THE UNIVERSITY OF TULSA

Financial Aid Guide
2026-2027

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STUDENT FINANCIAL SERVICES●COLLINS HALL●800 SOUTH TUCKER DRIVE●TULSA, OK 74104-9700●918-631-2670●FINAID@UTULSA.EDU

This guide provides information about the aid for which you are eligible to receive. You are responsible for this material as well as the information in the TU Offer Letter.

IMPORTANT FACTS TO KNOW

●Federal regulations require universities to make student consumer information available to prospective and current students concerning graduation rates, default rates, campus safety, average indebtedness and certain information pertaining to NCAA athletic participation. This information may be obtained from Student Financial Services at www.utulsa.edu/financialaid. A paper copy will be provided upon request.

●**All students must have a valid TU email address. You will receive all correspondence from Student Financial Services via your TU email account.**

●Read your Offer Letter carefully. Accept your aid on the TU portal through Self Service Financial Aid.

●**Immediately**, report any non-TU scholarship(s) received to Student Financial Services. This may affect eligibility for current funding.

●**Immediately**, report any change in your enrollment or living situation, e.g., part-time enrollment rather than full- time enrollment or commuting from home rather than living on campus, to Student Financial Services.

●Nonattendance does not constitute withdrawal. If enrolled in classes and the student chooses not to attend, it is the student's responsibility to withdraw from those enrolled classes to avoid tuition and fee charges.

●If you are interested in applying for summer federal aid, you need to complete a Summer Financial Aid Application and submit it to Student Financial Services.

●TU Awards or Scholarships do not apply to summer enrollment.

●Financial aid records are protected in accordance with the Family Education Rights and Privacy Act (FERPA) of 1974, as amended. If you would like the university to share your information with a family member, complete the FERPA form available at https://utulsa.edu/student-affairs/ferpa-regulations/?highlight=FERPA.

●Students must accept their federal direct loans prior to the last day of the semester to receive their loans.

●Annual federal student loan limits are based upon grade level. As you progress from freshman to sophomore and from sophomore to junior/senior, you may be eligible for additional loan funding. If the grade level change occurs between the fall and spring semesters, contact your financial aid counselor so your file can be reviewed.

TU PACKAGING PROCESS

Financial aid at TU is awarded in a combination of academic achievement and financial need.

Selection

TU Award candidates are evaluated on a competitive basis. Several factors are reviewed in selecting a student to receive an award. For new entering students, of prime importance are the student's academic record and the results of national testing programs. Candidates for federal aid programs are evaluated based on financial need, as determined by the FAFSA (Free Application for Federal Student Aid).

Aid Value

The amount of aid offered to a student is determined by demonstrated financial need. Financial need is the difference between the amount of money the student and parent(s) can contribute from income and assets (based upon a congressionally approved analysis) and the cost of attending TU, less outside awards.

Aid Package

At the time your application was reviewed, you were considered for all categories of aid, including awards and scholarships, grants, loans, and employment. It is the responsibility of Student Financial Services to determine your eligibility and assign awards appropriate to your need.

TU reserves the right to reduce or rescind awards if allocations to the university are insufficient to cover expenditures. Outside sources of assistance may be estimated and may change when the aid is finalized.

The student budget models used for the determination of financial aid eligibility are based on the "modest but adequate" concept and include both fixed and variable expenses. No provision is made for expenses that are not directly related to your college attendance. There are three budget models:

On Campus Resident – The student resides in a university residence hall and contracts for a university meal plan. University apartments and fraternities are considered off campus for federal cost of attendance purposes.

Commuter – The student resides with a parent or other relative. Freshmen and sophomores must abide by university housing policies.

Off-Campus – The student commutes from and resides in off-campus housing (not owned by a parent or relative). University Apartments and fraternities are considered off campus for federal cost of attendance purposes.

The financial aid budget is calculated as full-time. If you enroll in fewer than 12 hours, you need to submit a written statement to Student Financial Services indicating you will be a less than full-time student. Your financial aid package will be adjusted to reflect your less than full-time status. For prospective entering freshmen, your federal cost of attendance will be based as living on campus, if you live within the 20-mile radius and will be filing for an exemption, please notify Student Financial Services that you will not be living on campus so that your federal cost of attendance will be adjusted. All other new students (transfer students, law students and graduate students), along with returning students will need to log into the Self-Service Portal and confirm on the check list on the Financial Aid Home Screen what your intentions are for housing. If your plans change once you have indicated your intentions on the check list, please reach out to student financial services with these changes**.** Enrollment in audit classes DOES NOT count toward eligibility for financial assistance. If aid is advanced to you for which you are not or were not eligible, you will be required to repay that amount, possibly with interest.

Renewal of Aid

Financial aid is determined annually. You must reapply for federal aid each year you wish to receive assistance. Renewal of aid beyond the first year depends upon your academic record and your need as based on the most recent financial information. If you leave TU and want to return and are in good academic standing for your TU Awards, if you have not attended another educational institution, you will have your remaining semesters of award funding reinstated. If you have a medical issue that requires you to leave TU, you can work to obtain an accommodation that will allow you to attend another institution for no more than 12 hours (excluding summer), upon return your

awards will be reinstated. Endowed scholarships are renewed depending on the criteria restricted by the donor. If you have questions regarding the renewal of these accounts, you should direct those to your student aid advisor. If you have attended TU for 8 semesters, have not yet obtained a degree from The University of Tulsa, and are still in good standing academically for the academic award, you may ask your Student Success Coach to email your Student Aid Advisor with the number of remaining hours needed to graduate. Your TU awards will be pro-rated based on the number of hours required to graduate. There are specific TU Awards and Scholarships that are not eligible for an extension, please inquire with Student Financial Services for those details.

DEFINITION OF AID AND DISBURSEMENT PROCEDURES FOR FINANCIAL AID

Available only to full-time undergraduate students (12 or more credits per semester).

Unless otherwise noted, the amount(s) listed in your Financial Aid package are yearly awards with one-half applicable to the fall semester and one-half applicable to the spring semester. The single exception is the Federal Work-Study Program which is received in bi-weekly paychecks as earned. Since a student must earn the Work-Study award, this amount cannot be automatically applied to the Bursar Account. The student may need to make payment arrangements to utilize work-study funds as payment on their Bursar Account.

UNIVERSITY AWARDS

TU awards and grants, unless specifically stated, may be applied only toward tuition for full-time, degree seeking students. University awards credit to the student's account no earlier than the first day of class each semester. These awards are made possible by general funds budgeted each year with approval from the TU Board of Trustees. All awards are awarded for eight semesters, or your first undergraduate degree, whichever comes first. Full-time enrollment is required. The combination of TU awards cannot exceed tuition unless noted.

