Scholarships to attend Ottawa University in Surprise, Arizona (scholarship awarded upon admission and based on academic qualifications). Those eligible for the Ottawa Alliance Scholarship live on campus and participate as student spiritual life leaders in collaboration with the Office of Student Experience and based on prior experience and interest. In some instances local students are eligible to live off campus. In those cases, Alliance Scholarships are reduced by \$1,500 per year.

Entitlement Awards

The following entitlement awards are stackable up to \$3,500 and can be combined with Academic Awards, Alliance Awards, or Membership Awards.

Tuition Waiver Award: Full tuition to faculty/staff dependents. These students are not eligible for SEOG unless all other eligible students have been awarded. See Employee Policy for eligibility details.

Tuition Exchange: Full tuition to students whose parent is employed by a university with a reciprocal agreement with Ottawa University. OU reserves the right to limit the number of these awards. These students are not eligible for SEOG unless all other eligible students have been awarded.

These awards (other than the Ottawa Indian Award and Tuition Waiver Award) are limited and are awarded, for first year and transfer students, on a first-come, first served basis, based on date of confirmation deposit.

Need Based Gift Aid

Federal Pell Grant:

Full Time/Full Year Pell Grant will be awarded based on the following chart:

<u>9-Month EFC</u>	<u>Award</u>	<u>9-Month EFC</u>	<u>Award</u>	<u>9-Month EFC</u>	<u>Award</u>
0	\$6,095	1-100	\$6,045	101-200	\$5,945
201-300	\$5,845	301-400	\$5,745	401-500	\$5,645
501-600	\$5,545	601-700	\$5,445	701-800	\$5,345
801-900	\$5,245	901-1000	\$5,145	1001-1100	\$5,045
1101-1200	\$4,945	1201-1300	\$4,845	1301-1400	\$4,745
1401-1500	\$4,645	1501-1600	\$4,545	1601-1700	\$4,445
1701-1800	\$4,345	1801-1900	\$4,245	1901-2000	\$4,145
2001-2100	\$4,045	2101-2200	\$3,945	2201-2300	\$3,845
2301-2400	\$3,745	2401-2500	\$3,645	2501-2600	\$3,545
2601-2700	\$3,445	2701-2800	\$3,345	2801-2900	\$3,245
2901-3000	\$3,145	3001-3100	\$3,045	3101-3200	\$2,945
3201-3300	\$2,845	3301-3400	\$2,745	3401-3500	\$2,645
3501-3600	\$2,545	3601-3700	\$2,445	3701-3800	\$2,345
3801-3900	\$2,245	3901-4000	\$2,145	4001-4100	\$2,045
4101-4200	\$1,945	4201-4300	\$1,845	4301-4400	\$1,745
4401-4500	\$1,645	4501-4600	\$1,545	4601-4700	\$1,445
4701-4800	\$1,345	4801-4900	\$1,245	4901-5000	\$1,145
5001-5100	\$1,045	5101-5200	\$ 945	5201-5300	\$ 845
5301-5400	\$ 745	5401-5486	\$ 652		

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG will be awarded only to Pell Grant eligible students. Funds will be set aside for both fall and spring starts. Students with 0 EFC's will be awarded \$250/semester as long as funds remain available. Students will then be placed on a waiting list sorted first by lowest EFC, then by application (FAFSA) receipt date and will be awarded \$250 after the semester add-drop period if funds remain.

Arizona LEAP

\$500 per year from the Arizona State Grant program (AZ Leap) will be awarded to eligible students using the following criteria:

1. Must meet AZ Leap eligibility requirements (must have Need, meet Title IV citizenship criteria, be an Arizona resident for the last 12 months, meet SAP etc.).
2. Must have a remaining unpaid balance
3. Must have exhausted all Title IV eligibility
4. Students with zero EFC's are evaluated first

Lancer Award

Up to \$2,500 per year will be awarded to eligible students using the following criteria:

1. Must have Need, meet Title IV eligibility requirements
2. Must have a remaining unpaid balance
3. Must have exhausted all Title IV eligibility

Outside Scholarships:

Ottawa University does not reduce institutional aid when a student receives a scholarship/grant from an outside source unless total gift aid from these and other (federal/state) sources exceeds Ottawa's cost of attendance. Receipt of outside scholarships may affect the student's eligibility for self-help aid depending on the student's total aid and financial need.

Need-Based Self-Help Aid

Direct Subsidized Loan:

Students with remaining need may receive a Direct Subsidized Loan as outlined in the table below:

<u>Hours Completed</u>	<u>Maximum Annual</u>	<u>One semester</u>
Less than 24	\$3,500	\$1,750
24-53.5	\$4,500	\$2,250
54+	\$5,500	\$2,750

In addition, students may request up to \$2,000 in a Direct Unsubsidized Loan annually. Students who increase a grade level during the academic year may request the corresponding annual increase in Direct Subsidized/Unsubsidized funds. The student's total financial aid package will be recalculated and other aid may be adjusted.

