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Financial Aid Night

Brett Underhill
Assistant Director of Need Analysis

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Agenda

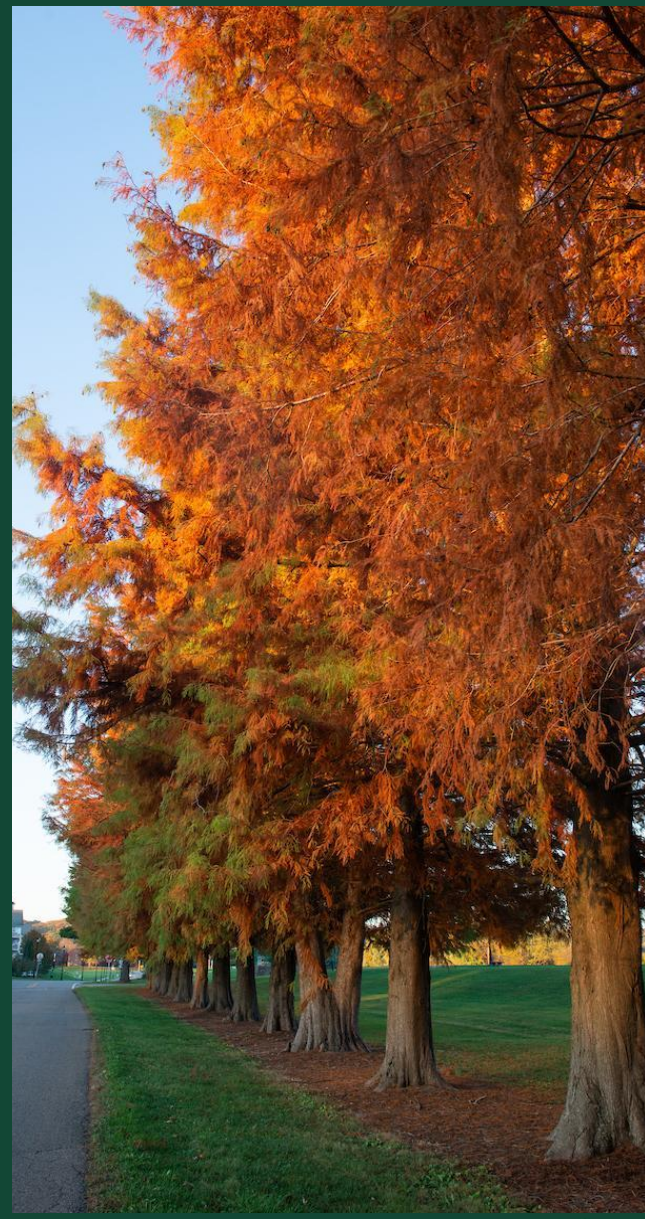
- Free Application for Federal Student Aid (FAFSA)
- Cost of Attendance and Student Aid Index (SAI)
- Financial Aid Awarding and Types of Aid
- Additional Resources
- Satisfactory Academic Progress
- Contacting our Office

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FAFSA Overview

The U.S. Department of Education believes that the responsibility for financing post-secondary education lies with a student and their parents.

Federal financial aid funds are a way to assist families with that expense. Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses.



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FAFSA Overview

FAFSA must be submitted annually and serves as **only application for federal/state aid** at most schools. Apply at studentaid.gov.

You and your parent(s) (if applicable) must approve the transfer of 2025 tax data from the IRS into the 2027-28 FAFSA. Parental tax data is required for most students.

You and your parent(s) must have a studentaid.gov account.

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FAFSA Overview

2027-28 FAFSA opens October 1.

Submit online at studentaid.gov

File by the earliest first-priority date of the schools you are considering.

You do not have to be admitted to a school to submit the FAFSA.

You **must** submit the FAFSA every year.

Create your studentaid.gov account now!

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FAFSA Overview

Apply for a Studentaid.gov Account

- It is ESSENTIAL to request a studentaid.gov account for both the student and parent(s) **before** beginning the FAFSA.
- Your studentaid.gov account will require a unique email address and cell phone number to verify the ID.
- Do not use your high school email account.
- A multi-factor authentication process will happen every time a person logs into the FAFSA.

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FAFSA Overview

studentaid.gov/fsa-id/create-account/launch

studentaid.gov

- Select “Create Account” in the top right of the screen.

Get Started

- Enter personal information – name, date of birth, social security number.

Contact Information

- Provide mailing address, email, cell phone, language preferences, challenge questions.

Two-Step Verification

- Email and cell phone can only be connected to one studentaid.gov account.

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FAFSA Overview

Necessary Documents:

- Social Security Numbers (Student/Parent)
- Student Driver's License (for real-time ID verification)
- 2025 Federal Tax Return (Student/Parent) – *not typically needed*
- 2025 untaxed income records (Student/Parent)
  - Includes child support received, and other income not included in the IRS Adjusted Gross Income.
- Current bank statements (Student/Parent)

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FAFSA Overview

Students and parents may begin, complete, and submit a new FAFSA form. We recommend **the student begin the FAFSA**.

Dependent students must invite their parent(s) to contribute to their FAFSA, if parent information is required.

Students and parent contributors must provide consent and approval to retrieve and disclose federal tax information from IRS for the student to be eligible for federal aid.

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FAFSA Overview

Are your parents married to each other?

- If yes, provide information about both parents
- If no, next question

Do your parents live together?

- If yes, provide information about both parents
- If no, next question

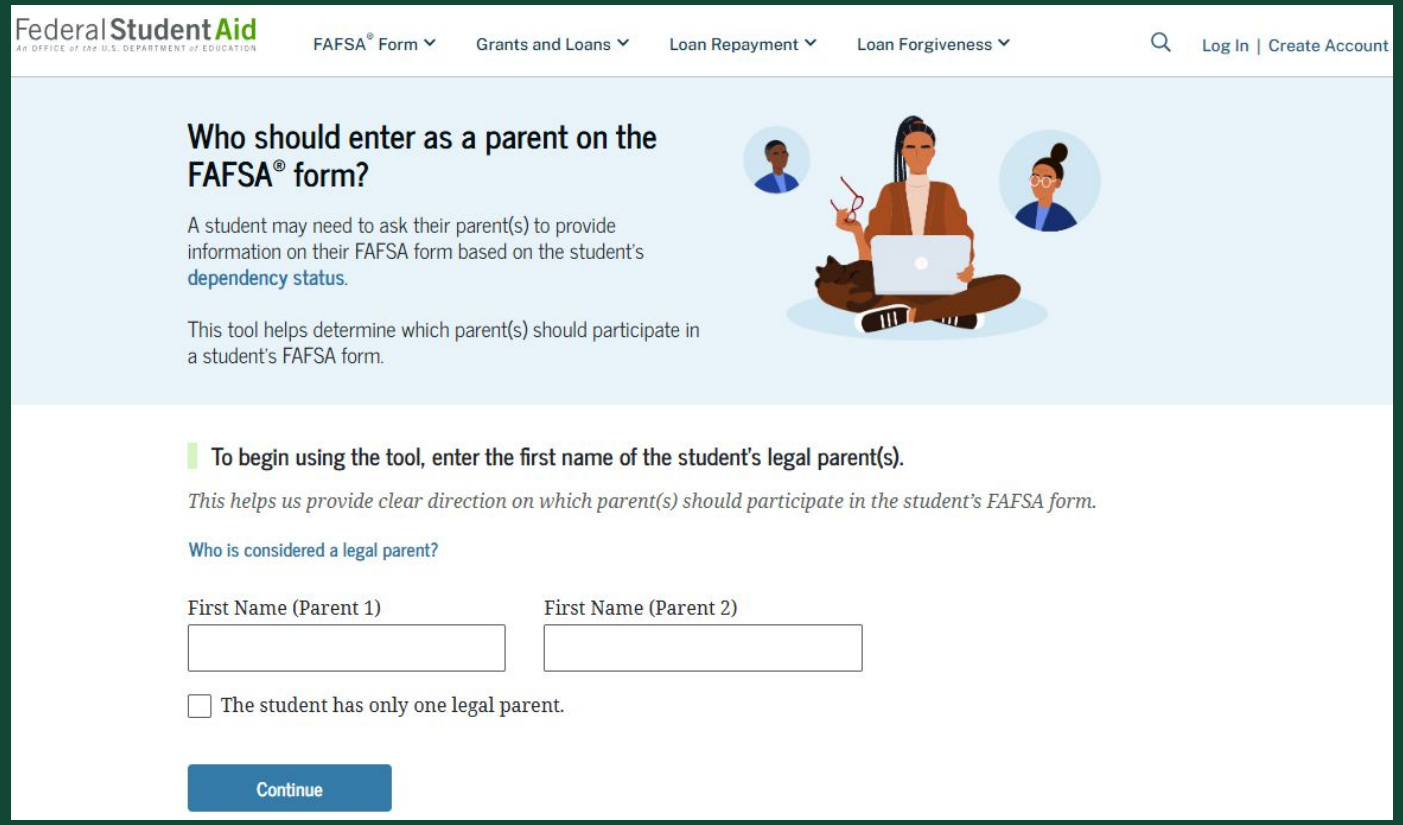
Did one parent provide more financial support than the other, the past 12 months?

- If both parents provided equal amounts of financial support or if they don't support the student financially, select "No". **You must report the parent with greater income and assets in the next question.**
- Has the parent you identified in the previous questions remarried?
  - If yes, provide information for parent and stepparent.
  - If no, provide information about this parent only.

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FAFSA Overview

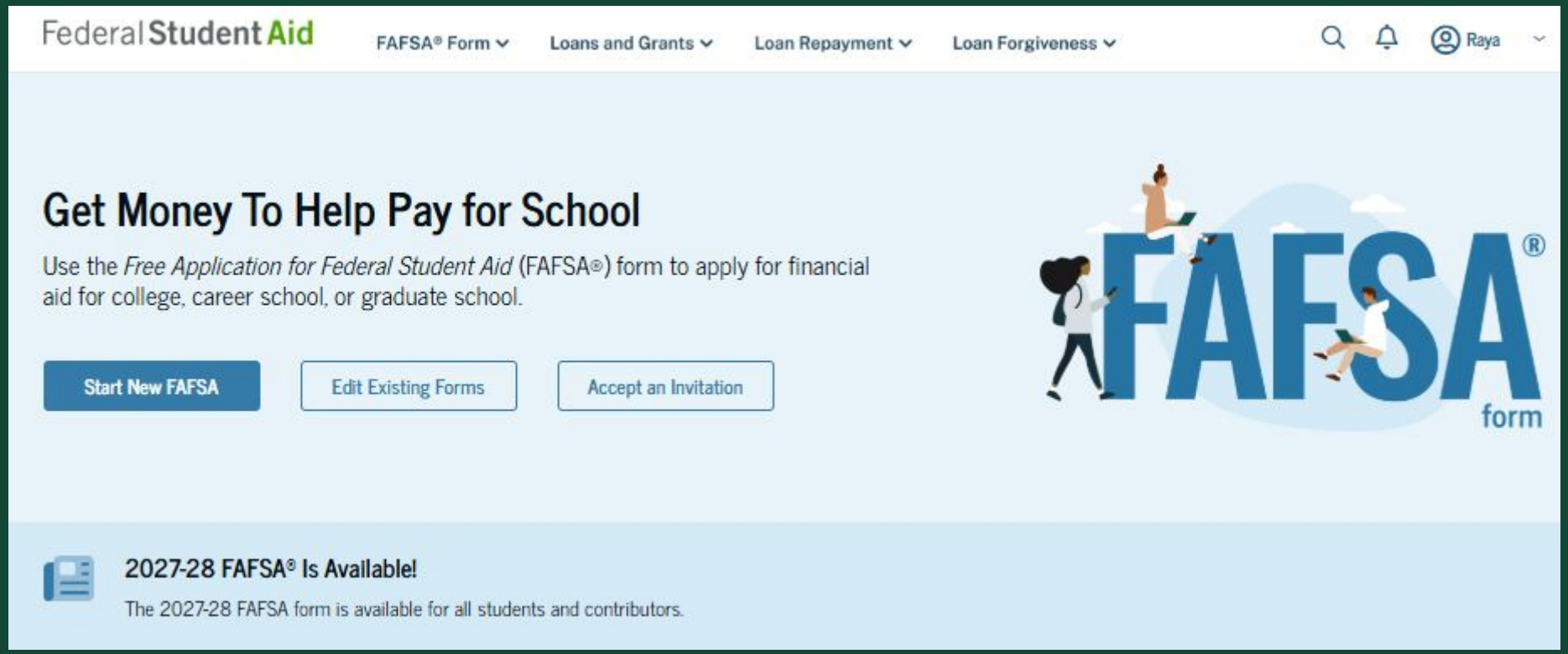
https://studentaid.gov/fafsa-apply/parents



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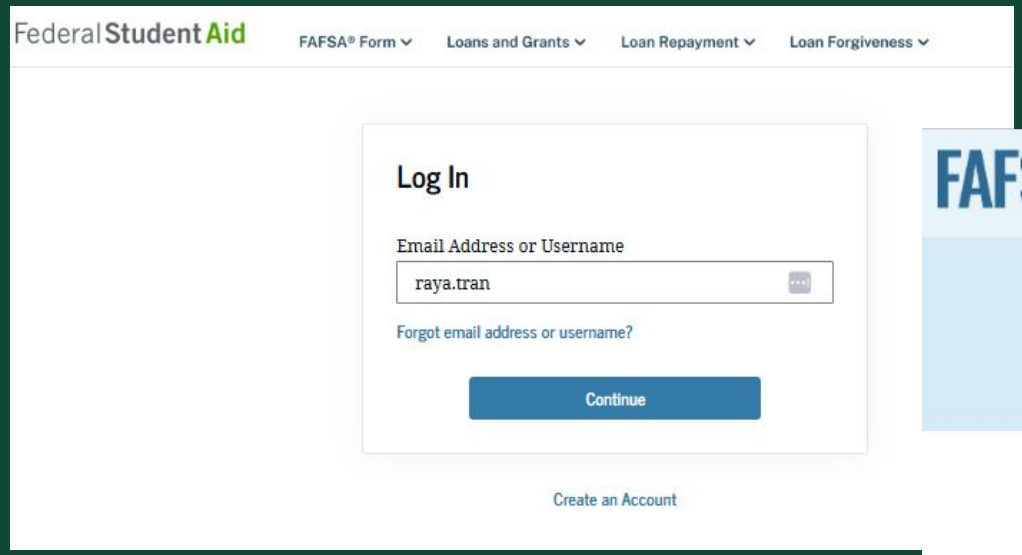
FAFSA Overview