The various levels of TU Award funding cannot be combined. TU Award funding is labeled with an *.

Presidential Scholarship – Given to new freshmen. Scholarships are determined by exceptional class rank, ACT and/or SAT scores and overall academic performance. The Presidential Scholarship may not exceed full tuition; The Presidential Scholarship is awarded for eight semesters or your first undergraduate degree, whichever comes first. *Limited number awarded annually. Please see "Other Scholarship Awards" to see how outside scholarships affect this award.

Awards and Scholarships are available for Spring 2021 or after (awarded for eight semesters or your first undergraduate degree, whichever comes first) with full-time enrollment.

***TU Academic Award** values are variable

Golden Hurricane Award values are variable

Honor Award – value $2,000 (must participate in the Honors Program) Available for new students who started in the fall, 2024 or fall, 2025. This award was discontinued for new students effective for fall, 2026 and after.

International Baccalaureate Award – For students starting in Fall 2023 or after, TU will award an IB Merit Scholarship of $3,000 per year for IB students who complete the full IB diploma with a high school grade point average of at least 3.0. This award is awarded with full-time enrollment for 8 semesters or until you earn your first degree, whichever comes first.

***International Leadership Award** – Values are variable

Global Ambassador Award – Values range from $10,000 to $20,000 for international students.

***Transfer Tulsa Achieves** = transfer students must have completed 12 hours (or are currently in progress) in the TCC Tulsa Achieves program. Values are variable. Students receiving this award are not eligible for any other transfer awards.

***Transfer Phi Theta Kappa** – transfer students must have completed at least 30 hours and have a certificate of membership in PTK. Values are variable depending on entry date. Students receiving this award are not eligible for any other transfer awards.

***Transfer Honors Award** - Awarded to new transfer students who were members of Phi Theta Kappa at 2-year schools. Must have a cumulative 3.5 grade point average and at least 48 hours of transferrable credit or participate in the TCC Honors Program with a cumulative 3.5 grade point average. Students receiving this award are not eligible for any other transfer awards.

National Merit Semi-Finalist Package: Beginning with new applicants for Fall 2023 and Fall 2024, all National Merit Semi-Finalists who enroll full-time at The University of Tulsa will receive the following (excluding summer):

- Full tuition for eight semesters or your first undergraduate degree, whichever comes first.
- Basic Room and Tier II Board Plan + $500 Dining Dollars per semester
- Standard Fees
- All Textbooks
- A minimum $750 scholarship for being named a National Merit Finalist
- $6,000 monetary gift per year (awarded to in-state Oklahoma residents named as a National Merit Finalist; awarded to all other students from TU's Board of Trustees).
- Renewal is based on full-time enrollment.

National Merit Semi-Finalist Package: Beginning with new applicants for Fall 2025 all National Merit Semi-Finalists who enroll full-time at The University of Tulsa will receive the following (excluding summer):

- Full tuition for eight semesters or your first undergraduate degree, whichever comes first.
- Basic Room and Tier II Board Plan + $400 Dining Dollars per semester
- Standard Fees
- All Textbooks
- A minimum $750 scholarship for being named a National Merit Finalist
- Renewal is based on full-time enrollment.

National Merit Semi-Finalist Package: Beginning with new applicants for Fall 2026 all National Merit Semi-Finalists who enroll full-time at The University of Tulsa will receive the following (excluding summer):

- Full tuition (12-18 hours) for eight semesters or your first undergraduate degree, whichever comes first.
- Basic Room
- A minimum $750 scholarship for being named a National Merit Finalist, this funding will apply first towards room. The National Merit Finalist award will then make up the difference.
- Renewal is based on full-time enrollment.

Athletic Awards – Awards are based on athletic talent as determined by the Athletic Department. Values will vary up to full tuition.

Performance and Talent Awards and Scholarships – Awards and Scholarships are based on merit and demonstrated talent. Awarded by departments through audition or evaluation of performance. Awarded by department guidelines. Values will vary up to full tuition.

Endowed and Supported Scholarships - These awards are made possible by the annual earnings of restricted gifts invested with TU's endowment funds or by gifts given to TU by corporations, foundations, and friends of the university. Most of these scholarships are used to underwrite university grants, awards, and other sources of TU funded assistance. To reemphasize, these funds are not combined on top of current funding. The scholarships are honorary in nature.

Law and Graduate - Students receiving awards, stipends or assistantships should contact the respective college for information and renewal of awards.

Other Scholarship Awards - Funds from sources outside the university will be credited to the student's account no earlier than the first day of class each semester, upon receipt of the funds. Outside scholarships received and TU scholarship funds may be combined up to the federal cost of attendance. TU will follow the directives issued by the funding source if their guidelines are more restrictive than TU's policy. It is necessary to report to Student Financial Services any change in circumstance, including outside scholarship awards not considered in the offer of assistance. By law, Student Financial Services must adjust, prevent, or correct "over awards" that may result from the receipt of these outside sources of financial assistance. Adjustments will be in both gift aid (grants/scholarships) and self-help aid (work/loans.)

IMPORTANT! If you are a student athlete, you must meet with The University of Tulsa Athletic Compliance Office. There are NCAA rules that may impact the renewal of your TU Academic Scholarship based on your grade point average.

Scholarship policies are reviewed annually and are subject to change from year to year.

GRANTS

Federal Pell Grant - This grant is available to undergraduates with a maximum award of $7,395 based on an entitlement computation formula and federal funding. Application is made through the FAFSA. Pell funding will credit the student's account no earlier than the first day of class each semester if the award is finalized.

Federal Supplemental Educational Opportunity Grant (FSEOG) - This federal grant is awarded to undergraduate students showing financial need with priority given to Federal Pell Grant recipients. The number of awards depends on the annual funding allocations set by the U.S. Department of Education. FSEOG will credit the student's account no earlier than the first day of class each semester. Value equals $200-$600.

University Grant - This grant is made possible with general funds budgeted each year with approval of the TU Board of Trustees and are only available to full-time undergraduate students. Renewable with full-time enrollment. During the semester, these awards may be underwritten by an endowed or supported scholarship. The total amount of the award will not change if underwritten. University grants credit to the student's account no earlier than the first day of class. Values vary. Funds are calculated based on whether the student lives on campus or at home prior to the first day of class in the fall semester for a new student.

TU Housing Discount – This grant is awarded for a total of eight semesters for your first degree, whichever comes first, if you are living in university housing. Full-time enrollment is required. (This is not available to new students that start at TU in Fall, 2024 or after.)

