



Office of Student Financial Aid
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2024-2025 Graduate Orthodontics

| First Year Resident | Su I (3 Mo.) | Fa (4.5 Mo.) | Sp (4.5 Mo.) | Totals for Year |
|----------------------------|-----------------|-----------------|-----------------|-----------------|
| Tuition/Fees | \$3,301 | \$5,489 | \$5,489 | \$14,279 |
| Books/Supplies | \$2,899 | \$5,798 | \$5,798 | \$14,495 |
| Loan Fees | \$0 | \$270 | \$270 | \$540 |
| Living | \$5,400 | \$8,100 | \$8,100 | \$21,600 |
| Personal | \$2,154 | \$3,231 | \$3,231 | \$8,616 |
| Transportation | \$1,200 | \$1,800 | \$1,800 | \$4,800 |
| Computer | \$1,500 | \$0 | \$0 | \$1,500 |
| Total Budget | \$16,454 | \$24,688 | \$24,688 | \$65,830 |

| First Year Non-Resident | Su I (3 Mo.) | Fa (4.5 Mo.) | Sp (4.5 Mo.) | Totals for Year |
|--------------------------------|-----------------|-----------------|-----------------|-----------------|
| Tuition/Fees | \$6,028 | \$12,876 | \$12,876 | \$31,780 |
| Books/Supplies | \$2,899 | \$5,798 | \$5,798 | \$14,495 |
| Loan Fees | \$0 | \$270 | \$270 | \$540 |
| Living | \$5,400 | \$8,100 | \$8,100 | \$21,600 |
| Personal | \$2,154 | \$3,231 | \$3,231 | \$8,616 |
| Transportation | \$1,200 | \$1,800 | \$1,800 | \$4,800 |
| Computer | \$1,500 | \$0 | \$0 | \$1,500 |
| Total Budget | \$19,181 | \$32,075 | \$32,075 | \$83,331 |

| Second Year Resident | Su I (3 Mo.) | Fa (4.5 Mo.) | Sp (4.5 Mo.) | Totals for Year |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|
| Tuition/Fees | \$3,301 | \$5,489 | \$5,489 | \$14,279 |
| Books/Supplies | \$3,329 | \$6,657 | \$6,657 | \$16,643 |
| Loan Fees | \$0 | \$270 | \$270 | \$540 |
| Living | \$5,400 | \$8,100 | \$8,100 | \$21,600 |
| Personal | \$2,154 | \$3,231 | \$3,231 | \$8,616 |
| Transportation | \$1,200 | \$1,800 | \$1,800 | \$4,800 |
| Total Budget | \$15,384 | \$25,547 | \$25,547 | \$66,478 |

| Second Year Non-Resident | Su I (3 Mo.) | Fa (4.5 Mo.) | Sp (4.5 Mo.) | Totals for Year |
|---------------------------------|-----------------|-----------------|-----------------|-----------------|
| Tuition/Fees | \$6,028 | \$12,876 | \$12,876 | \$31,780 |
| Books/Supplies | \$3,329 | \$6,657 | \$6,657 | \$16,643 |
| Loan Fees | \$0 | \$270 | \$270 | \$540 |
| Living | \$5,400 | \$8,100 | \$8,100 | \$21,600 |
| Personal | \$2,154 | \$3,231 | \$3,231 | \$8,616 |
| Transportation | \$1,200 | \$1,800 | \$1,800 | \$4,800 |
| Total Budget | \$18,111 | \$32,934 | \$32,934 | \$83,979 |

| Third Year Resident | Su I (3 Mo.) | Fa (4.5 Mo.) | Sp (4.5 Mo.) | Totals for Year |
|----------------------------|-----------------|-----------------|--------------|-----------------|
| Tuition/Fees | \$3,301 | \$5,489 | \$0 | \$8,790 |
| Books/Supplies | \$6,147 | \$6,147 | \$0 | \$12,293 |
| Loan Fees | \$0 | \$270 | \$0 | \$270 |
| Living | \$5,400 | \$8,100 | \$0 | \$13,500 |
| Personal | \$2,154 | \$3,231 | \$0 | \$5,385 |
| Transportation | \$1,200 | \$1,800 | \$0 | \$3,000 |
| Total Budget | \$18,202 | \$25,037 | \$0 | \$43,238 |

| Third Year Non-Resident | Su I (3 Mo.) | Fa (4.5 Mo.) | Sp (4.5 Mo.) | Totals for Year |
|--------------------------------|-----------------|-----------------|--------------|-----------------|
| Tuition/Fees | \$6,028 | \$12,876 | \$0 | \$18,904 |
| Books/Supplies | \$6,147 | \$6,147 | \$0 | \$12,293 |
| Loan Fees | \$0 | \$270 | \$0 | \$270 |
| Living | \$5,400 | \$8,100 | \$0 | \$13,500 |
| Personal | \$2,154 | \$3,231 | \$0 | \$5,385 |
| Transportation | \$1,200 | \$1,800 | \$0 | \$3,000 |
| Total Budget | \$20,929 | \$32,424 | \$0 | \$53,352 |

For the most recently graduating class, average indebtedness for loans borrowed while at OUHSC:

\$274,251

**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

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 OR recommended your department.

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

**Students who receive a military 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 undergrad and DDS/DMD Federal Direct Subsidized and Unsubsidized borrowing

Aid Offers

- * Receipt of a financial aid notification does not indicate acceptance into an academic program.
- * The total estimated costs for one academic year (Summer, Fall, & Spring) are referred to as your cost of attendance or your budget.
- * Once your FAFSA has been received, we will create your financial aid offers, offering you aid up to your cost of attendance. Your initial offers will likely consist of mostly, or possibly only, loans.
- * Federal Direct Loans are offered to all federal aid eligible students who submit a valid FAFSA. For the 12 months of study in an academic year, a possible maximum of Federal Direct Unsubsidized Loan funds \$20,500 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.

Example Aid Offers

First Year Oklahoma Resident EXAMPLE

| | | |
|--|----|---------------|
| Cost of Attendance | \$ | 65,830 |
| Federal Direct Unsubsidized Loan Funds | \$ | 20,500 |
| Difference | \$ | <u>45,330</u> |
| Additional Loan Funds | \$ | <u>45,330</u> |

- * Additional Loan Funds reflect the remainder of your eligibility, up to the cost of attendance, less any Federal Direct Unsubsidized loan 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.
- * 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 can be reduced 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.

<https://financialservices.ouhsc.edu/Departments/Bursars-Office/Tuition-Fees>