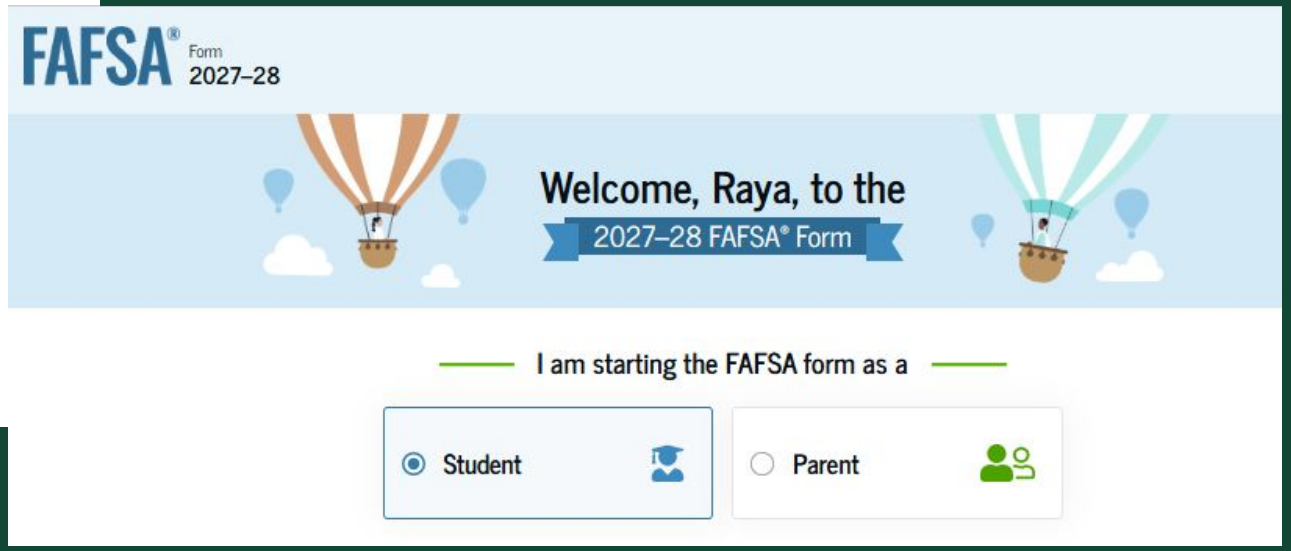


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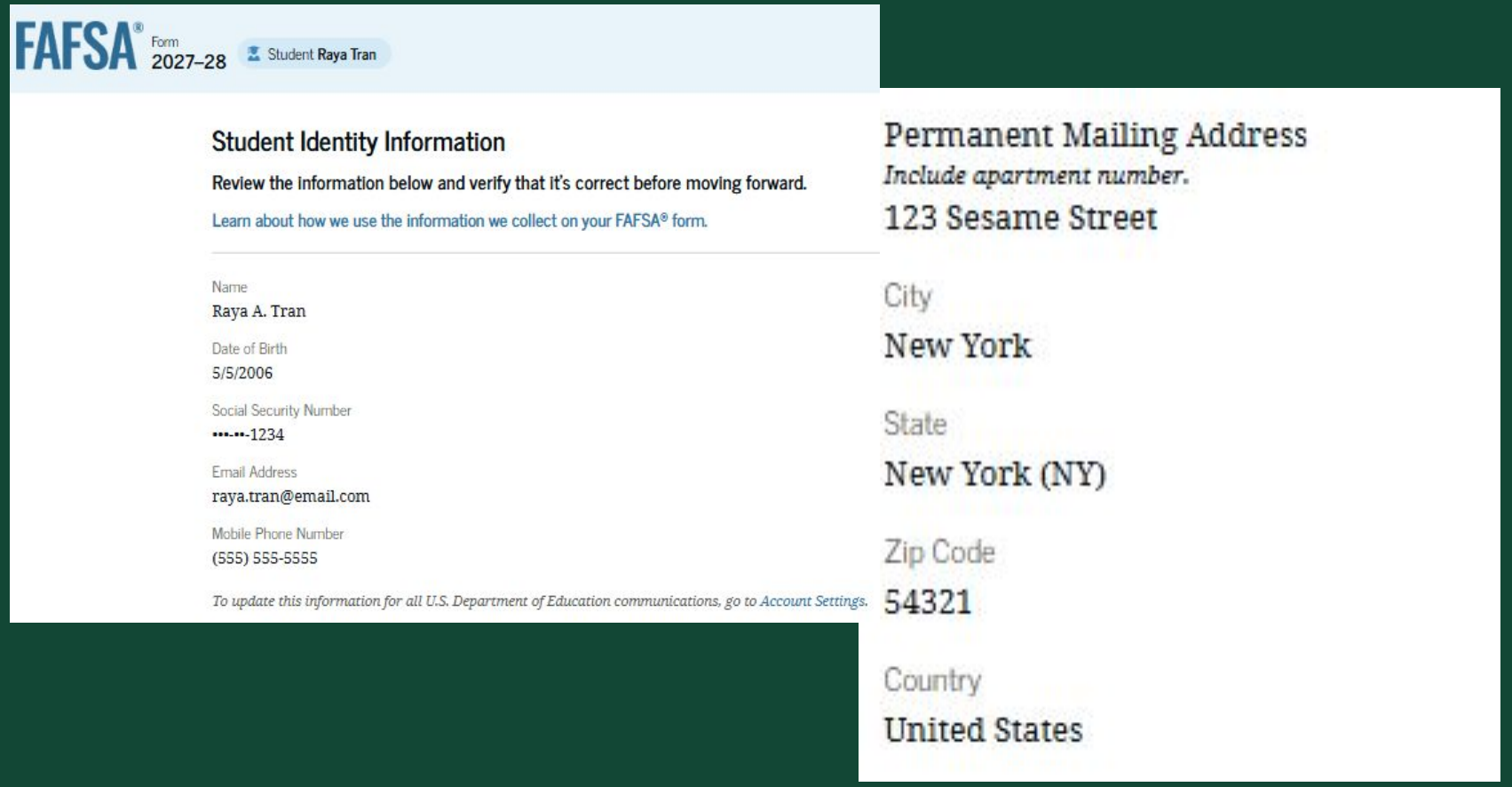
FAFSA Overview





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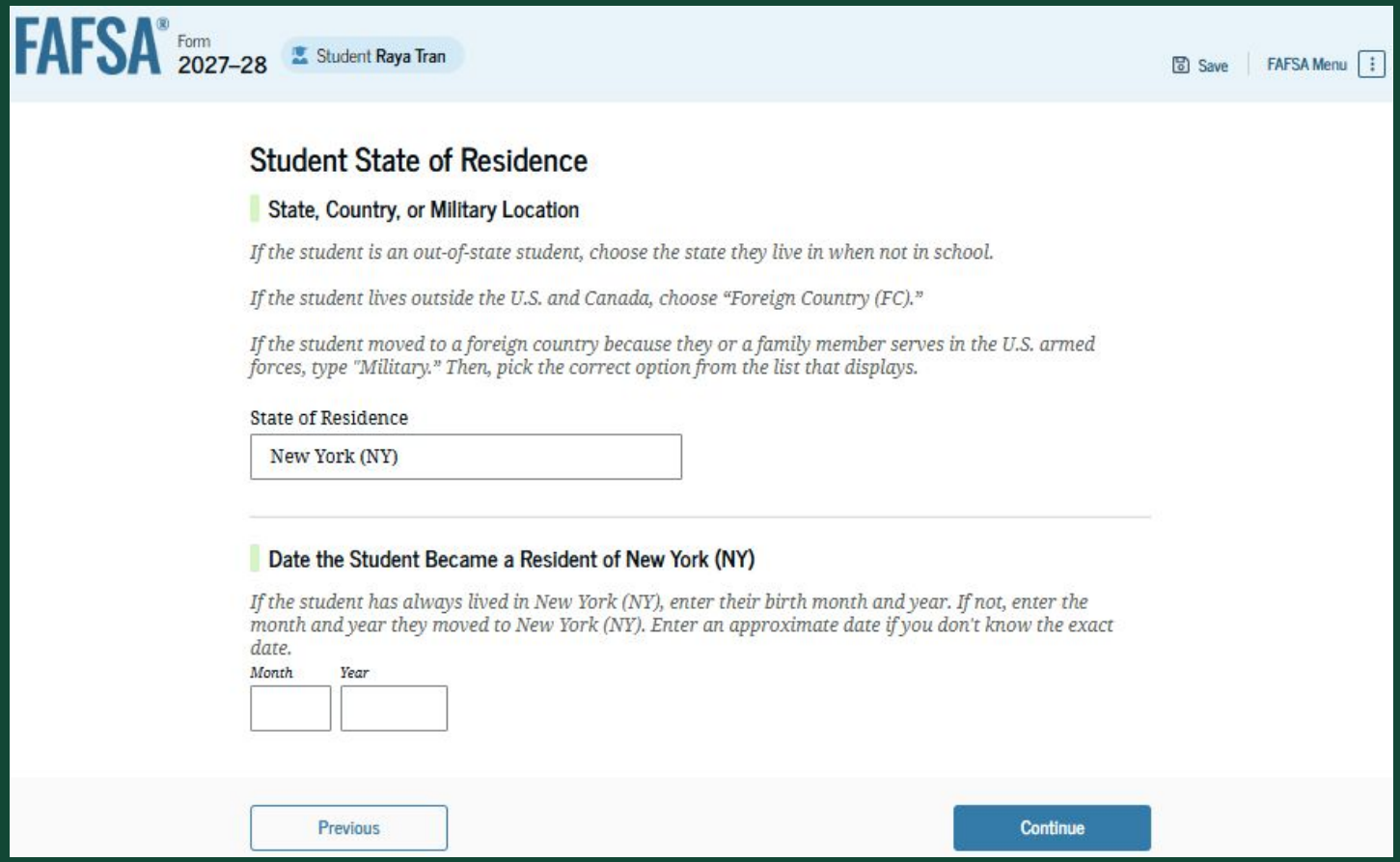
FAFSA Overview - Student



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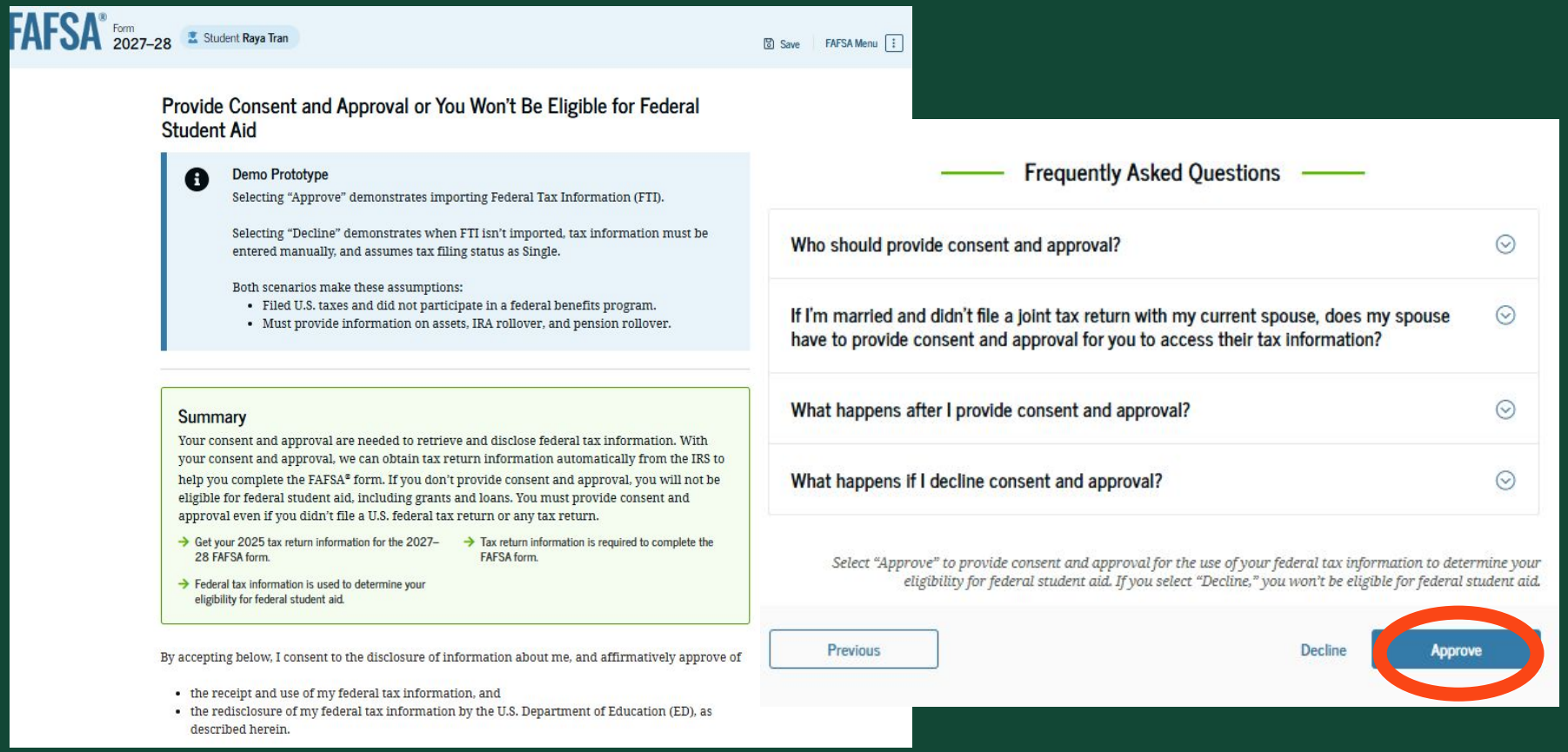
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FAFSA Overview - Student



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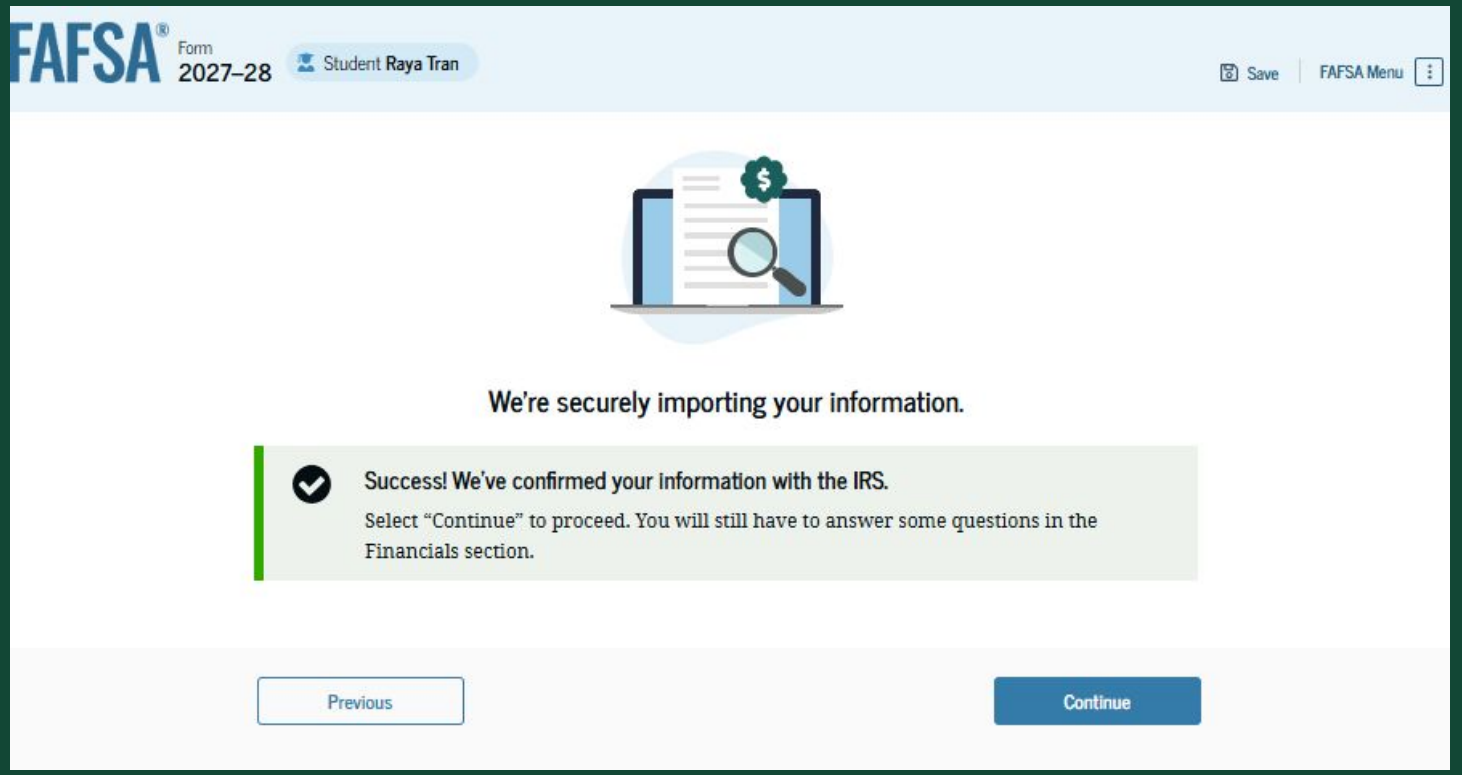
FAFSA Overview - Student



No Consent = No Federal Aid

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FAFSA Overview - Student



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FAFSA Overview - Student

FAFSA® Form 2027–28 Student Raya Tran

Background

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.



1 Background 2 Demographics 3 Financials 4 Colleges

Student Current Marital Status

- Single (never married)
- Married (not separated)
- Remarried
- Separated
- Divorced
- Widowed

1 Background 2 Demographics 3 Financials 4 Colleges 5 Review & Sign

Student School Year

What year will the student be in college when they start their classes for the 2027-28 school year?

- First (freshman)
- Second (sophomore)
- Third or higher (junior and up)
- Graduate-level (such as a master's or doctorate)

Student Holds Bachelor's Degree

Will the student already have a bachelor's degree when they start their college classes for the 2027-28 school year?

- Yes
- No

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FAFSA Overview

Dependent Student

Under the age of 24, single with no children/legal dependents; unable to answer “yes” to FAFSA dependency questions, with no unusual circumstances.

Requires biological or adoptive parental information.

Independent Student

Age 24 or older, graduate or married student, has children or legal dependents, or meets other criteria or extenuating circumstances.

No parental information required.