Important! If you are a student athlete, you must contact The University of Tulsa Athletic Compliance Office to determine if you are eligible to receive this grant per NCAA rules.

STATE FUNDS

Eligibility for state funding is determined and administered by the State of Oklahoma.

Oklahoma Tuition Aid Grant (OTAG) - Oklahoma residents may qualify for awards up to $3,000. Application is made by completing the FAFSA. Early application is important, as funding is limited. **The FAFSA must be received by the processing center as soon as possible after October 1.** For detailed program requirements, please visit the OSRHE OTAG page: (https://www.okcollegestart.org/Financial_Aid_Planning/Oklahoma_Grants/Oklahoma_Tuition_Aid_Grant.aspx). Billing is done after the 3rd week of classes. Funds will be credited to the student's account upon receipt from the State Treasurer's Office. Students who are not Oklahoma residents are encouraged to contact their home state to inquire about the availability of grant assistance.

Oklahoma Tuition Equalization Grant (OTEG) - Oklahoma residents meeting certain income categories may receive $2,000 in assistance. These recipients are chosen by TU according to regulations. Funding is limited and is used to offset university scholarships. Application is made through the FAFSA. This grant is a need-based grant and renewability depends on the family's income. OTEG is billed after the 3rd week of classes. Funds will be credited to the students' account upon receipt from the State Treasurer's Office.

Oklahoma's Promise - Applicants must be:

- Oklahoma residents.
- 8th, 9th, 10th, 11th or 12th grade students no later than Dec. 31 of the senior year. Homeschool students must apply before their 18th birthday. All students must apply before their official high school graduation date, regardless of grade or age.
- Student whose parents' federal adjusted gross income does not exceed:
    - $60,000 with 1 or 2 dependent children OR
    - $70,000 with 3 or 4 dependent children OR
    - $80,000 with 5 or more dependent children.

Special income provisions may apply to:

- Children of a certified public classroom teacher employed in Oklahoma for a minimum of 10 years.
- Children adopted from certain Oklahoma court-ordered custody and children in the custody of court-appointed legal guardians.
- Taxable Social Security benefits based on the death or disability of the student's parent(s).

Additional documentation may be required for special income provisions.

All OK Promise students enrolled in postsecondary education must complete the FAFSA each year. The information from the FAFSA will be used to determine whether or not your parents' federal adjusted gross income (AGI) exceeds $100,000 (or your income if you are officially determined to be financially independent of your parents). For any year that the income exceeds $100,000, you will not be eligible to receive the program benefits. Any year that the student does not receive the award because their income exceeds the income limit will count toward the five-year period of scholarship eligibility. As you know, Oklahoma's Promise will only pay for a portion of your total college costs, and you will need additional money to help pay for your education.

Oklahoma's Promise students in college must meet the Satisfactory Academic Progress (SAP) requirements set by the college to be eligible to receive federal financial aid. This requirement applies to all Oklahoma's Promise students, whether or not they are currently receiving federal financial aid. The SAP requirements include minimum GPA standards and minimum standards for completing courses in which the student enrolls.

A student has three years from high school graduation to start taking postsecondary courses. There are limited exceptions for students on active military duty.

1. Five-Year Limit: The student may receive awards for no more than five consecutive years after enrolling in postsecondary education. (There are limited exceptions for students on active military duty.)
2. Bachelor's degree Limit: Awards cannot be used for courses taken after completion of a bachelor's degree. The student's scholarship eligibility ends at the time the bachelor's degree is completed, whether or not the five-year limit has been reached.
3. 129-Semester-Credit-Hour Limit: OK Promise students graduating high school in 2018 and thereafter may not receive total award payments for more than 129 semester credit hours during their five years of scholarship eligibility, unless their degree program requires more hours*. The 129-credit-hour total is based on hours that are "paid" by OKPromise funds. Therefore, concurrent courses, AP credits, hours transferred in from out-of-state and remedial courses are not counted in this calculated total. Once the student reaches the 129-credit-hour limit, the student is no longer eligible for the scholarship, even if they have not completed their bachelor's degree (unless the degree requires more than 129 credit hours).

   *Only the required credit hours for a single degree will be considered. The 129-credit-hour limit will not be extended due to the student changing degree programs, seeking an additional major or minor, pursuing more than one bachelor's degree, etc.

Oklahoma Promise is billed after the 3rd week of classes. Funds will be credited to the students' account upon receipt from the State Treasurer's Office.

Oklahoma Rising Scholars Award (Formerly Oklahoma Academic Scholars) - The State of Oklahoma determines eligibility and awards scholarships to academically outstanding students who are Oklahoma residents planning to attend an Oklahoma public or private college or university. First year students must complete the application provided by the Oklahoma State Regents for Higher Education. For detailed program requirements, please visit the OSRHE at https://secure.okcollegestart.org/Financial_Aid_Planning/Scholarships/Academic_Scholarships/Academic_Scholars_Program.aspx. Oklahoma Academic Scholars is billed after the 3rd week of classes. Funds will be credited to the student's account upon receipt from the State Treasurer's Office. Renewal is based on an accumulative grade point average of 3.25 and full-time enrollment. Funding is limited to the Federal Cost of Attendance, if these funds cause the student to be over awarded, an adjustment to their package will be required.

VETERANS' INFORMATION

If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post 9/11-GI Bill® provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post 9/11-GI Bill®.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your service prior to enrolling.

If you are the spouse or child of a service member who is serving on active-duty Title 10 orders in the paygrades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post 9/11-GI Bill® benefits to you.

For more information about the above, please contact Cindy Watts, Director of Veteran's Affairs at cindy-watts@utulsa.edu.

The University of Tulsa provides educational plans for all individuals using federal military and veteran's educational benefits that detail the general degree requirements, the education plan, and for transfer students, the evaluated educational plan. Please contact Student Success for information regarding these plans or any other questions you may have regarding your degree.

EMPLOYMENT

Federal Work-Study Program - Student Financial Services lists employment opportunities at ORACLE Student Careers. This is found in Oracle. In addition to on-campus jobs, several jobs are available in community service agencies throughout Tulsa. It is the responsibility of the student to find employment and to work enough hours to earn the award. A common work week is 11 to 12 hours. Students will be paid bi-weekly as funds are earned. Earnings are paid directly to the student through direct deposit. Therefore, the Federal Work-Study award is not available to be applied towards the student's account. If the award is needed to help with the student bill, a payment plan must be set up with the Bursar's Office. Arrangements for direct deposit should be made through the payroll office. Earnings through the Federal Work-Study Program are taxable and will be reported to the IRS. New students must attend a Work Study session during Orientation in August. Additionally, new Federal Work-Study students are required to complete the on-boarding process, this includes an I-9 and W-4 form through the Office of Human Resources prior to beginning their employment. Since Work-Study funding is limited, it is important to apply early while funds are available.

