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Email: financial-aid@ouhsc.edu Website: https://financialservices.ouhsc.edu/ Departments/Student-Financial-Aid

2023-2024 Graduate College

Includes all MS (excludes Orthodontics & Periodontics) and PhD degree programs

Tuition figures are based upon assumption of 5 hours of Summer enrollment and 9 hours of Fall/Spring enrollment

Enrollment in the Summer term is optional, based upon program requirements and student's decision

Tuition/Fees Books/Supplies Loan Fees	\$1,742 \$396	\$3,005 \$791	\$3,005	\$7,752	Tuiting /Fran	ć1 0 10	40 051		
Loan Fees	•	¢701		<i>₽1)15</i> E	Tuition/Fees	\$4,949	\$8,951	\$8,951	\$22,851
		\$/9I	\$791	\$1,978	Books/Supplies	\$396	\$791	\$791	\$1,978
1 to day as	\$0	\$270	\$270	\$540	Loan Fees	\$0	\$270	\$270	\$540
Living	\$5,400	\$8,100	\$8,100	\$21,600	Living	\$5,400	\$8,100	\$8,100	\$21,600
Personal	\$2,154	\$3,231	\$3,231	\$8,616	Personal	\$2,154	\$3,231	\$3,231	\$8,616
Transportation	\$1,200	\$1,800	\$1,800	\$4,800	Transportation	\$1,200	\$1,800	\$1,800	\$4,800
Computer	\$0	\$1,500	\$0	\$1,500	Computer	\$0	\$1,500	\$0	\$1,500
Total Budget	\$10,892	\$18,697	\$17,197	\$46,786	Total Budget	\$14,099	\$24,643	\$23,143	\$61,885
Second-Final Years Resident	or 1/2 Mc Fol	1/4 E Ma) mri	ng (4 E Ma	Totals for Voor	Second-Final Years Non-Resident	mmor 1/2 Mc Fr		ing (4 E Ma	Totals for Voor
			-	Totals for Year		,	· / /	0.	
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Total Budget	\$10,892	\$17,197	\$17,197	\$45,286	Total Budget	\$14,099	\$23,143	\$23,143	\$60,385

For the most recently graduating class, average indebtedness for loans borrowed while at OUHSC:						
MS - Oklahoma resident	\$44,961	MS - Non-Oklahoma resident	\$45,457			
PhD - Oklahoma resident	\$70,078	PhD - Non-Oklahoma resident	\$86,649			

All figures listed above are estimates, subject to tuition & fee increases & your individual needs & situation. These are in NO WAY a guarantee of expenses.

Estimated Costs Explanation

Tuition/Fees: includes estimated tuition & all University mandated & College required fees

Enrollment in the Summer term is not required, but estimates are shown above in case you are enrolled and need financial aid **Books/Supplies:** costs provided by the College that may include items such as textbooks, exams & board fees, association membership dues, or other out of pocket expenses that are required <u>OR</u> recommended your department

Living: includes an estimate of \$1,800 per month for rent/mortgage, food, and utilities

**Students who receive a miltary housing allowance, or a married student whose spouse receives a military housing allowance, will received a reduced Living estimate **

Personal: includes an estimate of \$718 per month for personal expenses, cell expenses, and health insurance premiums

Transportation: includes an estimate of \$400 per month for transportation expenses

Computer: all first-year students are assumed to need to purchase a new computer & all associate peripherals

The example above only show potential loan eligibility and does not include potential other aid you may receive, like tuition waivers or scholarships.

Federal Direct Loan Lifetime Limits | \$138,500 Includes previous Subsidized and Unsubsidized Federal Direct borrowing

Aid Offers	Example Aid Offers				
* Receipt of a financial aid notification does not indicate acceptance into an academic program.	First Year Oklahoma Resident EXAMPLE Cost of Attendance \$ 46,786				
* The total estimated costs for one academic year (Summer, Fall, & Spring) are referred to as your cost of attendance or your budget.	Federal Direct Unsubsidized Loan Funds\$20,500Difference\$26,286				
* Once your FAFSA has been received, we will create your financial aid offers, offering you aid up to your cost of	Additional Loan Funds <u>\$ 26,286</u>				
attendance. Your initial offers will likely consist of mostly, or possibly only, loans.	* Additional Loan Funds reflect the remainder of your eligibility, up to the cost of attendance, less any Federal Direct Unsubsidized loan				
 * Federal Direct Loans are offered to all federal aid eligible students who submit a valid FAFSA. For the 9 or 12 months of study in an academic year, a possible maximum of \$20,500 in Federal Direct Unsubsidized Loan funds are offered. * Go to our website for explanations of the variety of aid programs you may be eligible for & see in your financial aid offers. 	 amounts. * Additional Loan Funds are an indicator of your potential to research & apply for a Federal Direct Grad Plus loan or an Alternative loan. * Both Grad Plus loans & Alternative loans are credit based loans & may require endorsers or co-signers. Each loan product has its own 				
	advantages & disadvantages. It is at your discretion to borrow the type & amount of loan that is appropriate to your situation.				

Reminders:

- * The FAFSA has to be completed & submitted every year in order for aid to be processed.
- * You have to initiate the acceptance of any loans for processing to occur via Self-Service.
- * Aid is offered for Fall and Spring terms. If you will be enrolled in at least 2 hours for the Summer term and need aid, you will need to complete a Summer application.
- * If you research Additional Loan funds and find you need to borrow Federal Direct Grad Plus or private loan funds, you must initiate the application process, authorizing the required credit check and completing the required documents.
- * While you are offered the maximum loan amounts possible, the amount accepted <u>can be reduced</u> to fit your specific situation.

For a detailed breakdown of estimated tuition & fees for upcoming & previous years, please visit the Bursar's Office Tuition & Fees site. <u>https://financialservices.ouhsc.edu/Departments/Bursars-Office/Tuition-Fees</u>