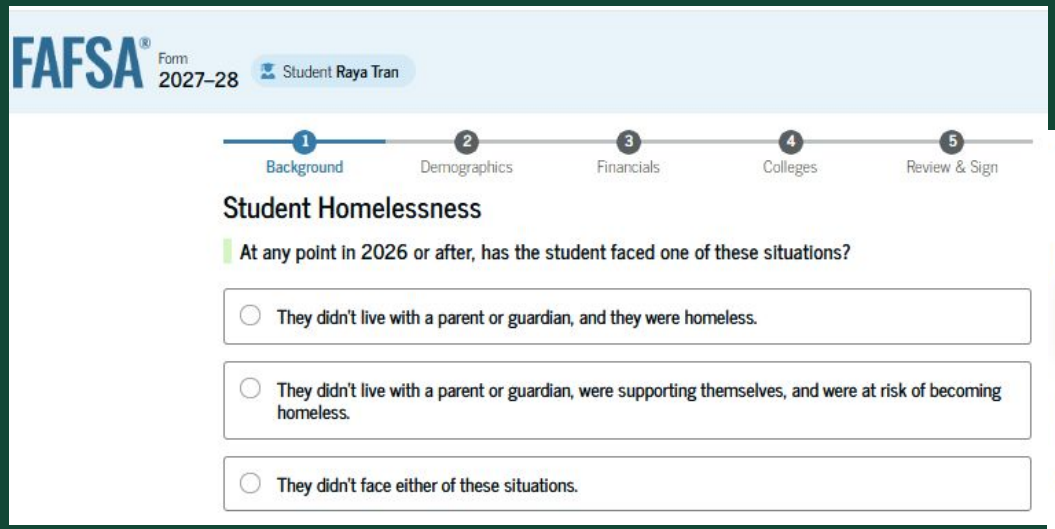
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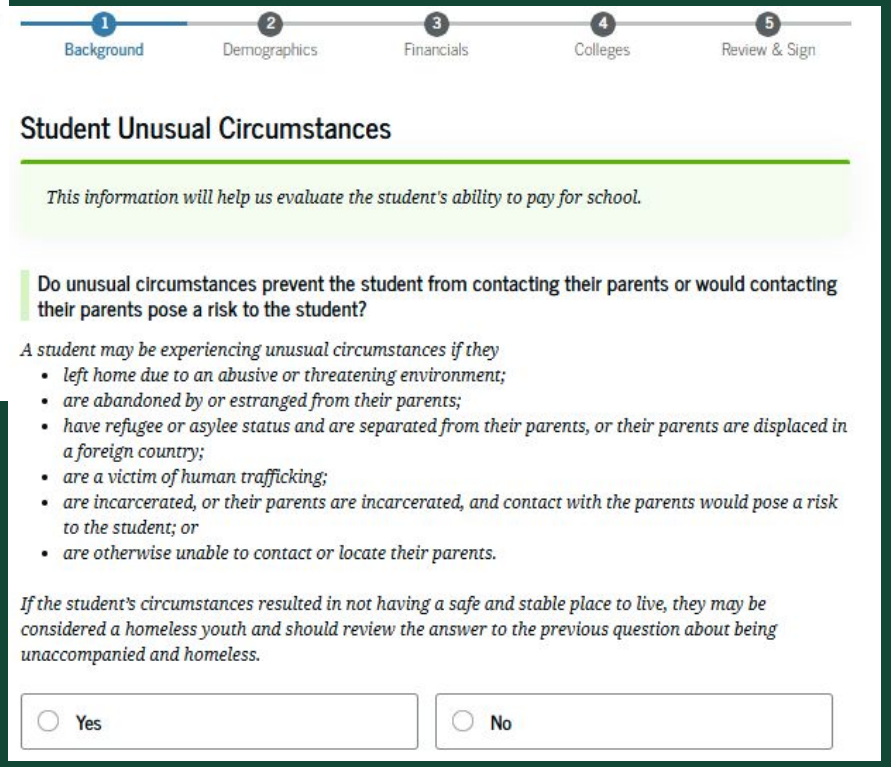
FAFSA Overview - Student

- On/after age 13: orphan, ward of court, or foster care
- Veteran or active-duty serviceperson
- Children or other legal dependents
- Legally emancipated minor
- In the care of legal guardian (not custodian)

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FAFSA Overview - Student

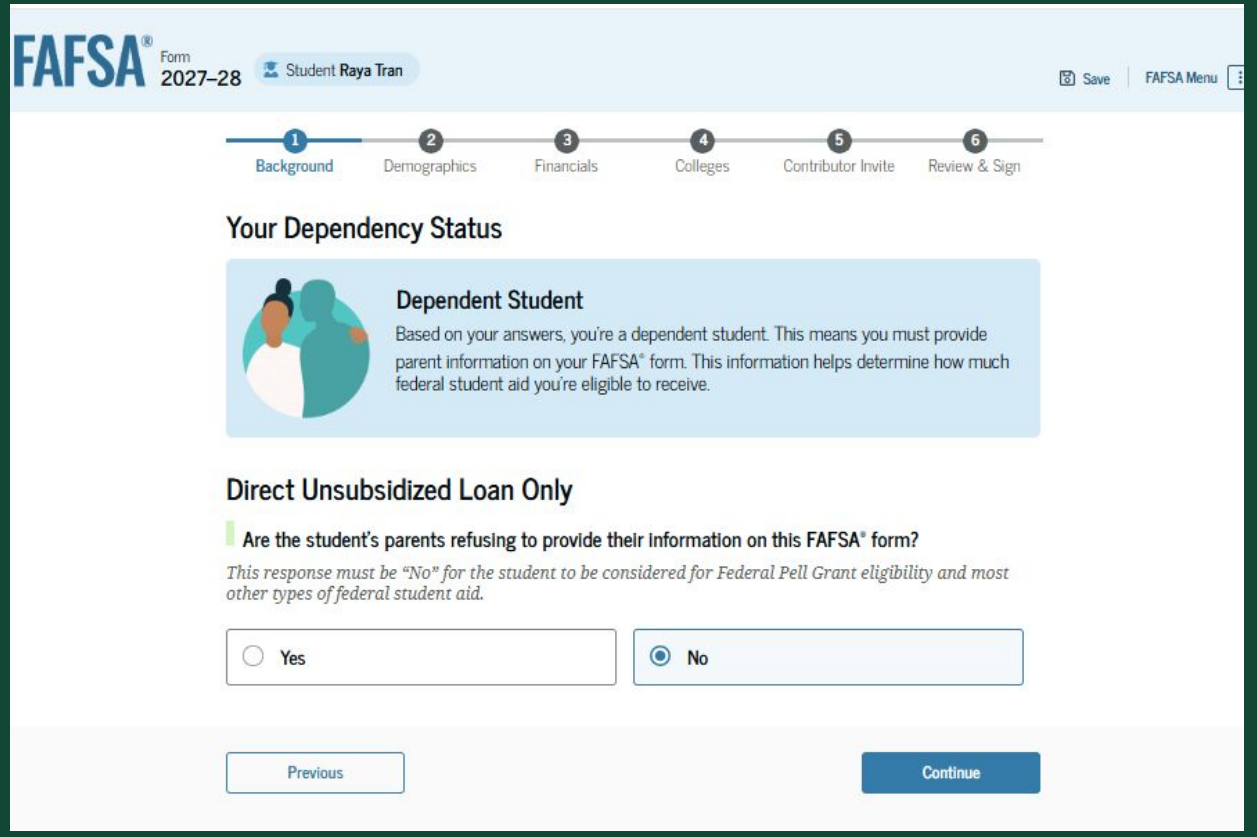




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FAFSA Overview - Student

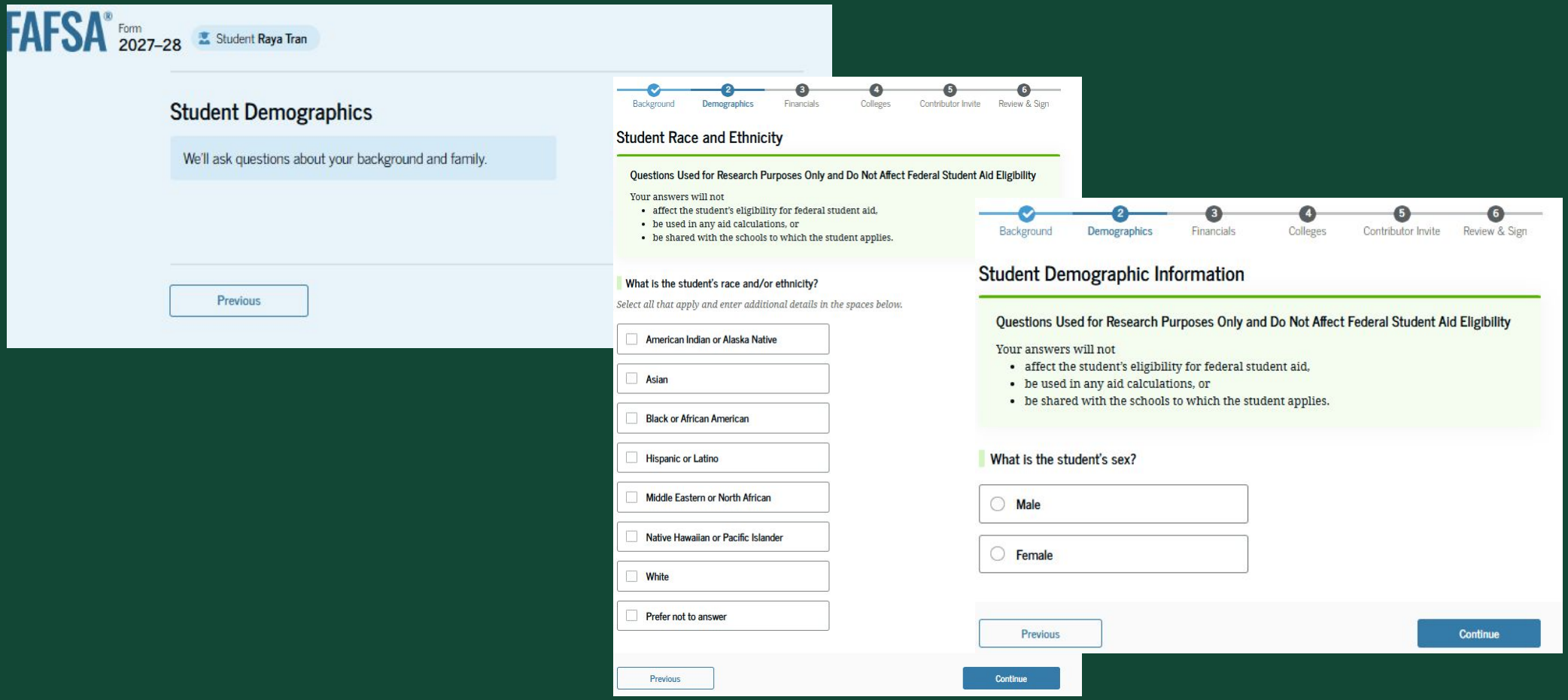
Unsubsidized loans up to $5500 per year are the only option available to students whose parent(s) is unwilling to complete the FAFSA. Additional documentation and verification is required by the school to determine eligibility.



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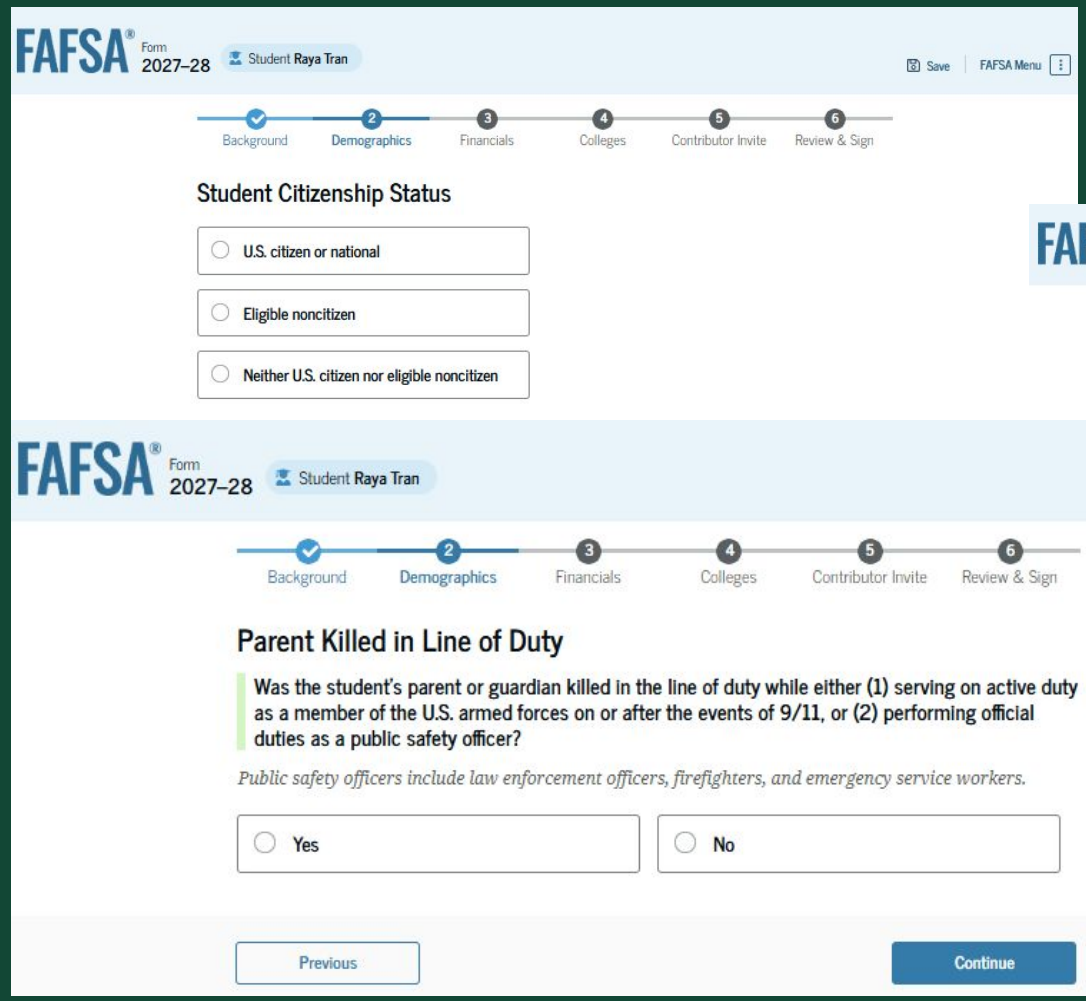
FAFSA Overview - Student