To secure employment:

- File the FAFSA early. This either qualifies or disqualifies you for the federal work-study program. This must be done annually.
- You will receive a Financial Aid package from Student Financial Services indicating if you have federal work-study eligibility. If you don't have eligibility listed, please contact your Student Aid Advisor to see if they can include Federal Work Study as part of your aid package. The work study positions can be found at ORACLE Student Careers This is a listing that will enable you to search for jobs that you are potentially interested in. You can find this list in Oracle.
- Information regarding this process can be found on the following site. Information for Students.
- Once you find a job you are interested in, email your resume and/or cover letter to the Department Supervisor. You may apply for multiple positions if there are several positions you are interested in - just email each Supervisor separately.
- If the Supervisor selects you as a potential candidate for the position, he/she will contact you to schedule an interview.
- If you are selected for the position, you must complete employment paperwork before you can begin working. You will receive an official email from Human Resources indicating you have been cleared to begin working.

LOANS

Direct Subsidized/Unsubsidized Loans - A FAFSA must be filed before TU can determine eligibility for Direct Loans. To qualify for a Direct Subsidized Loan, a student must exhibit financial need as determined by their FAFSA. Students exhibiting no financial need, or no remaining need after other aid sources, may qualify to borrow a Direct Unsubsidized Loan. Aggregate loan amounts for dependent undergraduate students are $31,000 (not to exceed $23,000 in Direct Subsidized Loan funds). Aggregate loan amounts for independent undergraduate students are $57,500 (not to exceed $23,000 in Direct Subsidized Loan funds). Refer to https://studentaid.gov/announcements-events/big-updates/definitions#loan-limits for aggregate loan amounts for graduate and professional students.

The current interest rate for Direct Subsidized/Unsubsidized Loans is determined each June for new loans being processed for the upcoming award year, which runs from July 1 to the following June 30. The fixed interest rate will be for the life of the loan. The government will deduct an origination (processing) fee from each Direct Subsidized/Unsubsidized Loan disbursement. Refer to https://studentaid.gov/understand-aid/types/loans/interest-rates for the actual interest rate and origination fee for your Direct Subsidized/Unsubsidized Loans. The federal government pays the interest on a Direct Subsidized Loan while a student attends school at least half-time, during the first six months of repayment once a student graduates or drops below half time enrollment (referred to as a grace period), and during a deferment period. Direct Unsubsidized Loans begin accruing interest at the time the loan disburses. A student may defer the interest payment or may choose to pay the interest quarterly. Both options are listed on the electronic Master Promissory Note (MPN).

Prior to receiving the first loan disbursement, borrowers are required to electronically accept the loan(s) on the TU Portal and complete entrance counseling and a Master Promissory Note (MPN) at https://studentaid.gov. Both documents must be completed before funds are disbursed to the student's Bursar account at TU. A Direct Subsidized/Unsubsidized MPN is valid for ten years. Direct Subsidized/Unsubsidized Loans are made in two equal disbursements for a two-semester loan. At least one-half of the loan period must elapse before the second disbursement can be released. Direct Subsidized/Unsubsidized Loans credit to the student's Bursar account no earlier than the first day of class each semester. A disbursement letter will be emailed to the student's TU email address when funds credit. A student has the right to cancel all or any portion of the loan within 14 days of the loan crediting their student Bursar account. It is the student's responsibility to notify Student Financial Services, in writing, if they wish to reduce or cancel their student loan(s). After all university charges have been paid in full, any excess loan proceeds will be refunded by the Bursar's Office within 14 days to the student. Repayment begins six months after the student ceases to be enrolled at least half-time. Exit counseling is required upon leaving the university. Refer to https://studentaid.gov/manage-loans/repayment/plans for repayment plans.

Direct Parent PLUS Loan - A FAFSA must be filed on behalf of the student (listing TU's school code 003185) before TU can determine eligibility for a Direct Parent PLUS Loan (PLUS). Only a parent (or a stepparent whose income was supplied on the FAFSA) can apply for this loan. To request a PLUS loan, the parent must log in to https://studentaid.gov and select "Apply for a Parent PLUS Loan" from the APPLY FOR AID dropdown. Click START to apply for a PLUS loan. Follow the instructions to complete, sign, and submit your PLUS loan application. Note: All borrower information is about the parent who is applying for the loan. The parent is the borrower not the student. An independent undergraduate student only has the option to apply for a private loan.

The PLUS loan is administered by the U.S. Department of Education and approval is based on no adverse credit within the last five years and not credit worthiness. The U.S. Department of Education will run a credit check and notify the parent and Student Financial Services of the credit decision. If the PLUS loan is approved, the parent may electronically sign the PLUS Master Promissory Note (MPN) at the completion of the application process or later at the same website. The PLUS MPN is used for loans borrowed for a dependent student and is good for ten years. A separate PLUS MPN must be completed for each dependent student. If the PLUS loan is denied, the student has the option of accepting an additional Direct Unsubsidized Loan up to $4,000 annually for freshmen and sophomores or up to $5,000 annually for juniors and seniors. If the PLUS loan is later approved due to a credit appeal or an approved

endorser, the additional Direct Unsubsidized Loan will be cancelled and the PLUS loan processed. If approved with an endorser, the PLUS MPN cannot be used for multiple PLUS loans but is only good for the academic year or term the endorsed loan was approved for by the U.S. Department of Education. If approved with a credit appeal, a new PLUS MPN is not required. PLUS Credit Counseling must be completed at https://studentaid.gov for PLUS loans approved with an endorser or credit appeal.

The current interest rate for a PLUS loan is determined each June for new loans being processed for the upcoming award year, which runs from July 1 to the following June 30. The fixed interest rate will be for the life of the loan. Interest begins accruing at the time of disbursement. The government will deduct an origination (processing) fee from each PLUS loan disbursement. Refer to https://studentaid.gov/understand-aid/types/loans/interest-rates for the actual interest rate and origination fee for your PLUS loan.