Federal Work Study:

Federal Work Study (FWS) eligibility will be determined by the Financial Aid Office once a student inquires about student employment. If the student has remaining need after all other need-based aid has been awarded (s)he will be awarded eligibility up to \$2,000 for the academic year. Increases to FWS eligibility will be considered on a case by case basis. FWS eligibility will not be listed on original award letters.

Non Need-Based Self Help Aid

Direct Unsubsidized Loan:

Students with no remaining need at the time of awarding the Direct Subsidized Loan funds may still receive a maximum Direct Unsubsidized (interest accruing) Loan in the following amounts:

Less than 24 hours completed	\$5,500 per academic year
24-53.5 hours completed	\$6,500
54+ hours completed	\$7,500

Independent students and students whose parents are denied a Direct Parent Loan may receive additional Direct Unsubsidized Loan funds as follows:

Less than 54 hours completed	up to \$4,000 per academic year
54+ hours completed	up to \$5,000

Direct Parent Loan for Undergraduate Students (PLUS):

PLUS eligibility will be listed on award letters for dependent students, but as a separate item, independent of other aid elements. The maximum PLUS eligibility is the difference between Cost of Attendance and other aid the student is receiving from all sources.

Alternative Loan:

Alternative Loans are private loans that are borrowed by students and are usually school certified. When Ottawa University certifies the loan, it will be listed on the student's award letter. The maximum eligibility is the difference between Cost of Attendance and other aid the student is receiving from all sources.

Other Awarding Issues:

- Requests for additional institutional aid will be accepted by the Financial Aid Office and must be approved by the Chief Operating Officer.
- Only award letters sent from the Financial Aid Office are considered official.
- Review of Satisfactory Academic Progress (SAP) will occur after the spring semester. See SAP policy for more information.
- Special Conditions/Professional Judgments and SAP appeals will be handled only by the Financial Aid Office.
- Estimated award letters will be sent by the Financial Aid Office without waiting for completion of verification or C-code resolution. Verification and/or C-code resolution may result in changes to the financial aid package.

- Students selected by the Department of Education for verification must be verified. Students not selected for verification will be reviewed for consistent data, and may be internally selected. Students who estimate tax information will be verified if selected by the Department of Education or if data appears inconsistent, but not automatically.
- Total financial aid (from all sources) **CANNOT** exceed cost of attendance (COA). If gift aid is in excess of COA, OU gift aid will be reduced first, except for full-tuition scholarships, in which case campus-based funds will be reduced as determined by the Financial Aid Office
- If total aid (including self-help aid) exceeds COA, self-help aid will be returned in the following order:
 - a. Alternative Loan
 - b. Direct Parent (PLUS) Loan
 - c. Direct Unsubsidized Loan
 - d. Federal Work Study eligibility
 - e. Direct Subsidized Loan
- OU scholarships and grants (funded and unfunded) may not exceed cost of tuition, with the exception of members of the Ottawa Tribe.
- Unless specifically designated, Institutional aid can be used to cover any direct costs.
- Federal Work Study (FWS) pay is minimum wage unless otherwise noted.
- Campus Based funds (FWS, FSEOG) may be awarded for summer depending on availability of funds.
- Qualified dependents of OU employees will not be awarded institutional aid (other than the tuition waiver) and will be subject to the guidelines in the Employee Handbook.
 - a) Minimum 21 years of age (by date determined by Office of Student Affairs)
 - b) Full-time student with senior-class standing and an approved Educational Plan for Graduation (contract).
 - c) Married
 - d) Has dependent children

The decision to adjust aid will be made by the Office of Student Affairs.

- Students will be placed on waiting lists for FSEOG after funds are exhausted, based on their date of packaging, then their date of ISIR receipt by the Department of Education.
- Part-time students are defined as follows:

1-5 hours	Less than half-time; ineligible for institutional aid and Direct Loans
6-8 hours	Half-time
9-11 hours	Three-quarter time
12+ hours	Full-time

- Part-time students will have their budget and aid recalculated up to the census date, except in cases of non-attendance. Institutional aid and Pell Grant will be adjusted according to the student's enrollment status and other aid will be adjusted based on recalculated need. Institutional aid for approved part-time students will be calculated as follows: Student enrollment status (half-time, 3/4 time) times full time award equals part time award.
- Full-time students attending one semester only will have annual awards halved. FSEOG awards will be determined by using the nine-month EFC and halving the award.
- Students with approved consortium agreements will be awarded institutional aid based on the number of hours enrolled at Ottawa, but will be awarded federal and state funds based on their overall enrollment status including coursework at the consortium host school.