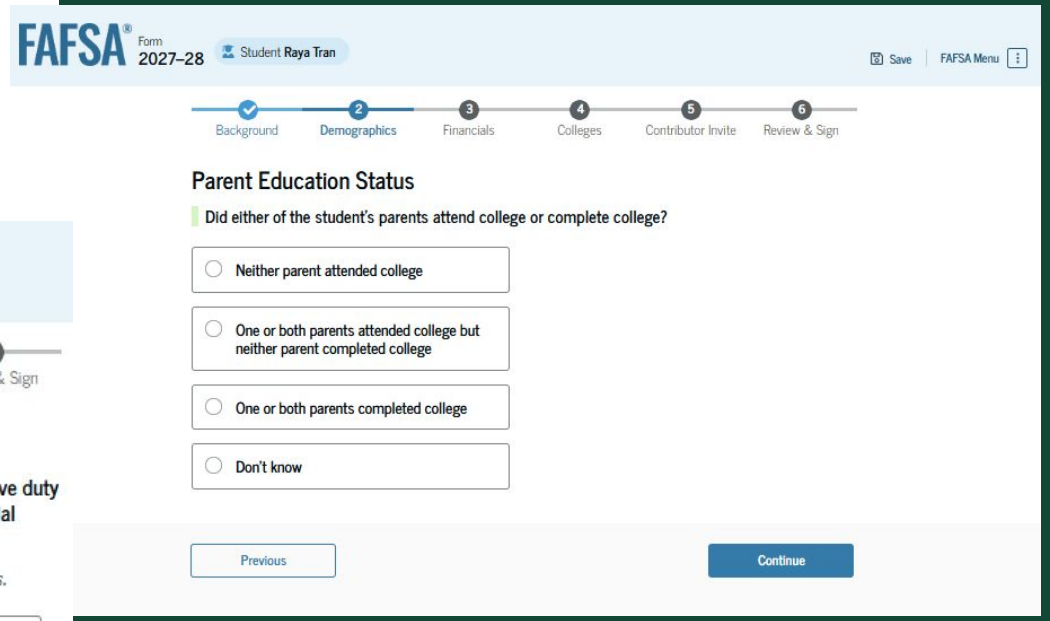


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FAFSA Overview - Student

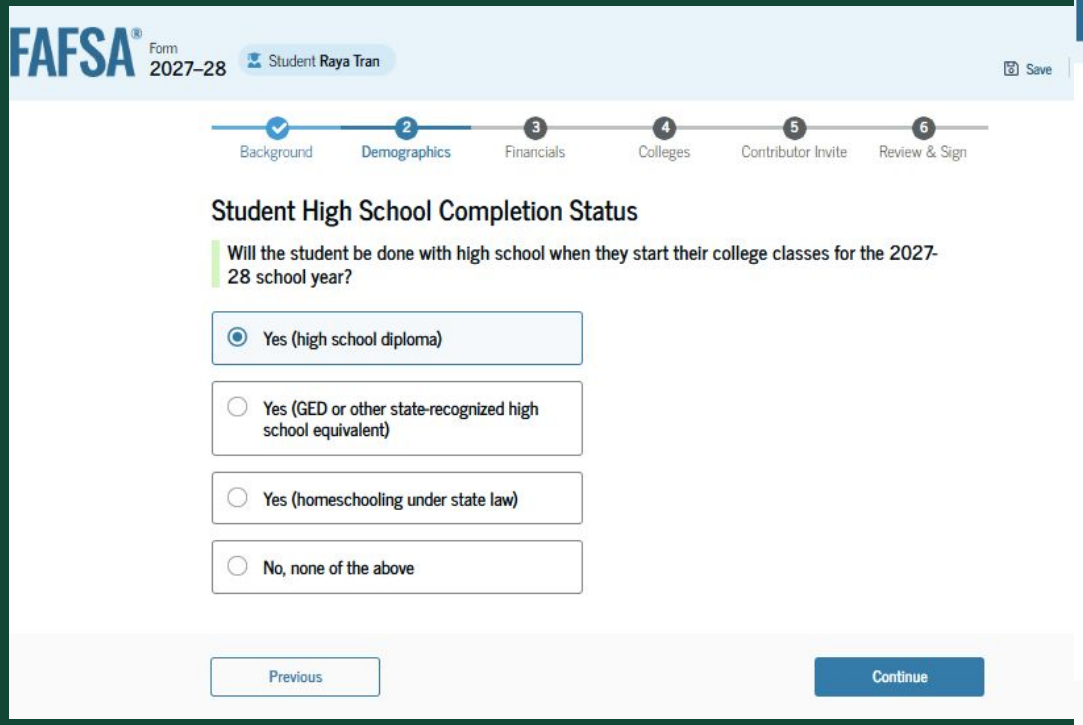


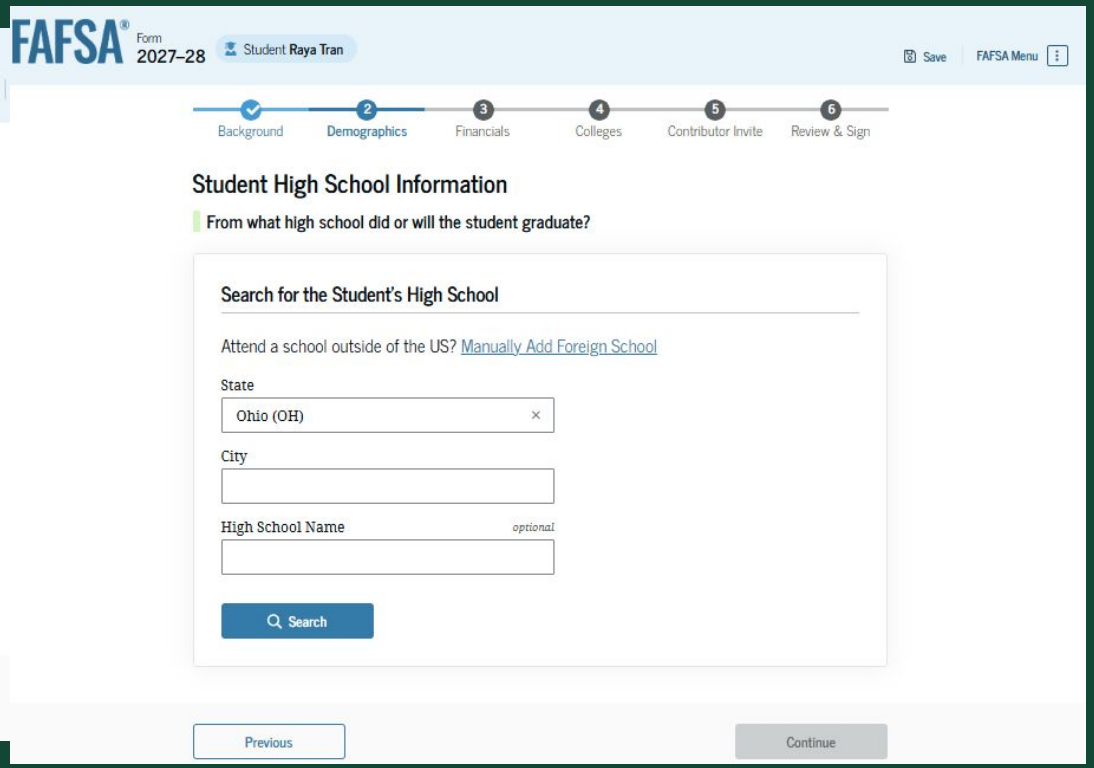


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FAFSA Overview - Student

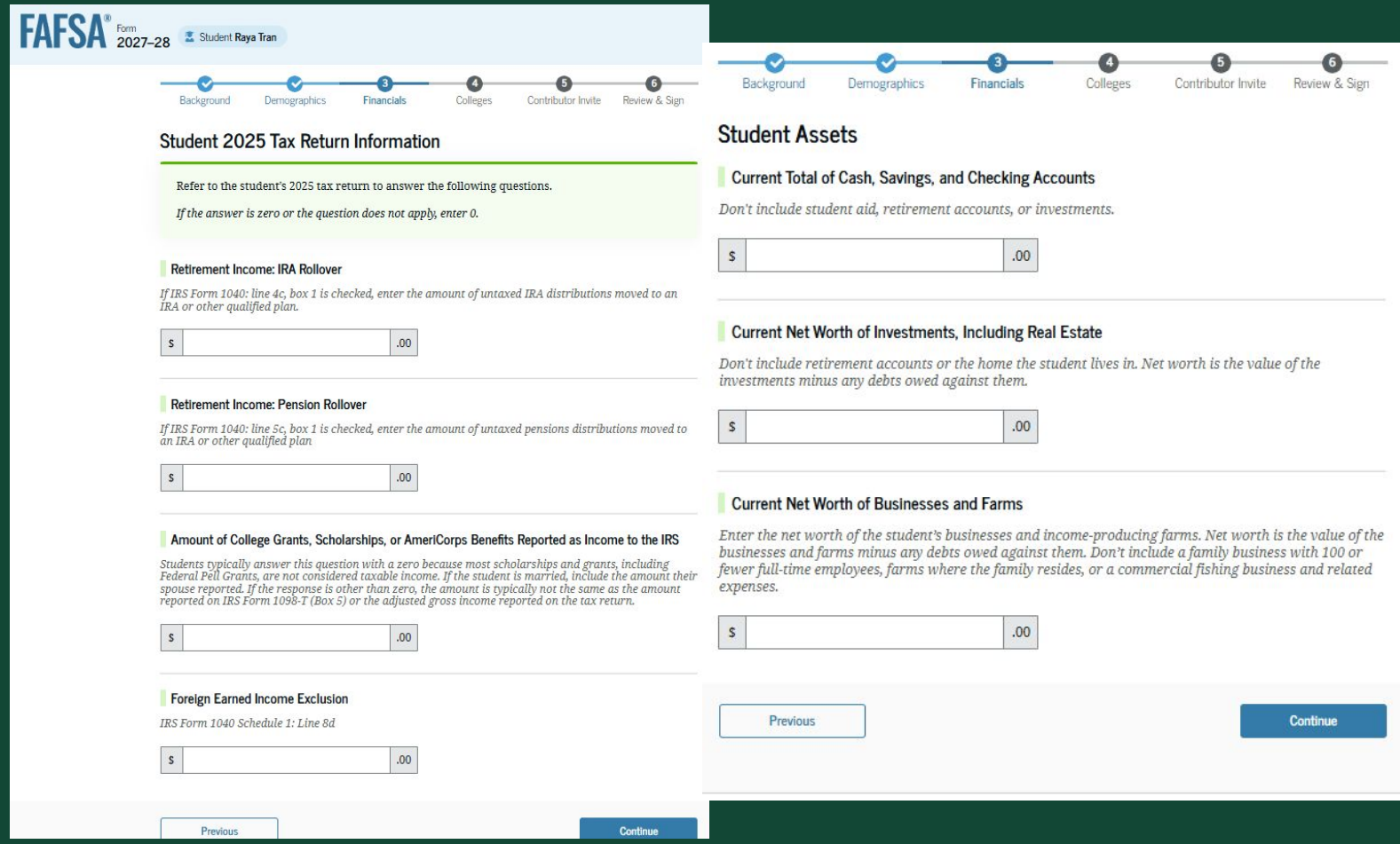




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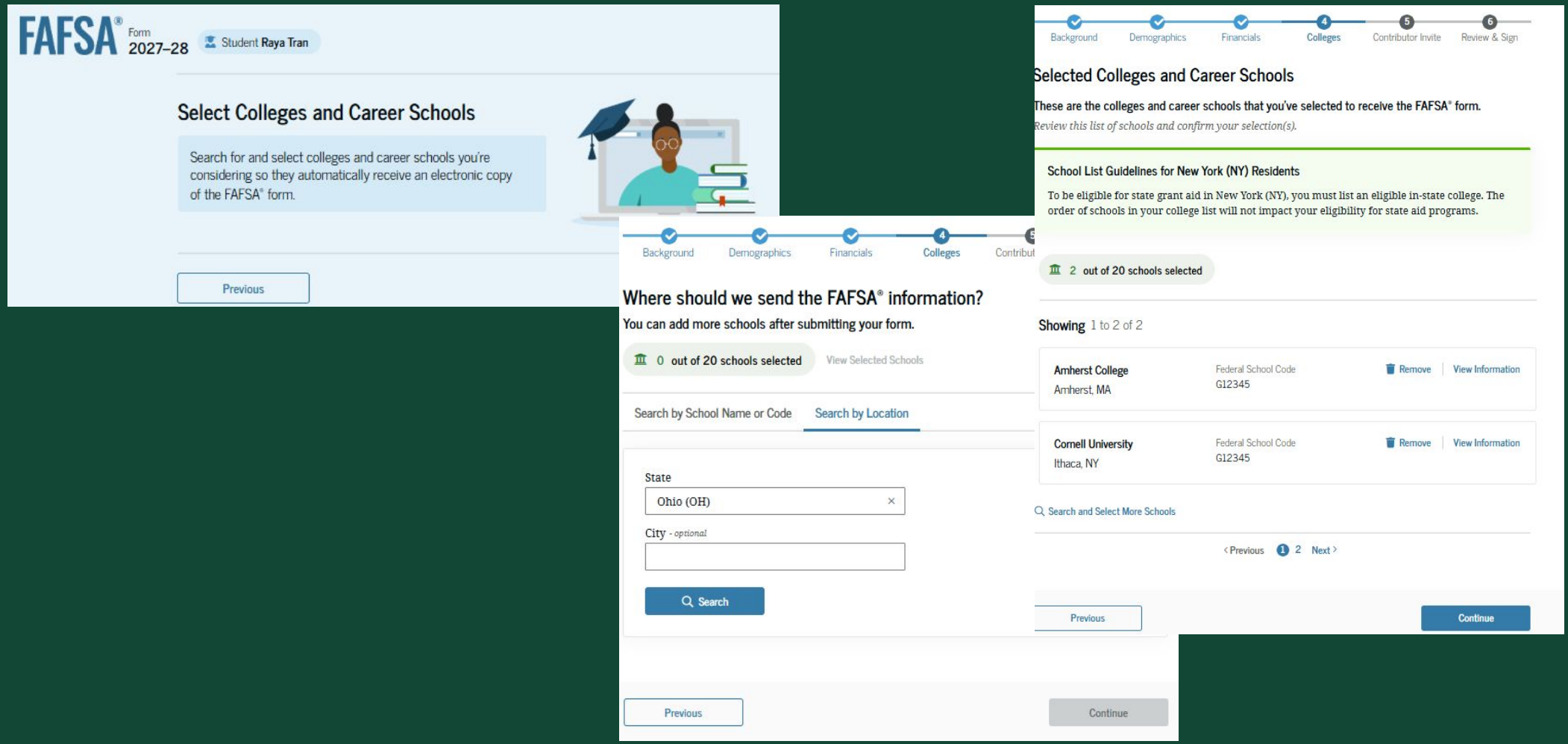
FAFSA Overview - Student

Tax information is from 2025. Asset information is reported with current values.



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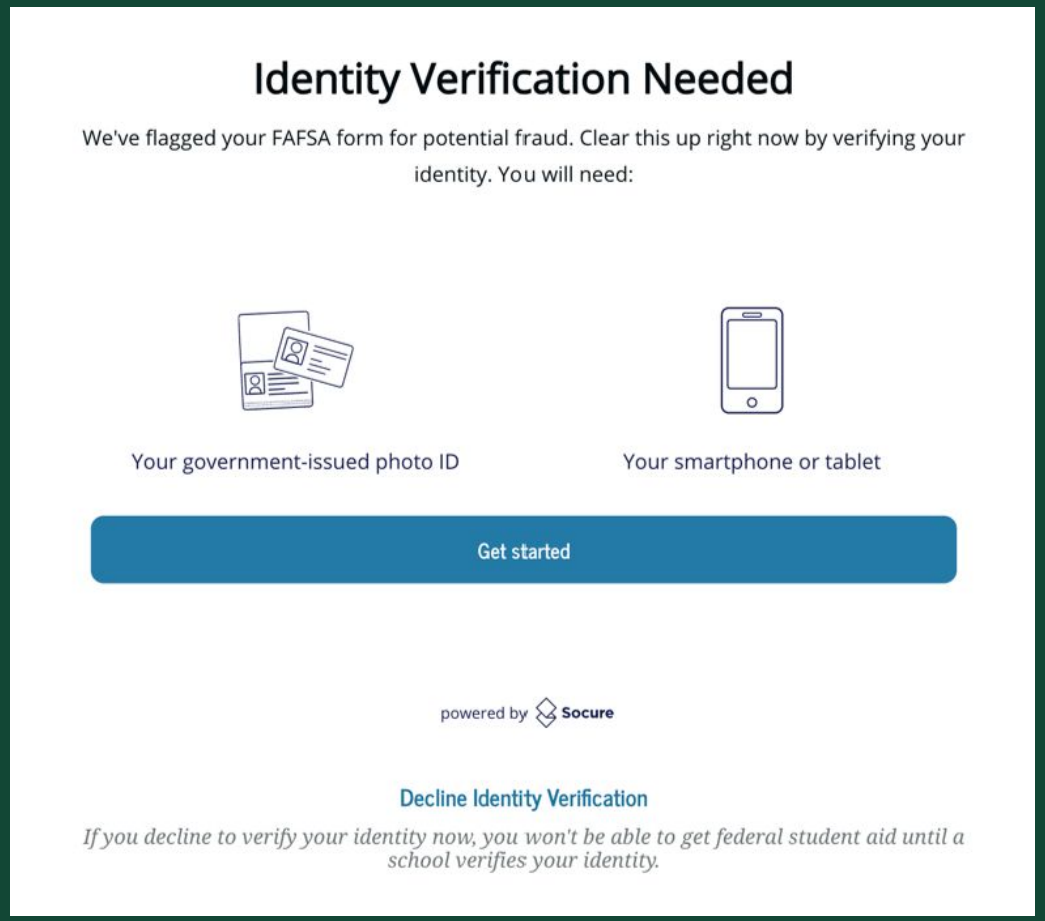
FAFSA Overview - Student