A PLUS loan is made in two equal disbursements for a two-semester loan. At least one-half of the loan period must elapse before the second disbursement can be released. The PLUS loan amount will be credited to the student's Bursar account no earlier than the first day of class each semester. A disbursement letter is mailed to the parent's address when funds credit. A parent has the right to cancel all or any portion of the loan within 14 days of the loan crediting the student's Bursar account. After all university charges have been paid in full, any excess loan funds will be refunded by the Bursar's Office within 14 days to the parent or student, as indicated by the parent during the online application process and in coordination with the Bursar's Office refund guidelines. Repayment on a PLUS loan begins once the loan is fully disbursed. The first payment is due 60 days after the final disbursement. A parent may choose to defer repayment while the student for whom the parent borrowed is enrolled at least half-time and for an additional six months after the student ceases to be enrolled at least half-time. Refer to https://studentaid.gov/manage-loans/repayment/plans for repayment plans.

Direct Graduate PLUS Loan - A FAFSA must be filed before TU can determine a student's eligibility for a Direct Graduate PLUS Loan (GPLUS). To request a GPLUS loan, log in to https://studentaid.gov and select "Apply for a Grad PLUS Loan" from the APPLY FOR AID dropdown. Click START to apply for a GPLUS loan. Follow the instructions to complete, sign, and submit your GPLUS loan application.

The GPLUS loan is administered by the U.S. Department of Education and approval is based on no adverse credit within the last five years and not credit worthiness. The U.S. Department of Education will run a credit check and notify the student and Student Financial Services of the credit decision. If the GPLUS loan is approved, the student may electronically sign a GPLUS Master Promissory Note (MPN) at the completion of the application process or later at the same website. The GPLUS MPN is like the Direct Unsubsidized Loan MPN including its use for multiple loans for the same borrower. The GPLUS MPN is valid for ten years and is a separate MPN from the Direct Unsubsidized Loan. If the GPLUS loan is denied and later approved with an endorser, the GPLUS MPN cannot be used for multiple GPLUS loans. A new GPLUS MPN must be completed and is only good for the academic year or term the endorsed loan was approved for by the U.S. Department of Education. If the GPLUS loan is denied and later approved with a credit appeal, a new GPLUS MPN is not required. PLUS Credit Counseling must be completed at https://studentaid.gov for GPLUS loans approved with an endorser or credit appeal.

The current interest rate for a GPLUS loan is determined each June for new loans being processed for the upcoming award year, which runs from July 1 to the following June 30. The fixed interest rate will be for the life of the loan. Interest begins accruing at the time of disbursement. The government will deduct an origination (processing) fee from each GPLUS loan disbursement. Refer to https://studentaid.gov/understand-aid/types/loans/interest-rates for the actual interest rate and origination fee for your GPLUS loan.

Prior to receiving the first GPLUS loan disbursement, the GPLUS MPN must be completed as well as entrance counseling. Entrance counseling may be completed at https://studentaid.gov. Note: PLUS Credit Counseling is not entrance counseling and does not fulfill the entrance counseling requirement for first-time graduate/law students. Therefore, it is possible a graduate/law student could complete two different counseling sessions.

A GPLUS loan is made in two equal disbursements for a two-semester loan. At least one-half of the loan period must elapse before the second disbursement can be released. The GPLUS loan will credit the student's Bursar account no

earlier than the first day of class each semester. A disbursement letter will be emailed to the student's TU email address when funds credit. A student has the right to cancel all or any portion of the loan within 14 days of the loan crediting the student's Bursar account. After all university charges have been paid in full, any excess loan funds will be refunded by the Bursar's Office within 14 days to the student. Repayment on the GPLUS loan begins six months after the student ceases to be enrolled at least half-time. Exit counseling is required upon leaving the university. Refer to https://studentaid.gov/manage-loans/repayment/plans for repayment plans.

Private Loan – A private loan is a nonfederal loan offered by a variety of banks/other lenders (credit unions) and approved on credit worthiness. The Student Financial Services website https://utulsa.edu/financial-aid/loans/private-loan provides a current and comprehensive list of lenders commonly used over the past three years. Applicants must complete a separate online loan application with the lender of their choice to apply for preapproval and initiate the loan process. Visit the lender's website for information regarding eligibility requirements, terms, benefits, and repayment options before applying for a private loan. If the lender's requirements are not met, the school will not certify the approved private loan. Often there is a yearly and/or cumulative cap on the amount you may borrow. The school certifies the amount of the approved loan does not exceed cost of attendance minus financial aid offered. Interest rates will vary depending on your credit score and the usage of a cosigner. Cosigners can be used to reduce the interest rate or to help obtain a loan due to credit problems. The lender will communicate with you via email or mail as they guide you through their application process. A delay in providing additional information needed by the lender could affect how quickly you receive your private loan funds. Be prepared to wait two to four weeks for the loan to be processed through our office.

All loans made through the Department of Education's federal student loan programs for a student and/or parent are submitted to the National Student Loan Data System (NSLDS) and are accessible by guarantee agencies, lenders, loan servicers, and schools determined to be authorized users of the data system.

FSA Ombudsman

The FSA Ombudsman's Group is a resource for borrowers to use when other approaches to resolving student loan problems have failed. Borrowers should first attempt to resolve complaints by contacting the school, company, agency, or office directly involved. If the borrower has made a reasonable effort to resolve the problem through normal processes and has not been successful, he or she should contact the FSA Ombudsman Group through one of these methods:

U.S. Department of Education
FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633
Phone: 877-557-2575
Fax: 606-396-4821
Website: https://studentaid.gov/feedback-ombudsman/disputes/prepare#how-contact

HOW TO ACKNOWLEDGE YOUR FINANCIAL AID PACKAGE

FINANCIAL AID PACKAGE - You will be notified via your TU email account that your Financial Aid Package is available to be reviewed on the TU portal at Self Service Financial Aid. Accept or decline your aid electronically.

Please note: If you want to reduce the loan, you must contact Student Financial Services directly.

Declining, fully or in part, any form of assistance (awards, grant, loan, Work-Study) does not automatically lead to other assistance being increased or substituted. Contact your Student Aid Advisor in Student Financial Services to clarify your specific situation. The listing of Student Aid Advisor's is found at the end of this document, as well as on our website at https://utulsa.edu/financial-aid/financial-aid-counselors/.

Nonattendance does not constitute withdrawal. If enrolled in classes and the student chooses not to attend, it is the student's responsibility to withdraw from those enrolled classes to avoid tuition and fee charges.

VERIFICATION

A Federal Pell Grant applicant that is selected for verification can submit a valid ISIR (FAFSA) after the last day of enrollment for the 2026-2027 award year. The verification process must be completed for the 2026-2027 award year by the anticipated date of September 12, 2027, or 120 days after the last day of the student's enrollment, whichever is earlier.

Campus-Based and Direct loan applicants must complete verification prior to the last day of enrollment. If you have any questions concerning verification and the required documents, please contact Student Financial Services. Failing to complete verification by the deadlines will result in the loss of eligibility for federal aid funds. If a student completely withdraws, verification documents must have been received prior to withdrawal in order to be considered for federal financial aid.

If your FAFSA application is selected for verification by the U.S. Department of Education, you will receive an introductory email to the address you provided on the FAFSA.

What Happens Next?

A custom school link will be included in the introductory communication requesting you access ProVerify+. You will need to do the following:

- **Confirm** your identity (authentication).
- **Create** a secure password.
- **Access** your documents and begin the verification process (this includes the completion of online forms).

Upon receipt of all required documents, ProVerify+ will begin the verification process. Students will be notified if there are any questions or if any additional documentation is required via email, text, or phone. Once verification has been completed, the student and our school will be notified.

Questions

If you have any questions about the verification process, please contact ProVerify+, Monday through Friday from 8:00 am – 5:00 pm Central at 918.710.3234 or by email at answers@proed.org.

About ProVerify+

ProEducation Solutions is a privately held company that offers superior financial aid business solutions to colleges and universities nationwide. Since 2001, ProEd has been a leading provider of innovative technology solutions.

BILLS AND PAYMENT OPTIONS

The Bursar's Office will issue bills beginning in August for the fall semester charges and beginning in December for the spring semester charges. Financial aid will be credited to the account as funding is received. Outside (non-university) awards are credited to a student's Bursar account after checks are received by the university, but not prior to the first day of class each semester. During the fall and spring terms, if financial aid does not cover all expenses, either payment in full or enrollment in a monthly payment plan is required with a 25% down payment. Information on the monthly payment option is available at https://utulsa.edu/bursar/. Refunds of financial aid received above university charges will not be made until the student's aid is received and the student's costs are completely covered. A monthly finance charge of 1.5 percent is assessed for late payments. The university accepts Visa, MasterCard and Discover credit cards.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require that all recipients of federal student financial assistance make satisfactory academic progress toward a degree or eligible certificate. Students applying for assistance through the Federal Pell Grant, Federal SEOG, Federal Work Study, Teach Grant, Oklahoma Tuition Aid Grant (OTAG), Oklahoma Tuition Equalization Grant (OTEG), Oklahoma's Promise, Direct Subsidized Loan, Direct Unsubsidized Loan, Direct Parent PLUS Loan and Direct Graduate PLUS loan programs must meet **THREE** requirements to maintain their financial aid eligibility at TU:

1 **QUALITATIVE:** Students must meet the required minimum cumulative grade point average.
2 **QUANTITATIVE:** Students are required to complete (pass) a minimum of **67%** of hours they attempt.
3 **MAXIMUM TIME FRAME**: Students must complete their degree within a timely manner.

These three requirements are summarized in the following charts. Failure to meet ALL of these minimum academic standards will result in the loss of federal financial aid eligibility. Students are expected to know, based on this Satisfactory Academic Progress Policy what their status is, TU breaks it down as follows: Satisfactory, Probationary, and Unsatisfactory. Satisfactory academic progress is reviewed at the end of each semester once grades have been posted to the academic transcript.

1. **Qualitative - Grade Point Average Requirement** - Each student must meet the required minimum cumulative grade point average to remain eligible for federal student aid.

Satisfactory Academic Progress Policy Requirements	Undergraduate Students	Graduate Students	Law Students
Total Hours Attempted from all Institutions	All Hours	All Hours	All Hours
Minimum Cumulative GPA Requirements	2.00 GPA	3.00 GPA	2.00 GPA

2. **Quantitative – Satisfactory Completion of Semester Hours Requirement**. Students must also successfully complete and pass 67% of all courses they attempt. Grades of A, B, C, D, F, P, I, W and MG are all considered attempted hours. All transfer and repeat hours are included in this calculation. Courses dropped within the first 3 weeks of the semester and will not be included in the calculation. Please refer to the Financial Aid Satisfactory Academic Progress Standard Charts for Undergraduate Students, Graduate Students, PhD Students and Law Students.

Percentage of cumulative attempted hours a student	Undergraduate Students	Graduate Students	Law Students

must complete to remain eligible for federal student aid			
Students must successfully complete:	67% of attempted hours	67% of attempted hours	67% of attempted hours

3. **Maximum Time Frame for Degree Completion** - Students must complete their degree program within an allotted timeframe to remain eligible for federal financial aid. The chart below indicates the timeframe in which a degree must be acquired. Be aware that hour limits are cumulative; therefore, **all accepted hours from all institutions attended will be included**, even if a student did not receive federal student aid. Student Financial Services recommends that students contact their academic advisor to ensure they are taking the courses necessary to complete their degree. For federal financial aid purposes grades of A, B, C, D, F, P, I, W and MG are all considered in the attempted hours. Courses dropped within the first 3 weeks of the semester and will not be included in the attempted hours. **All transfer and repeat hours are included in this calculation.** Once students reach their maximum timeframe (150% of the published length of the program) for their specified degree, they are no longer eligible for federal student aid. If there are extenuating circumstances that prevented acceptable progress, students may request an extension of eligibility by submitting a petition to Student Financial Services. All petitions for federal financial aid reinstatement should be received no later than the first day of class in the semester the suspension takes effect.

Attempted Hours Allowed For Earning a Degree: **150% of the published length of the degree program**	186 hours – 1st Bachelor's Degree	54 hours – 1st Master's Degree 135 hours – Ph.D. 132 hours - Law

Repeated Coursework - Students may receive federal financial aid consideration to repeat a previously passed course once. Student may repeat failed courses until they have attained a passing grade. An "Incomplete" grade (I) that remains on the academic record at the time satisfactory academic progress is reviewed will be treated as not completed, but the attempted hours will be counted. Upon completion of the Incomplete (I) course, the grade and course will be given due credit in future consideration.

Please note: Satisfactory Academic Progress with a Probationary status and Unsatisfactory status is separate from Academic Probation and Academic Suspension.

Satisfactory Academic Progress (SAP) Evaluation

Satisfactory Academic Progress is evaluated at the conclusion of each academic semester after grades have been posted. All attempted and transfer hours are counted during this evaluation. Courses dropped within the first 3 weeks of the semester and will not be included in the SAP evaluation.