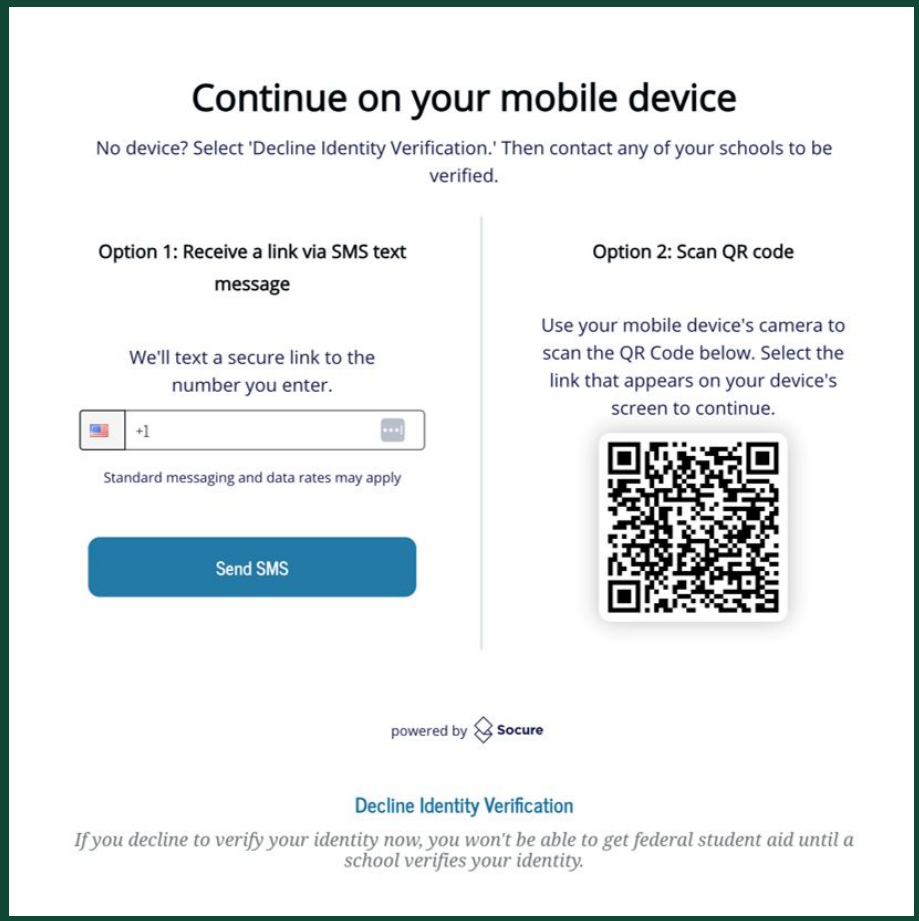


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FAFSA Overview - Student

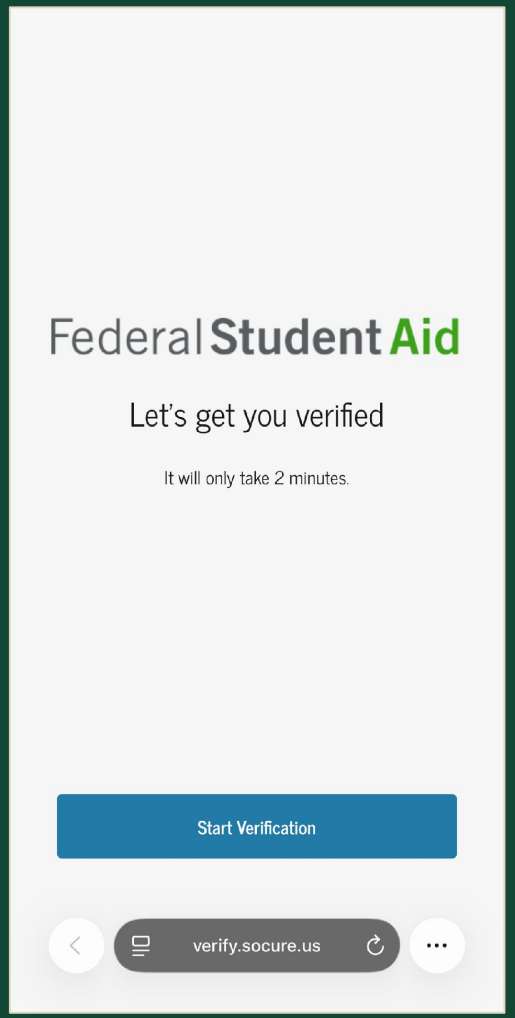


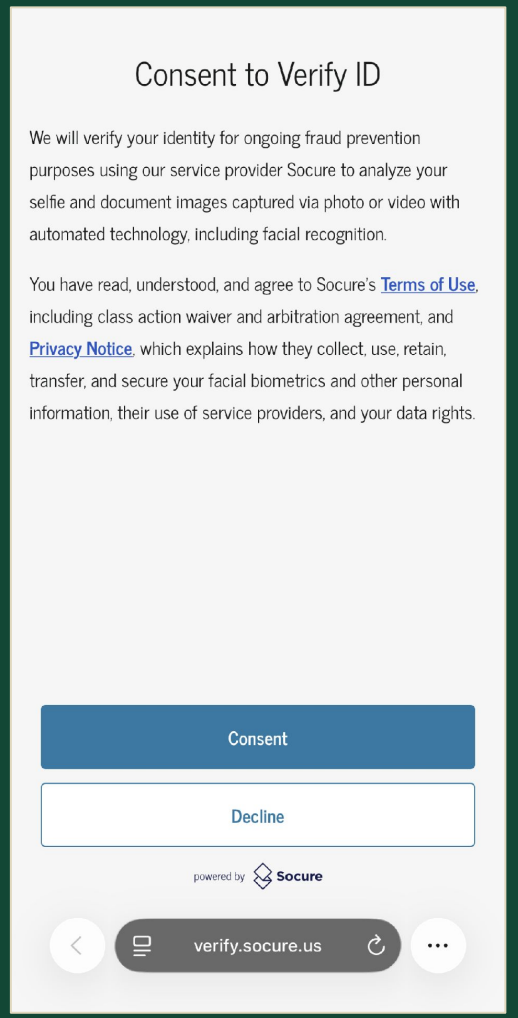


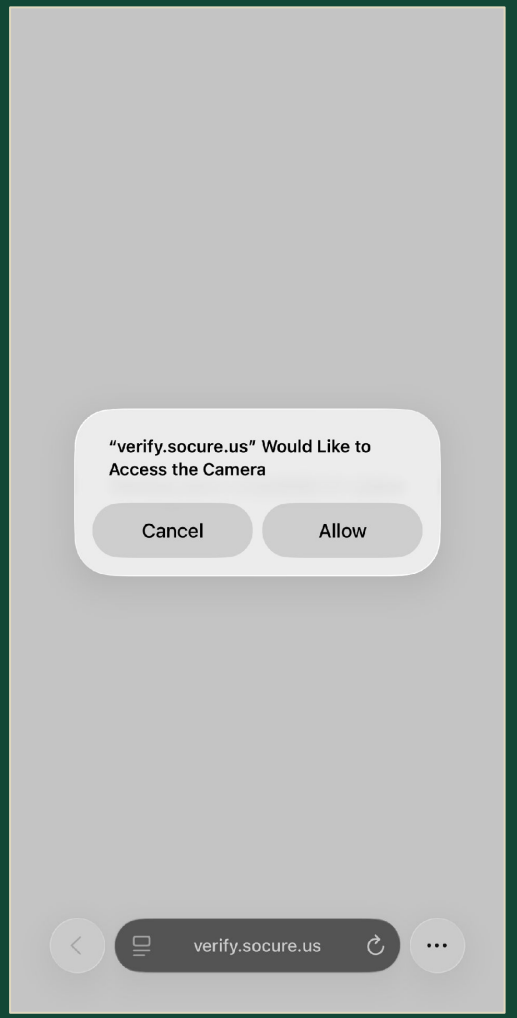
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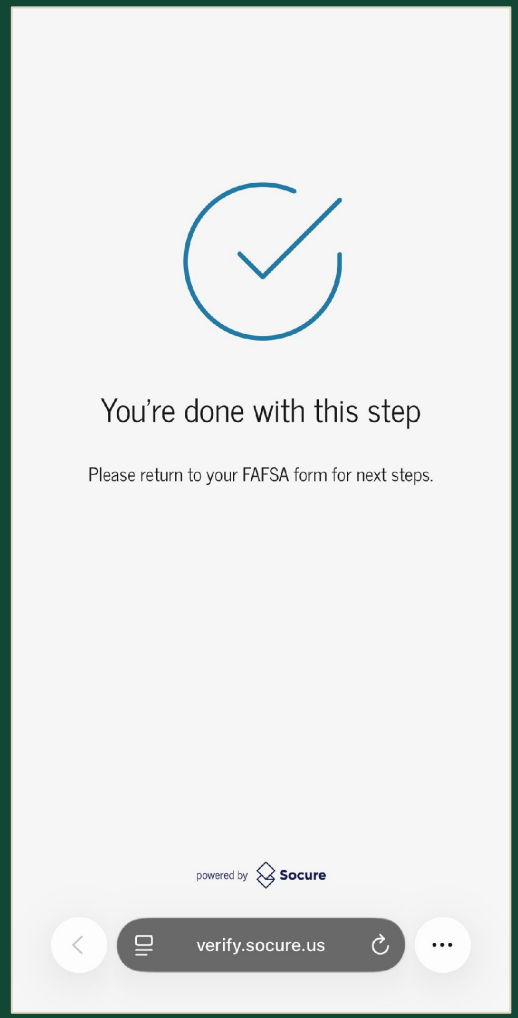
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FAFSA Overview - Student





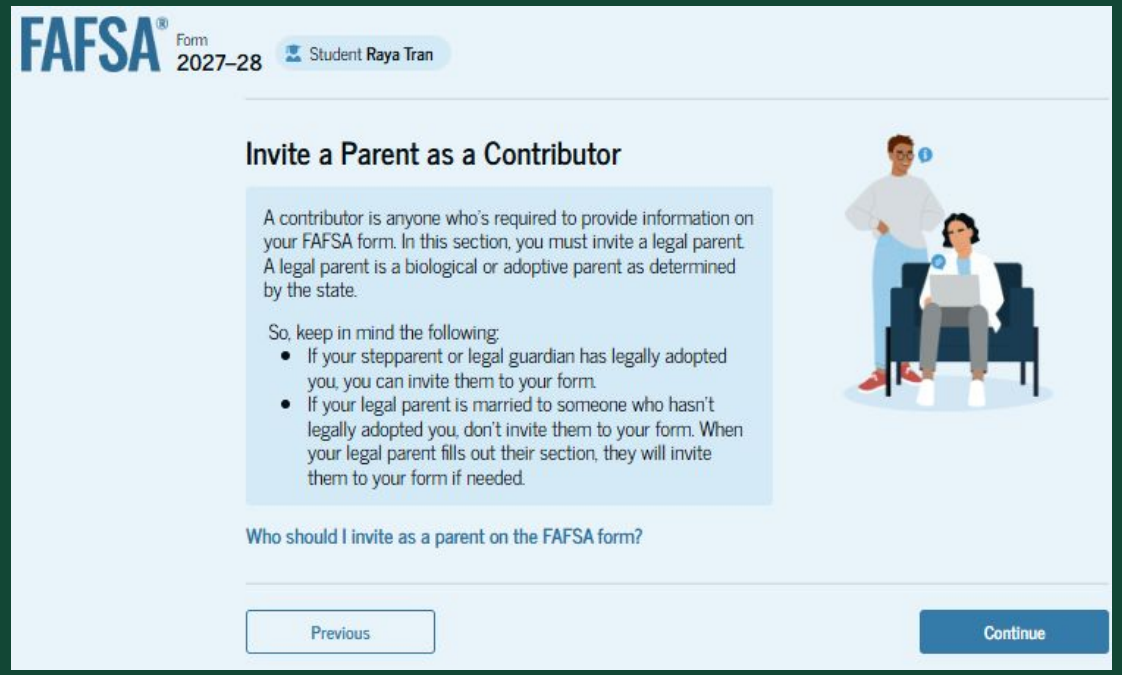




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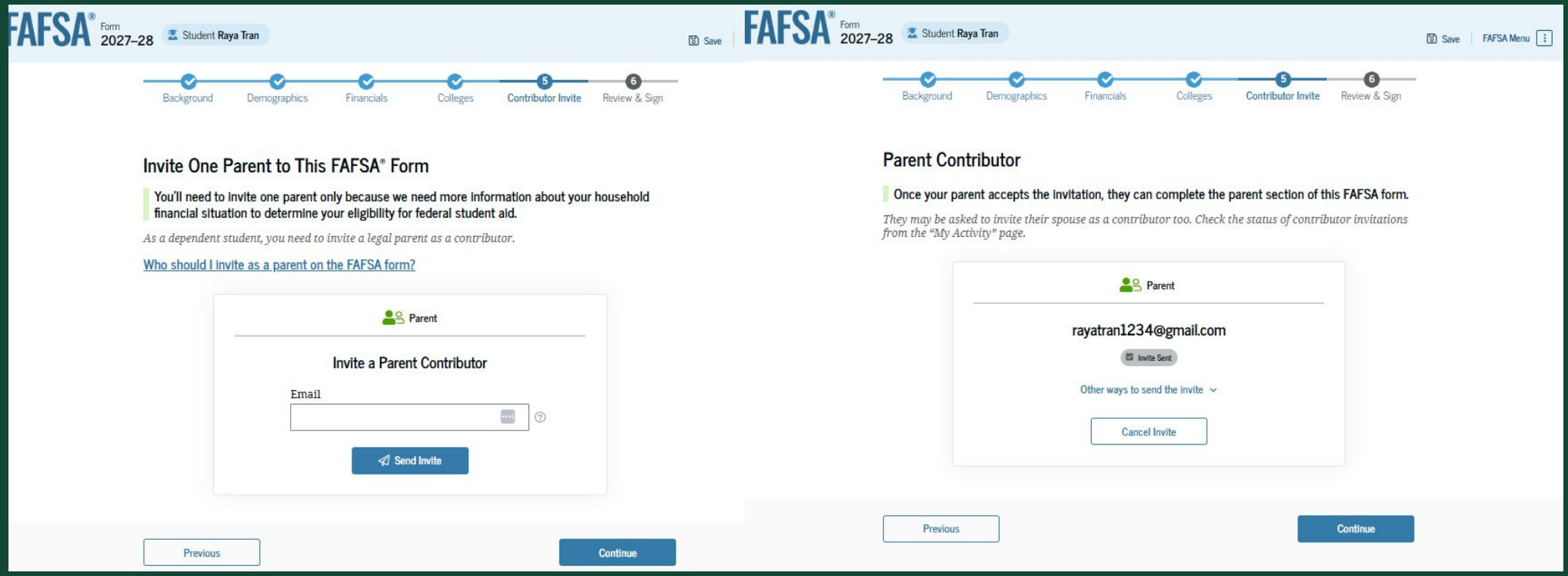
FAFSA Overview - Student



- Only one parent's info is needed to progress through the FAFSA. The second parent (if applicable) can be invited by the first parent.
- The parent accesses the FAFSA by the invitation in the email.
- The student is also provided an invitation link and invitation code that can be shared directly with the parent.

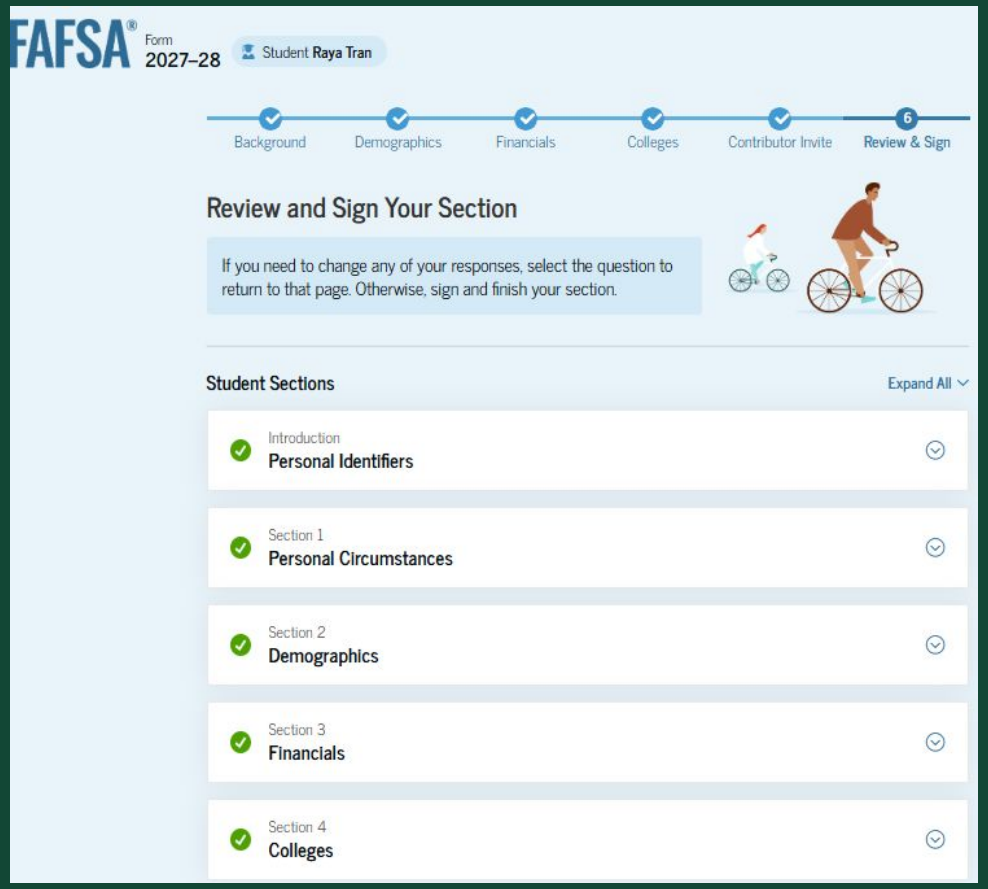
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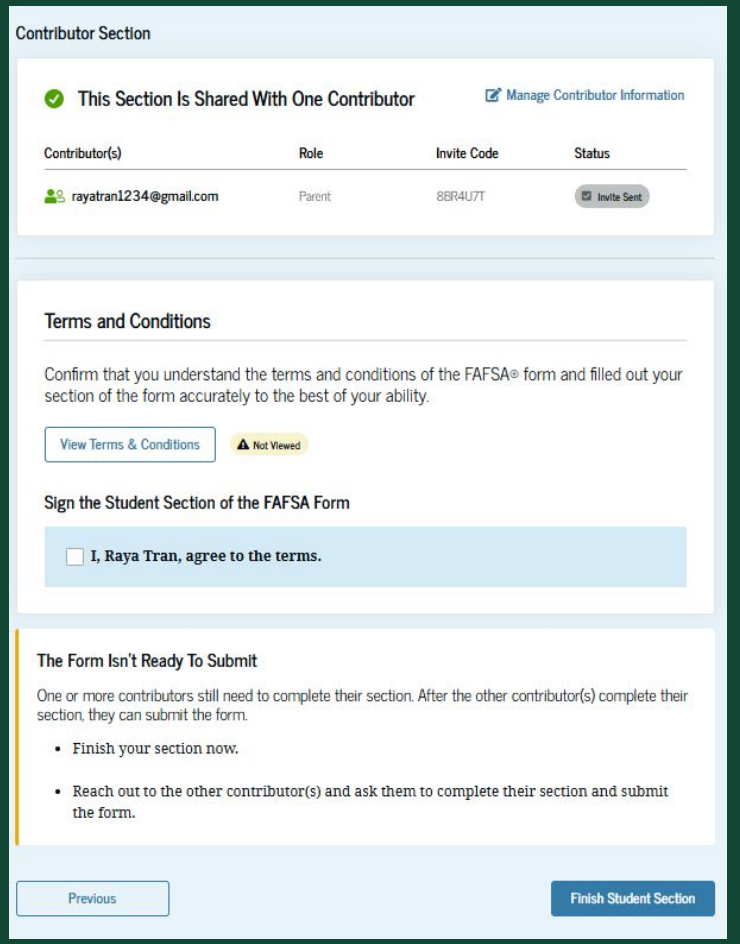
FAFSA Overview - Student



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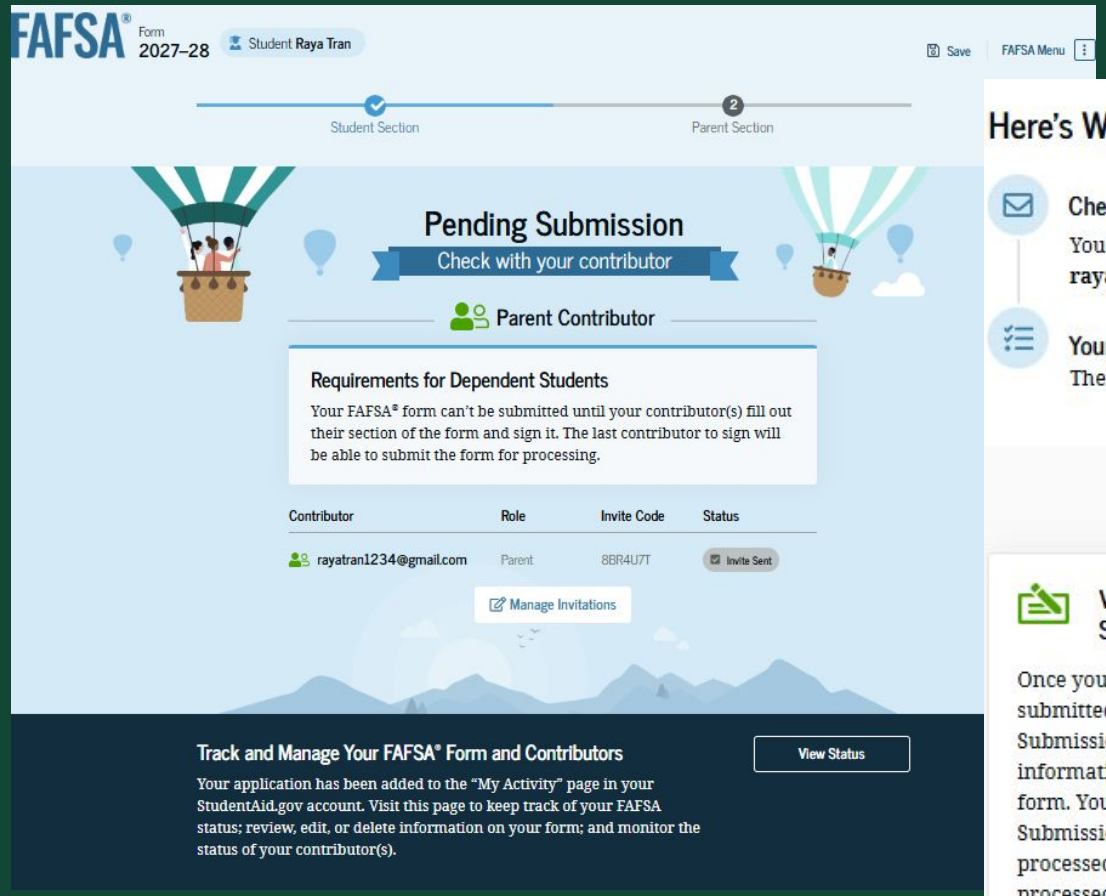
FAFSA Overview - Student

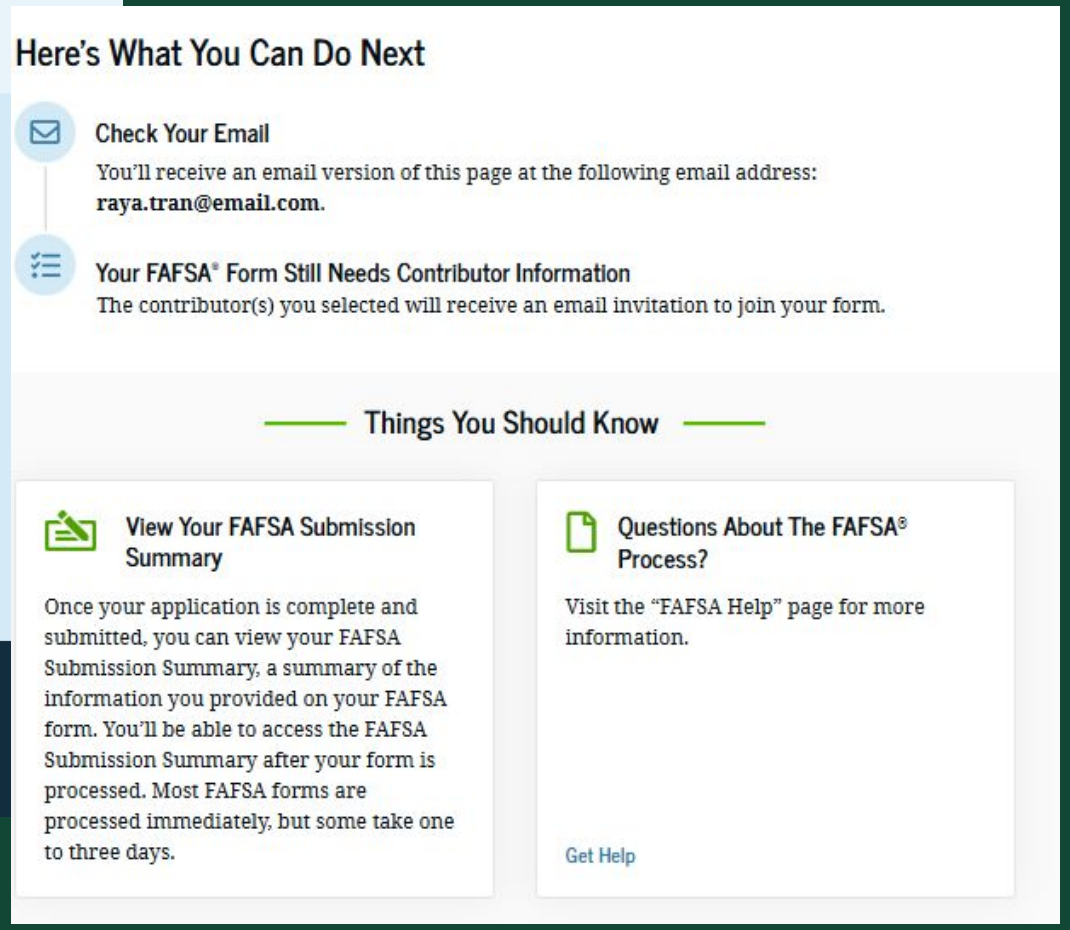




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FAFSA Overview - Student

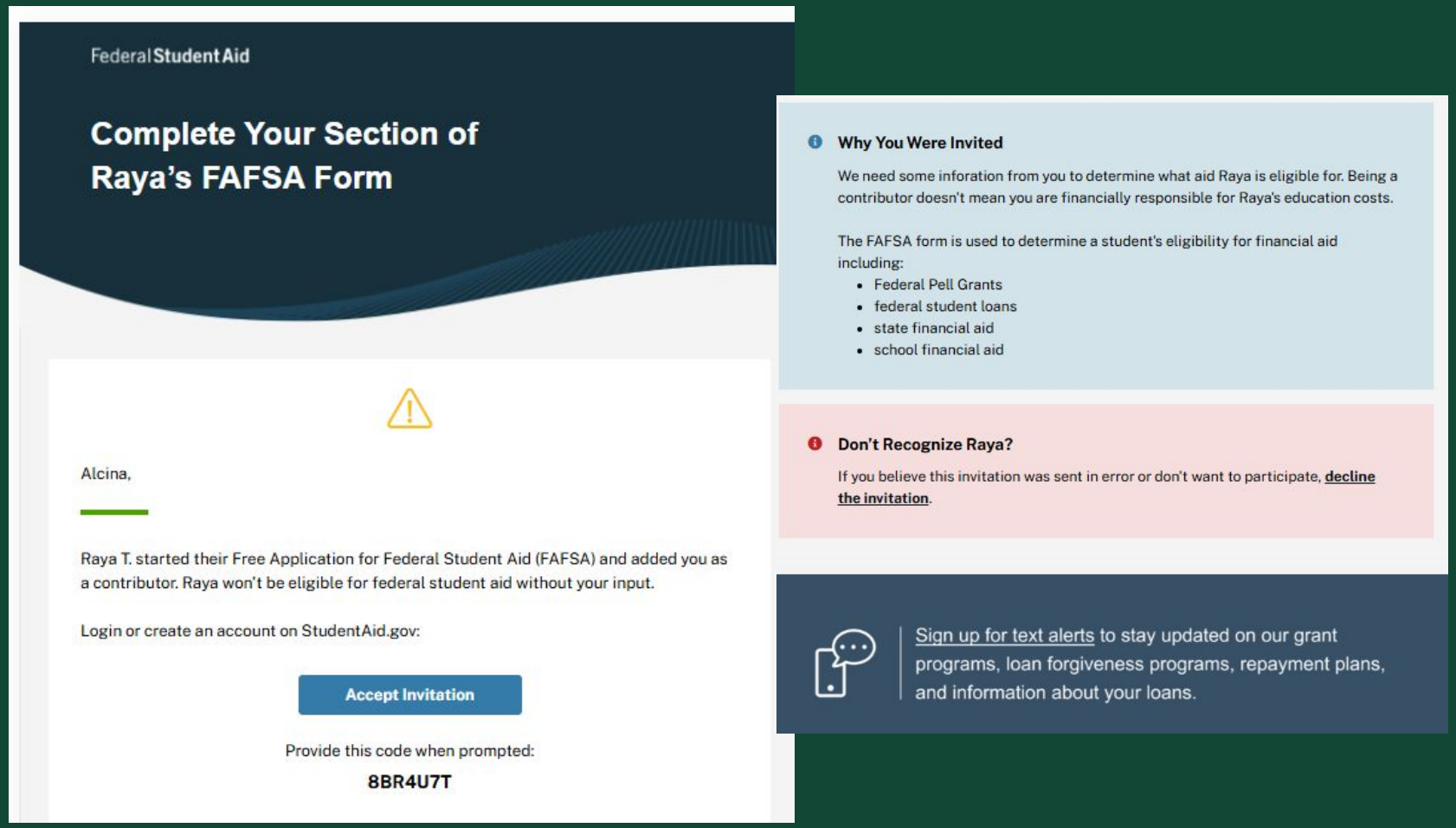




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FAFSA Overview – Parent(s)



Federal Student Aid

Complete Your Section of Raya's FAFSA Form

Alcina,

Raya T. started their Free Application for Federal Student Aid (FAFSA) and added you as a contributor. Raya won't be eligible for federal student aid without your input.

Login or create an account on StudentAid.gov:

Accept Invitation

Provide this code when prompted:

8BR4U7T

Why You Were Invited

We need some inforation from you to determine what aid Raya is eligible for. Being a contributor doesn't mean you are financially responsible for Raya's education costs.

The FAFSA form is used to determine a student's eligibility for financial aid including:

- Federal Pell Grants
- federal student loans
- state financial aid
- school financial aid

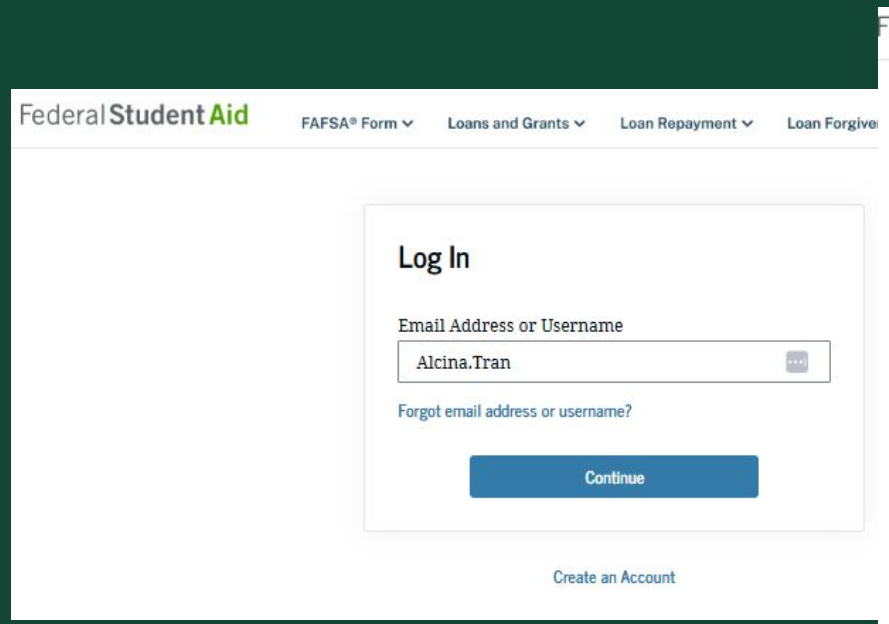
Don't Recognize Raya?

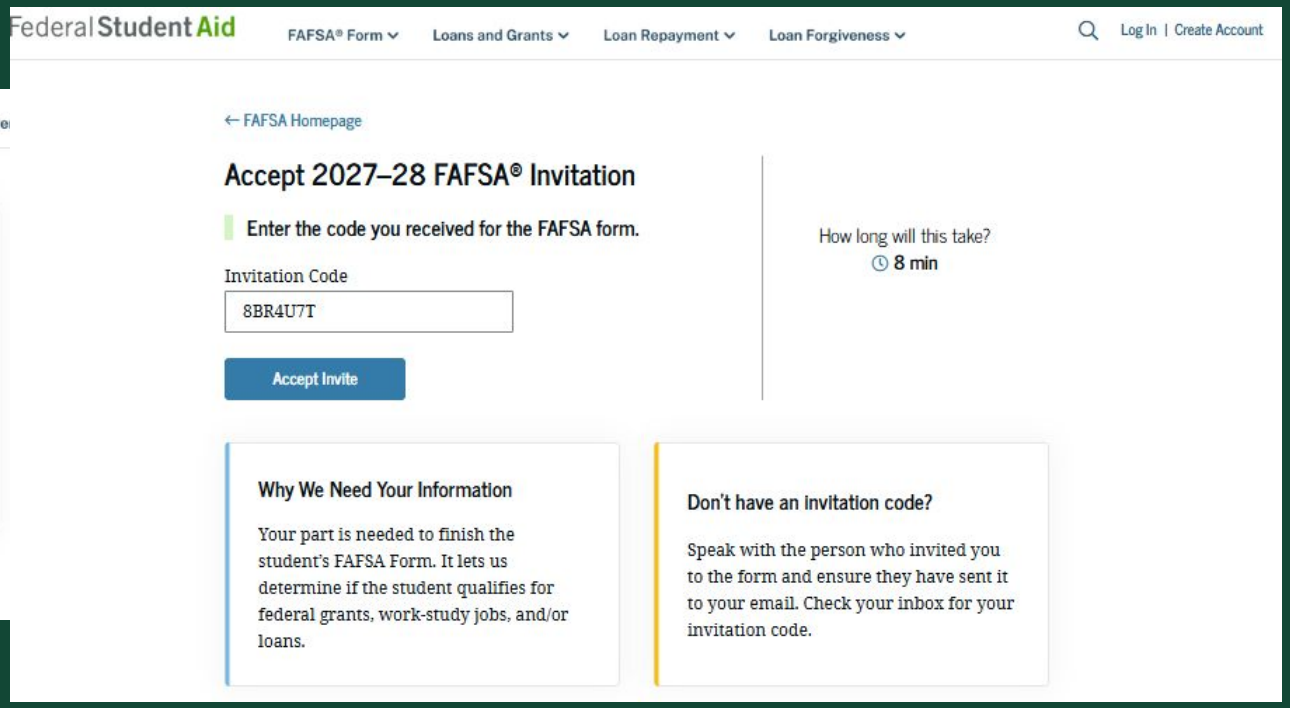
If you believe this invitation was sent in error or don't want to participate, **decline the invitation**.

Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

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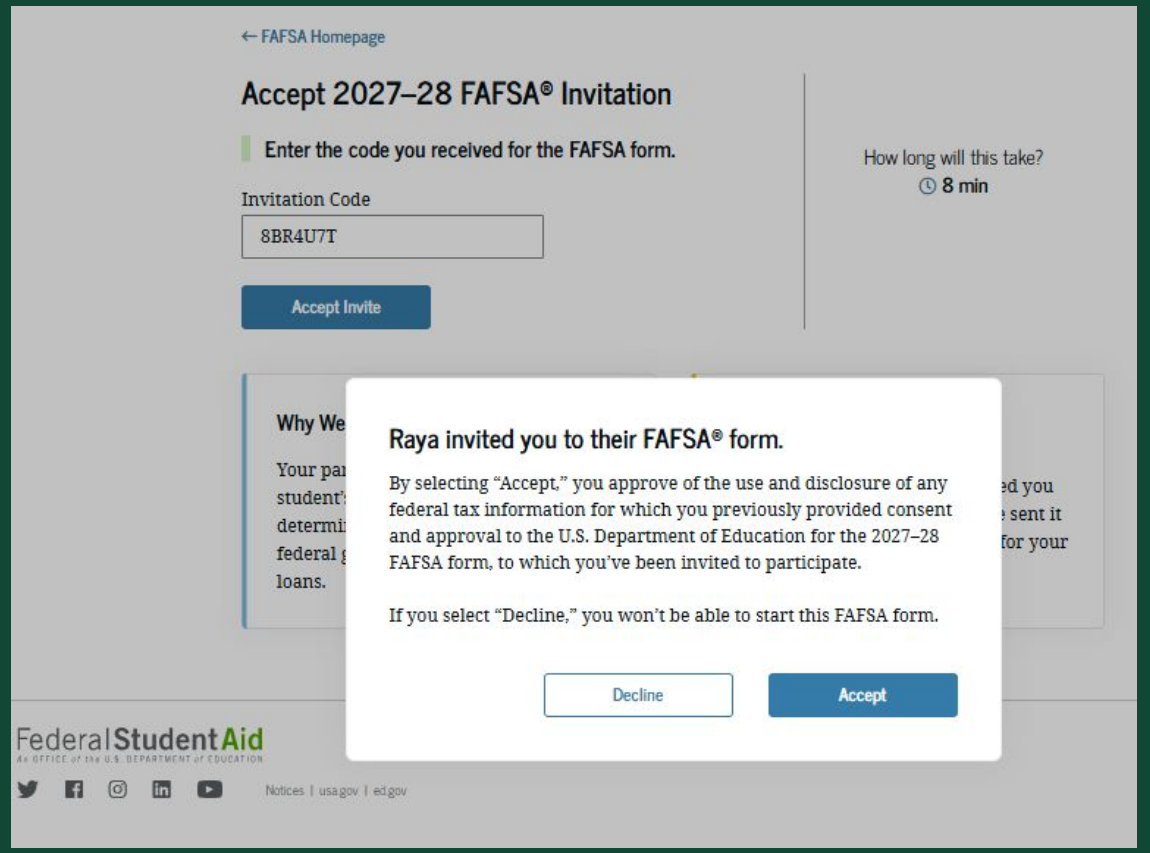
FAFSA Overview – Parent(s)





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FAFSA Overview – Parent(s)



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FAFSA Overview – Parent(s)

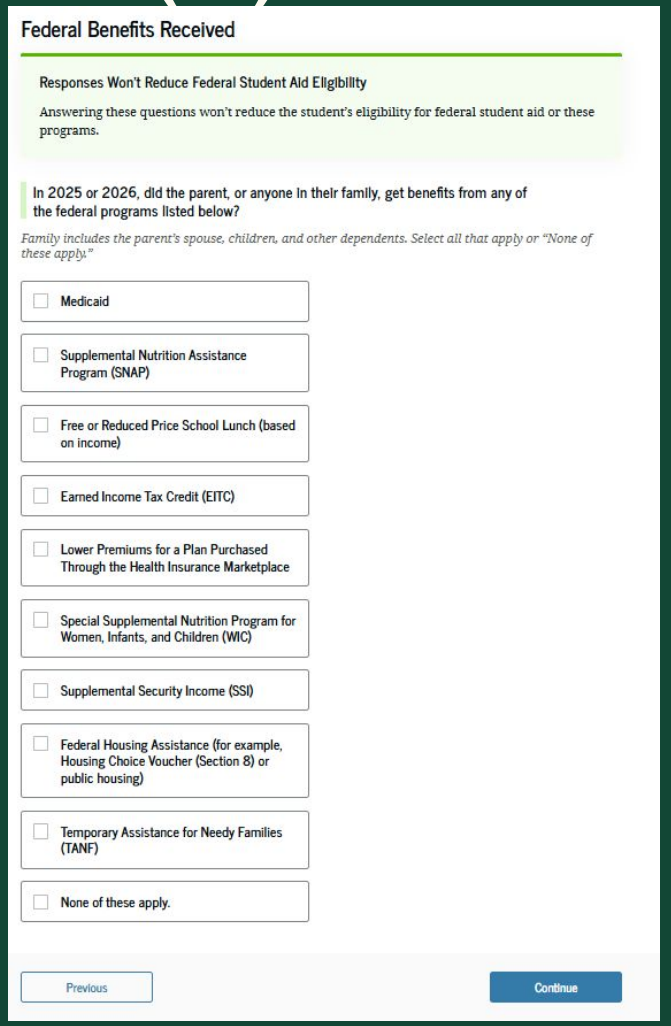
- Confirm identity information
- Provide consent/approval for use of federal tax information
- Provide demographic and contact information
- Provide current marital status
- Indicate number in family
- List state of residence

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FAFSA Overview – Parent(s)

Select if anyone in your household received free/reduced-price school lunch in 2025 or 2026 based on household income and guidelines.