- **Satisfactory** - students that are enrolled in an eligible program, in compliance with satisfactory academic progress and receiving federal aid.
- **Probationary** - students are placed on Financial Aid Probation if they are not meeting Satisfactory Academic Progress (SAP). During this probationary status, financial aid eligibility and payment of funds will continue throughout the Financial Aid Probationary period. Note: A Probationary status is not given to students regarding maximum time frame, it is the student's responsibility to know how many hours they have attempted and where they stand. Students that have been placed on Financial Aid Probation may be removed from that status and return to Satisfactory by meeting the completion rate and/or cumulative grade point average requirements as set forth in the Satisfactory Academic Progress Policy by the end of the Financial Aid Probationary term. A student who returns to good standing after the Financial Aid Probationary period and then does not meet SAP at the end of the next term, can be placed on Financial Aid Probation again. However, a student cannot be placed on a Financial Aid Probationary status for consecutive terms.

- **Unsatisfactory** - will be required for students who fail to meet either requirement 1 or 2 at the conclusion of their Financial Aid Probationary Period. Students placed on Financial Aid Unsatisfactory status have had consecutive terms of SAP non-compliance. Students cannot receive funds from the federal aid programs listed above while on Unsatisfactory status. The Student Aid Advisor will determine if the Financial Aid Unsatisfactory status can be appealed. Students will be allowed to appeal their first status of unsatisfactory and if approved, will be put on Financial Aid Probation.
- **Financial Aid Probation** - is assigned to students whose status was Unsatisfactory, appealed and have received an appeal approval. The status of Probationary is given for the next period of enrollment to demonstrate satisfactory academic progress. The student will receive an approval letter along with a list of conditions that must be performed for reinstatement of federal financial aid for the upcoming semester. Students can be placed on Financial Aid Probation for one payment period per appeal at The University of Tulsa. The student must comply with the completion and grade point average requirements by the end of the semester. After grades for the semester are posted to the student academic transcript, the Student Financial Services Office will review the academic performance of the student to determine if the satisfactory academic progress requirements are met. If the student meets the SAP requirements at the completion of the semester, federal financial aid is continued for future semesters. If the student cannot mathematically achieve SAP standards in one payment period, an academic plan will be required.
- **Financial Aid Academic Plan** - Probationary is the status assigned to students if they were originally Unsatisfactory, appealed and have received an appeal approval, but cannot achieve SAP standards within one payment period. Students in this category must follow an individually designed Academic Plan developed by the Academic Advisor to ensure achievement of satisfactory academic progress standards over an assigned period. Students remain eligible for federal aid as long as the conditions of the Academic Plan are met.

Rules are applied uniformly to all students whether aid has been received previously.

Financial Aid Appeal Process

A student with extenuating circumstances may appeal an Unsatisfactory status by submitting a Financial Aid Satisfactory Academic Progress Appeal form to Student Financial Services within two weeks of the date of the letter of suspension. Appeals must explain in detail why the student failed to meet the minimum academic standards, what extenuating circumstances caused the failure and how the situation has since improved. Examples of extenuating circumstances include, but are not limited to, illness, medical issues with immediate family members or a death in the family. Personal or financial issues with family, friends, or roommates are not considered extenuating circumstances. The Financial Aid Appeals Committee will evaluate all documentation submitted and the student's appeal will be approved or denied. The results of the appeal will be emailed to the students' TU email account within approximately ten working days from the submission date. **If the appeal is denied**, the student is responsible for paying for their own educational costs until the student improves his/her scholastic record to meet the minimum standards of academic progress. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program.

If the appeal is approved, the student will either be:

1. Placed on **Financial Aid Probation** for one semester only, or
2. Placed on an **Academic Plan** designed for completion rate and/or cumulative grade point average improvements until the standards of the SAP policy are met, not to exceed one year from the date of the Academic Plan.

The student's letter of approval will explain all requirements that must be met during his/her probationary period to continue to receive financial aid.

Removal from the status of Unsatisfactory Without Appealing

To re-establish federal financial aid eligibility without completing the appeal process noted above, students must meet all the criteria listed in the Student Financial Services Satisfactory Academic Progress Policy. A student classified as Unsatisfactory can re-establish eligibility by meeting the standards of the SAP Policy by achieving a completion

rate of **67%** and a required minimum cumulative grade point average without federal and/or state financial aid assistance.

Changing Majors
Students who change majors should contact Student Financial Services regarding how this will impact your satisfactory academic progress for federal financial aid.

Study Abroad or Consortium Classes
Any student who has completed a semester with study abroad or has a consortium agreement as a visiting student with another college or university must wait until the study abroad/visiting student grades have been submitted to TU to determine satisfactory academic progress. The student cannot receive federal financial aid for the semester following the study abroad/visiting student semester until the grades are received from the college or university in which the student was enrolled as a study abroad/visiting student and posted to the student's TU academic transcript.

Changing from Undergraduate to Master's or from Master's to Doctoral Programs
If the student is beginning a new degree level, satisfactory academic progress begins in a clear status for the new program.

Students Who Have Been Out of Attendance for Over a Year
The University of Tulsa reviews satisfactory academic progress each payment period. If the student was not making satisfactory academic progress when last enrolled, provided it was more than a year ago, the student can be placed on Financial Aid Probation for the first payment period.

Part-Time Students
If the student receives part-time federal financial aid, the required hours completed for satisfactory academic progress will be reduced proportionately.

Transfer Hours
Transfer hours that are accepted by TU and are applied toward the student's current program, will be included as both attempted and completed hours.

Audit Courses
Grades of audit (AU) are not counted in the total hours attempted for any semester or as successful completion of the course. Students cannot receive federal financial aid for audit courses.

Independent Courses
Independent courses may count toward successful completion of hours attempted if they are completed by the last day of the semester. For information about eligibility and payment of federal financial aid for this type of course, please contact Student Financial Services.

Leave of Absence Policy Regarding Return of Title IV
If an academic Leave of Absence (LOA) is granted, the student's Title IV funding will be evaluated the same as any student who completely withdraws from The University of Tulsa and the Return to Title IV Funds rules will be followed, as applicable.

Student Responsibility
Students are held responsible for reading and understanding the Satisfactory Academic Progress eligibility requirements and knowing their status at the end of each semester. For questions, contact Student Financial Services at (918) 631-2670.

SPECIAL CIRCUMSTANCES

Summer Course Work – TU students may take summer courses as non-degree seeking students at other schools. Non-Degree Seeking status, when taking summer courses at another school, is crucial to avoid forfeiting the TU scholarships. Summer credits earned either at TU, or transferable from another institution into the student's program, may be used to meet the credit hours earned requirement. Grades do not transfer. Students are allowed to enroll at TU for summer courses to make up their deficiency.

Transfer Students – Financial aid satisfactory academic progress requirements for students transferring into TU will be based on all credits accepted into their program.