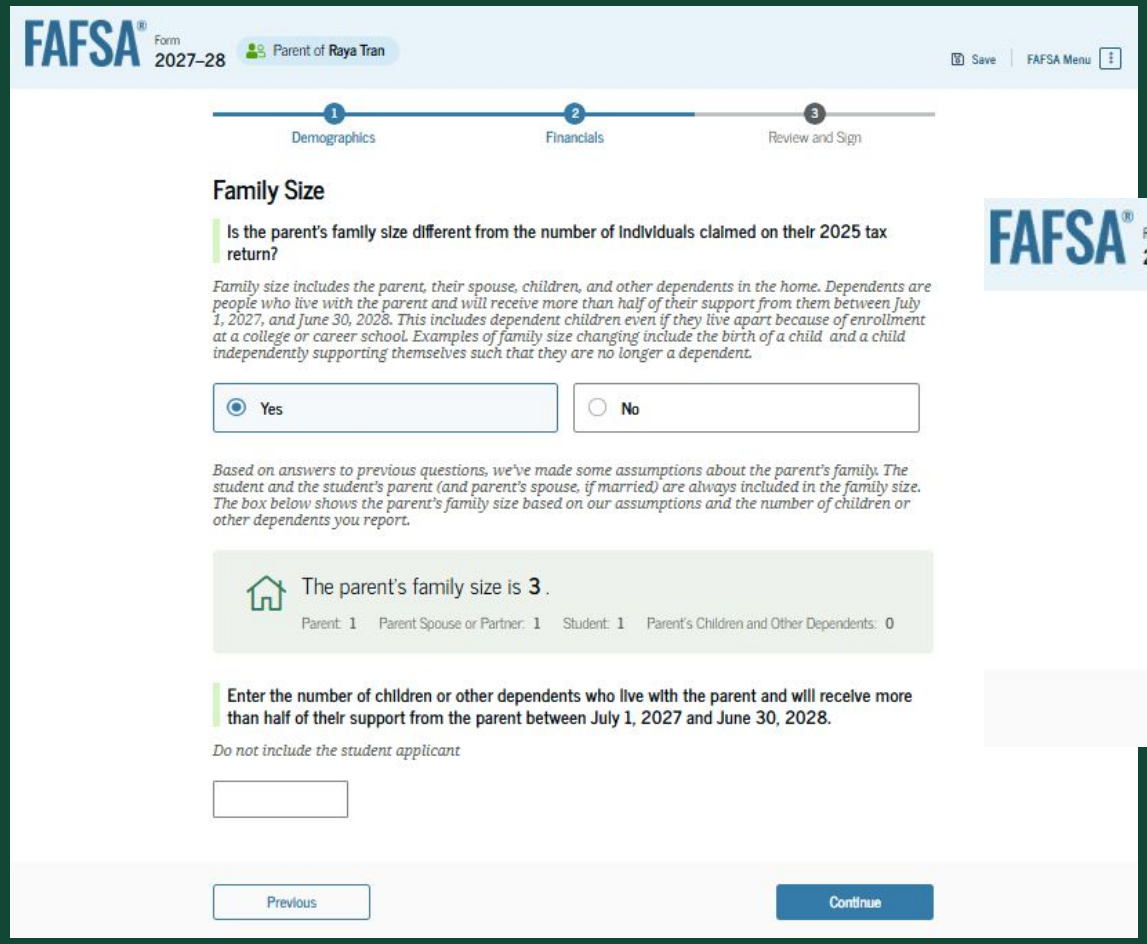
Do not select if you do not meet household income guidelines but attend in a school district that is eligible based on low-income guidelines.

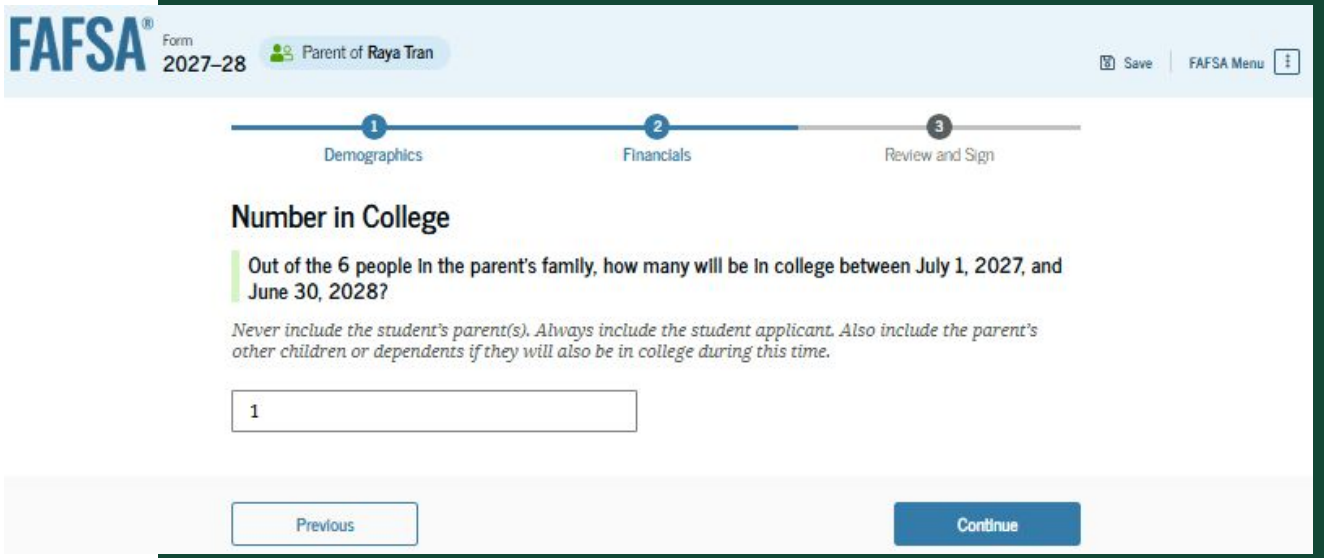


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FAFSA Overview – Parent(s)

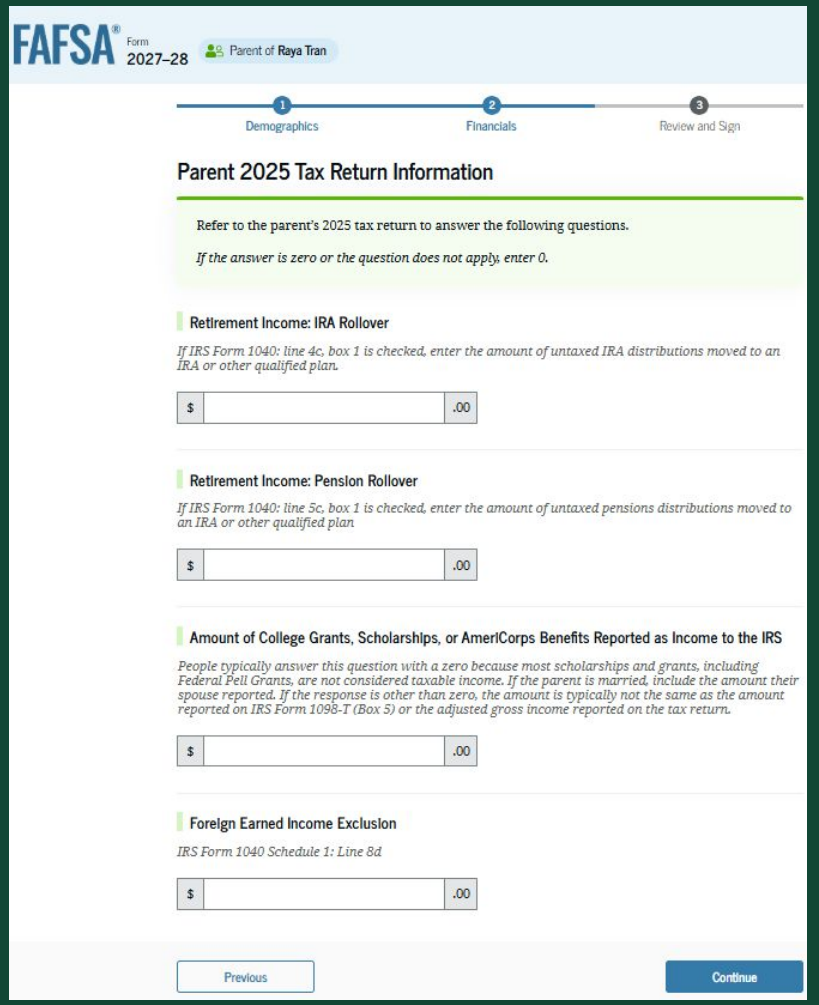




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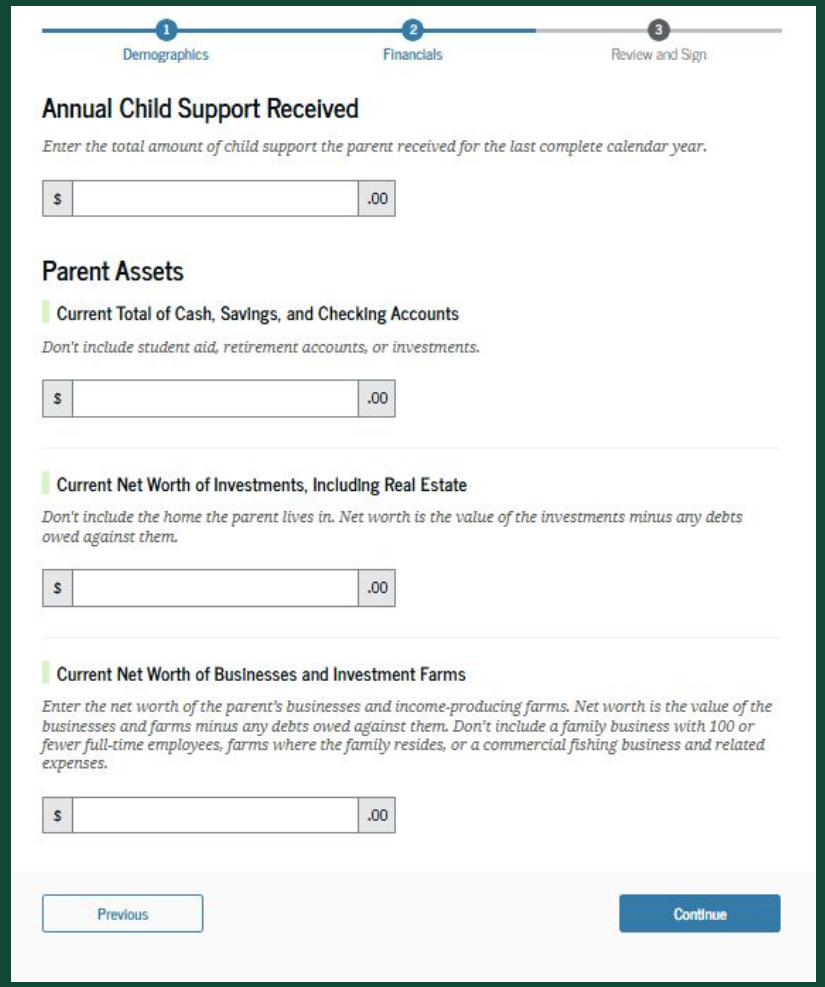
FAFSA Overview – Parent(s)

Unless the parent has recently been an enrolled student, they would not have college grant, scholarship, or AmeriCorps benefits to report and should report zero.



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FAFSA Overview – Parent(s)

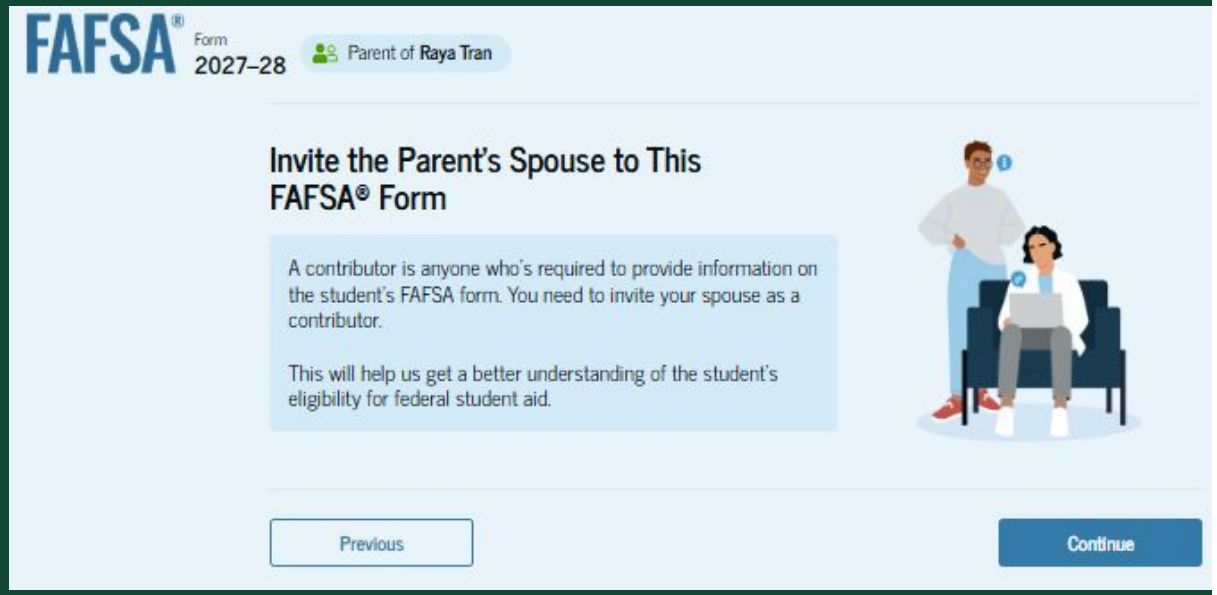


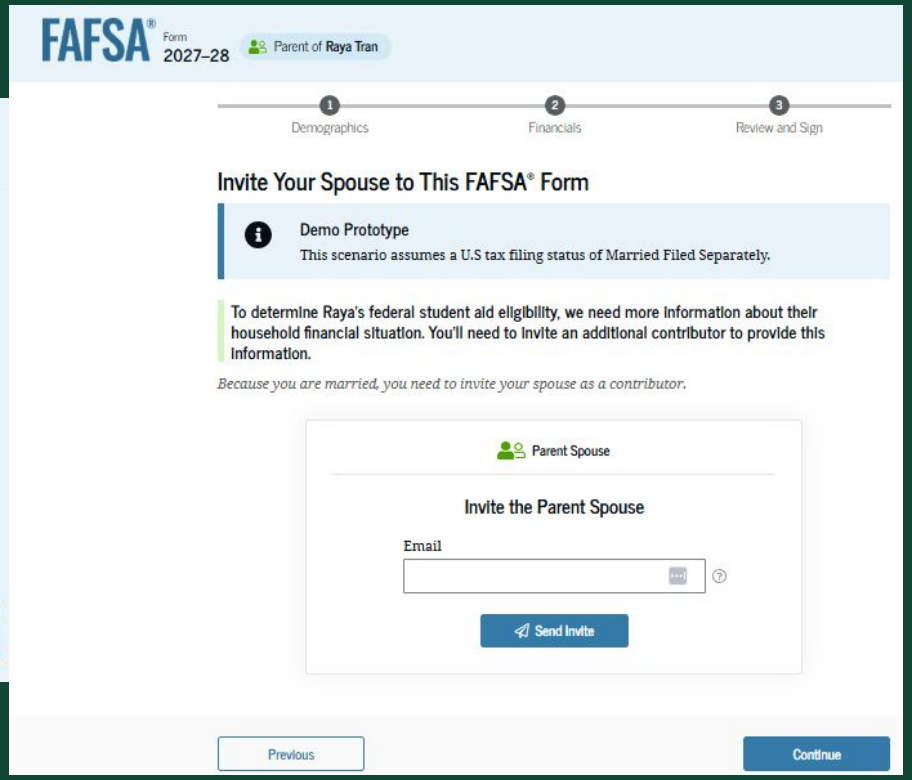
Do not include:

- Value of primary home
- Value of life insurance
- Value of traditional retirement plans