Tuition Refund Policy – Students who withdraw from courses receive refunds according to the following schedules, which are calculated from the date the application for withdrawal is received by the advising office of the student's program: https://utulsa.edu/financial-aid/important-facts/policies/#tu-refund-policy. Non-attendance of classes does not constitute official withdrawal. Federal financial aid recipients withdrawing completely will have their Title IV aid returned to the proper aid accounts as determined by Student Financial Services pursuant to federal guidelines.

Study Abroad/Visiting Student Information - Enrollment in a study abroad/visiting student program, approved for credit by TU, will have enrollment at TU for purposes of applying for federal financial aid. TU will be considered the home school and will be responsible for processing federal financial aid. Disbursement of student loans will credit the student's account in the Bursar's Office no earlier than 10 calendar days prior to the first day of class of the study abroad/visiting student program. *****

For **all** study abroad/visiting students, the student's next semester's federal financial aid will not be released until the grades from the study abroad/visiting student program are received and posted to the student's TU academic transcript. TU reviews the student's Satisfactory Academic Progress (SAP) every semester which is why study abroad/visiting student grades must be posted to the student's TU academic transcript before federal financial aid can be released. This is an effort to remain in compliance with regulations associated with federal financial aid.

- **Study Abroad** - The Center for Global Education's (CGE) Study Abroad Budget form will be submitted by CGE to Student Financial Services and will be reviewed by a financial aid counselor. The figures provided on this form are estimated pending final review of the students' study abroad cost of attendance (budget) by the financial aid counselor. If the student will be applying for Tuition Benefit, only one term of a study abroad program is covered by Tuition Benefit. ***Federal loan funds may be released** no earlier than 10 calendar days prior to the first day of class based on a statement from the student's study abroad program director confirming the student's first day of class and full-time enrollment in the program. Later, when the student's Enrollment Verification Form (EVF) is sent to TU, the Registrar's Office confirms the student's full-time enrollment status. Should the student be enrolled less than full time, the federal financial aid is cancelled, and the student is responsible for the difference to the study abroad program.
- **Visiting Student** - The student cannot receive federal financial aid from the institution in which the student is enrolled as a visiting student.

Special/Unusual Circumstances – Your eligibility for federal financial aid is determined by the Free Application for Federal Student Aid (FAFSA), which uses financial information from two years prior. TU Student Financial Services recognizes that households may have special or unusual circumstances that may not be reflected on the FAFSA. You may be eligible for consideration for federal financial aid based on special or unusual circumstances that have

occurred after the 2024 Income Tax year. TU does not adjust based on current year income information. The following circumstances may warrant an appeal for your current financial aid offered:

- Dependent Students: Parent's Loss of employment, Divorce of Parents, Death of Parent
- Independent Students: Loss of employment, Divorce from Spouse, Death of Spouse

If you have experienced one of the above circumstances, please contact our office to obtain an appeal form and to learn of the required documentation to submit your appeal.

Withdrawal Policy – TU's refund policy refers to the amount owed by a student for various categories of university charges when a student withdraws, drops out or is expelled within a given time frame of a term. The withdrawal policy may change without notice. Students withdrawing during a term at TU will receive a refund based on the following calculations listed at the site below.

https://utulsa.edu/financial-aid/important-facts/policies/#tu-refund-policy.

Nonattendance does not constitute withdrawal. If enrolled in classes and the student chooses not to attend, it is the student's responsibility to withdraw from those enrolled classes to avoid tuition and fee charges.

Return of Title IV Funds – Federal financial aid recipients withdrawing from all classes during a semester will have their Title IV funds returned to the federal programs according to federal guidelines. TU will first determine the percentage of the semester the student completed. The percentage completed will be the number of days attended divided by the number of days in the semester. If the percentage completed is more than 60% of the semester, the student has earned all Title IV federal funding disbursed for the semester prior to the withdrawal. If the percentage completed is 60% or less, the return of funds calculation will be used. If at the time the student withdrew, they had 0 charges, TU will reserve the right to not perform a return of funds calculation and return all Title IV aid.

If the student has completed 60% or less of the semester, TU will apply the calculated completed percentage to the total awarded Title IV aid for which the student established eligibility before withdrawing. This calculation will be earned aid. The earned aid will be subtracted from the total disbursed aid to determine the amount of unearned aid to be returned to the federal Title IV funds, TU will return the unearned aid to the Title IV programs.

Title IV Return of Funds Distribution Policy – For all students receiving federal Title IV funds, returns are distributed back to the programs in the following order up to the full amount received from each program for the term.

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Graduate PLUS Loan
4. Parent PLUS Loan
5. Pell Grant
6. Iraq and Afghanistan Service Grants
7. Supplemental Educational Opportunity Grant (FSEOG)

Sample return of funds calculations are available for review in Student Financial Services, Collins Hall.

Directory

Students and parents are invited and encouraged to contact Student Financial Services for information and instruction concerning the financing of higher education. Student Financial Services is in Collins Hall and is open Monday through Friday from 8:30 am to 4:30 pm.

Student Financial Services (918) 631-2670 or finaid@utulsa.edu

Vicki Hendrickson, Senior Director Student Financial Services
Vicki-hendrickson@utulsa.edu

Kristi Emerson, Director of Operations
Kristi-emerson@utulsa.edu

John Rosencutter, Assistant Director of Student Financial Services
Systems Specialist
Jrr775@utulsa.edu

Kristle Lacy, Associate Director of New Student Scholarships and Awards
Entering Freshman & Transfer Students (**excluding online**)
Kristle-lacy@utulsa.edu

Karla Chantaniyom, Student Aid Advisor
All Graduate, PHD, Law, and Student Athletes
Karla-chantaniyom@utulsa.edu

Adrianna Chapman, Student Aid Advisor
Undergraduate Students within the alphabet of A-M
Adrianna-chapman@utulsa.edu

Brady Leach, Student Aid Advisor
Undergraduate Students within the alphabet of N-Z
Brady-leach@utulsa.edu

THE UNIVERSITY of TULSA

Student Financial Services 800 South Tucker Drive
Tulsa, OK 74104-9700 918-631-2670
finaid@utulsa.edu

The University of Tulsa does not discriminate based on personal status or group characteristics including but not limited to the classes protected under federal and state law in its programs, services, aids, or benefits. Inquiries regarding implementation of this policy may be addressed to the Office of Human Resources, 800 South Tucker Drive, Tulsa, OK 74104-9700, (918) 631-2259. Requests for accommodation of disabilities may be addressed to The University of Tulsa's 504 Coordinator, Dr. Tawny Rigsby, (918) 631-2315. To ensure availability of an interpreter, five to seven days' notice is needed; 48 hours are recommended for all other accommodations.