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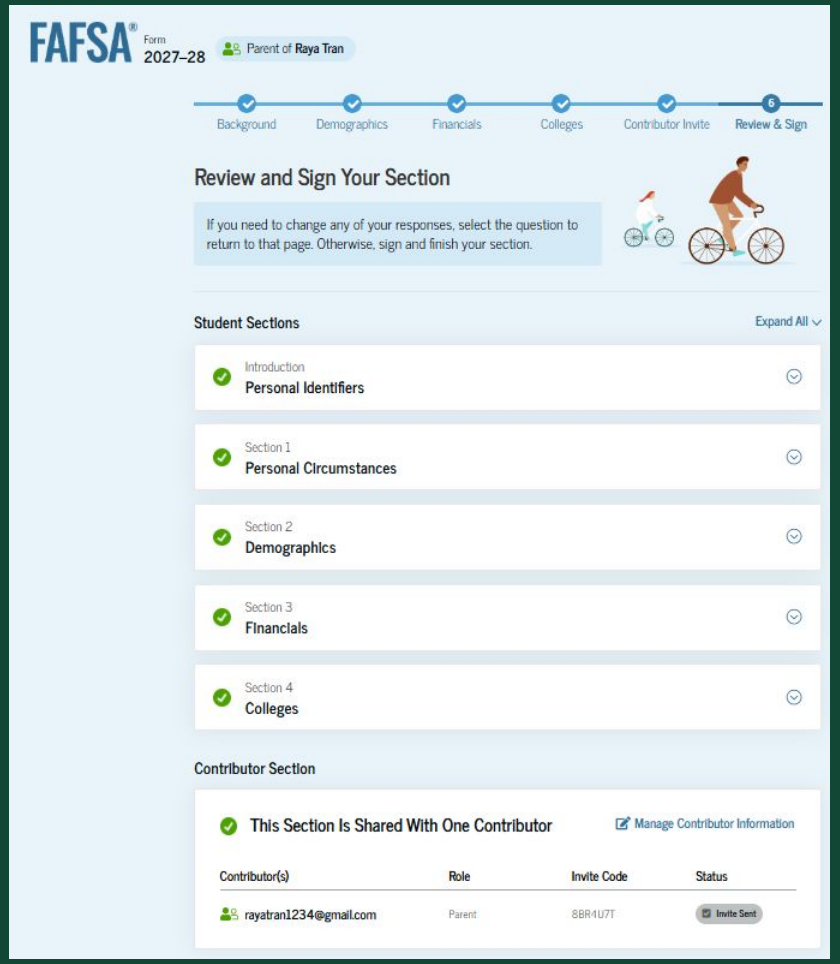
FAFSA Overview – Parent(s)

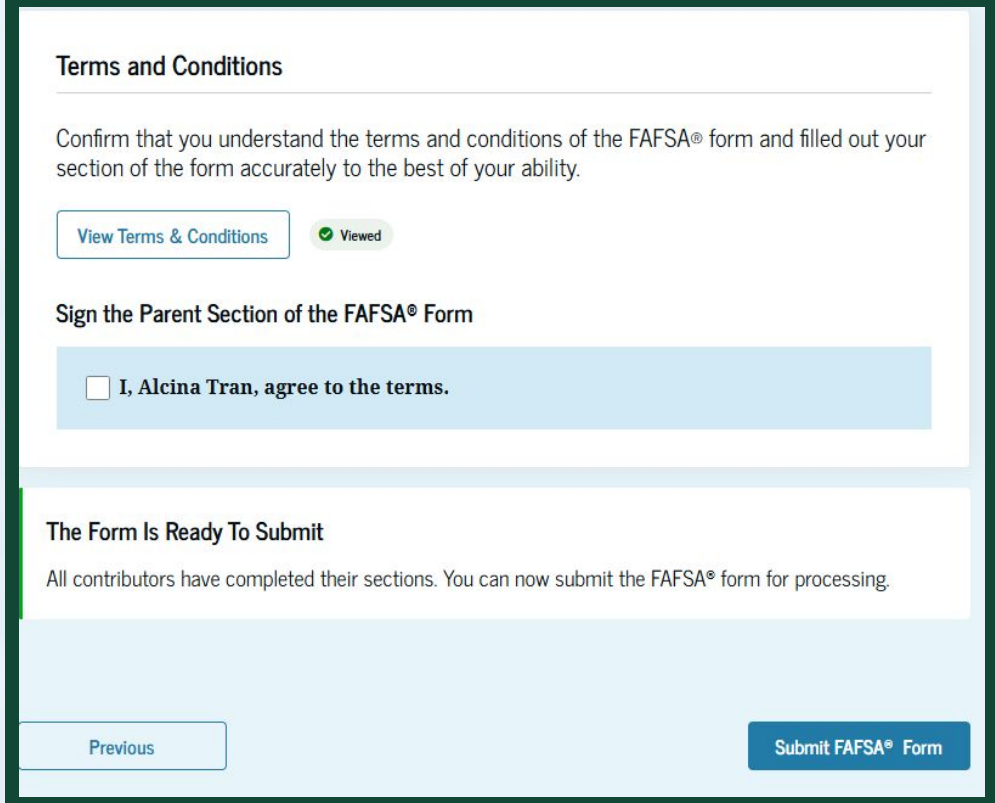




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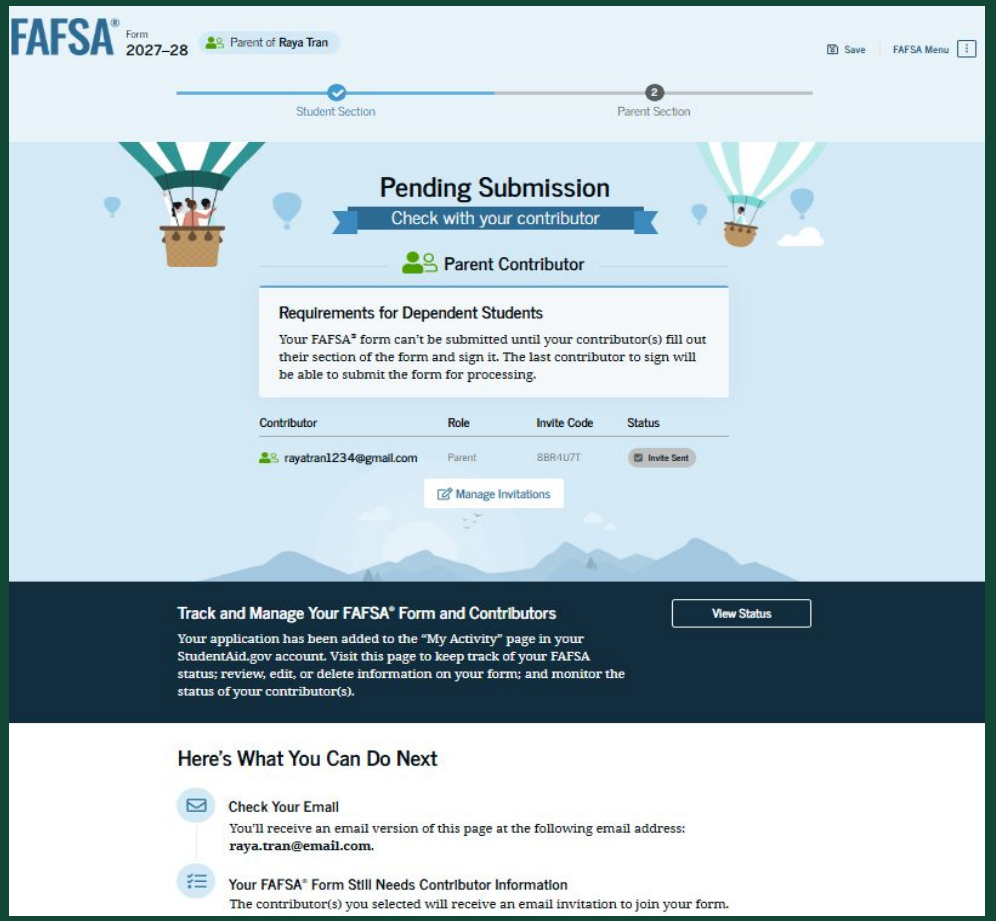
FAFSA Overview – Parent(s)





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FAFSA Overview – Parent(s)



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FAFSA Overview

Tips for Completion

- The information requested on the 2027-2028 FAFSA is based on 2025 tax data.
- Student assets are viewed as resources readily available to pay for college courses.
- Carefully review student assets (checking/saving) before filing.
- Ohio University recommends that all students file the FAFSA.
- Students of all income levels, meeting other eligibility criteria, are awarded student loans.

OHIO UNIVERSITY

FAFSA Overview

Ohio University has a first-priority consideration date of January 15. We must receive your FAFSA results by this date to ensure you are considered for all available financial aid programs.

Complete the FAFSA every year.

Completing the FAFSA is FREE! Never pay someone to assist you in filing the FAFSA - https://studentaid.gov/. This site does not charge fees.

OHIO UNIVERSITY

FAFSA Overview

Important Notes

Each school listed on your FAFSA will receive the results electronically.

You may be selected for a process called Verification where tax documents and other forms are requested by your school.

Ohio University begins mailing financial aid offers to freshmen students in March.

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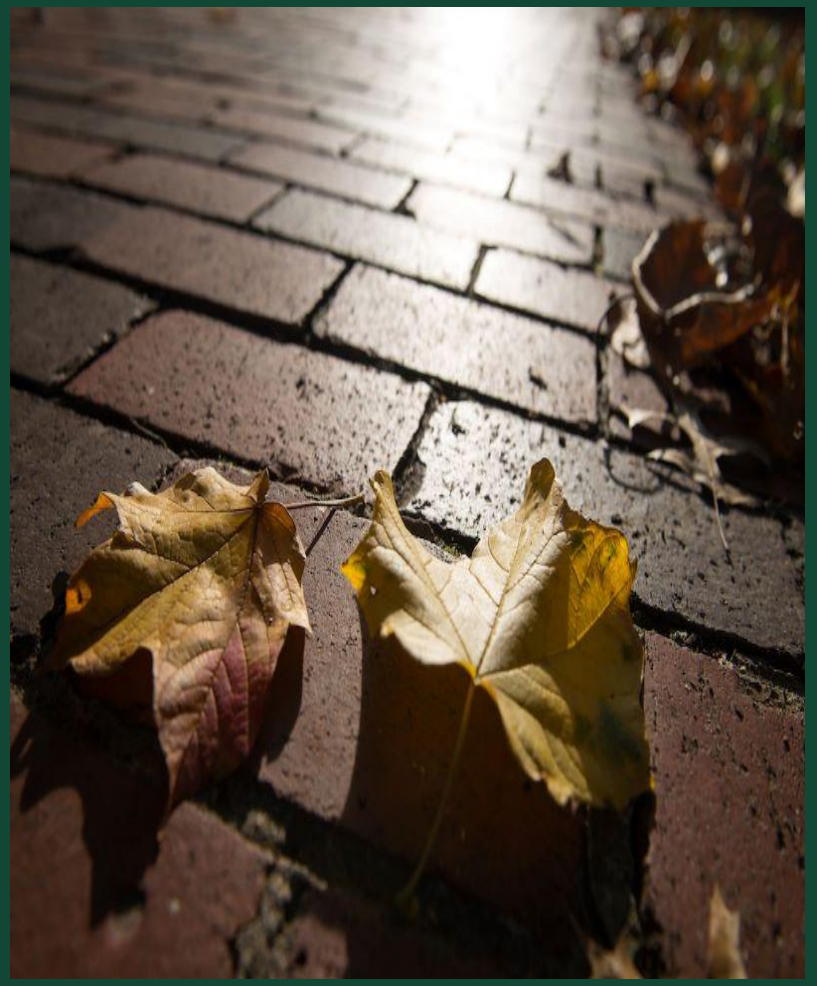
Cost of Attendance and SAI

Direct Charges:

- tuition and standard fees
- residence hall (Housing)
- meal plan (Food)

Indirect Costs:

- books and necessary supplies
- transportation around campus and trips home
- miscellaneous personal expenses



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Cost of Attendance and SAI

Ohio University proudly offers The OHIO Guarantee, which provides predictability, transparency, and stability of these costs. The OHIO Guarantee is a cohort based, level-rate tuition, housing, dining, and fee model assuring a set of comprehensive rates for the pursuit of an undergraduate degree. The OHIO Guarantee rates remain unchanged for 12 consecutive semesters, four academic years.

OHIO UNIVERSITY

Cost of Attendance and SAI

The following is Ohio University's 2026-27 Cost of Attendance for an undergraduate attending full-time on the Athens campus for two semesters.

	Semester	Year	Cost Description
Tuition	$7,509	$15,018	Billed by Ohio University
Residence Hall/Meal Plan	$7,660	$15,320	Billed by Ohio University. Actual amount determined by meal plan and housing choice.
Books	$459	$918	Paid out-of-pocket based on course requirements
Transportation	$1,008	$2,016	Allowance for travel needs
Personal	$511	$1,022	Allowance for personal needs
Total In-State Costs	$17,147	$34,294	
Out-of-State Surcharge	$5,887	$11,774	Billed by Ohio University
Out-of-State Total	$23,034	$46,068	

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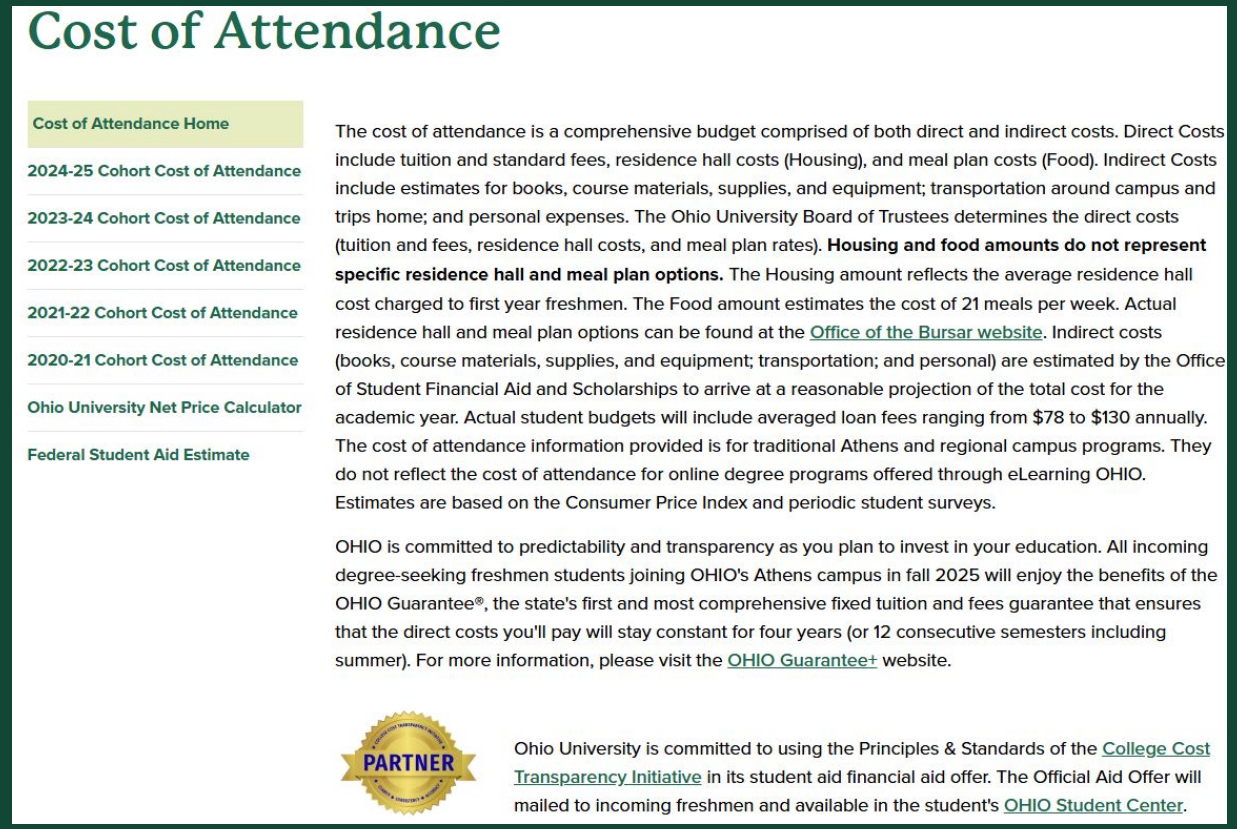
Cost of Attendance and SAI

The following is Ohio University's 2026-27 Cost of Attendance for an undergraduate attending full-time on the regional campus for two semesters.

	Semester	Year	Cost Description
Tuition	$3,374	$6,748	Billed by Ohio University
Housing/Food	$3,410	$6,820	Allowance for housing/food needs
Books	$459	$918	Paid out-of-pocket based on course requirements
Transportation	$1,260	$2,520	Allowance for travel needs
Personal	$587	$1,174	Allowance for personal needs
Total In-State Costs	$9,090	$18,180	
Out-of-State Surcharge	$1,698	$3,396	Billed by Ohio University
Out-of-State Total	$10,788	$21,576	

OHIO UNIVERSITY

Cost of Attendance and SAI



Cost of Attendance

- Cost of Attendance Home
- 2024-25 Cohort Cost of Attendance
- 2023-24 Cohort Cost of Attendance
- 2022-23 Cohort Cost of Attendance
- 2021-22 Cohort Cost of Attendance
- 2020-21 Cohort Cost of Attendance
- Ohio University Net Price Calculator
- Federal Student Aid Estimate

The cost of attendance is a comprehensive budget comprised of both direct and indirect costs. Direct Costs include tuition and standard fees, residence hall costs (Housing), and meal plan costs (Food). Indirect Costs include estimates for books, course materials, supplies, and equipment; transportation around campus and trips home; and personal expenses. The Ohio University Board of Trustees determines the direct costs (tuition and fees, residence hall costs, and meal plan rates). **Housing and food amounts do not represent specific residence hall and meal plan options.** The Housing amount reflects the average residence hall cost charged to first year freshmen. The Food amount estimates the cost of 21 meals per week. Actual residence hall and meal plan options can be found at the Office of the Bursar website. Indirect costs (books, course materials, supplies, and equipment; transportation; and personal) are estimated by the Office of Student Financial Aid and Scholarships to arrive at a reasonable projection of the total cost for the academic year. Actual student budgets will include averaged loan fees ranging from $78 to $130 annually. The cost of attendance information provided is for traditional Athens and regional campus programs. They do not reflect the cost of attendance for online degree programs offered through eLearning OHIO. Estimates are based on the Consumer Price Index and periodic student surveys.

OHIO is committed to predictability and transparency as you plan to invest in your education. All incoming degree-seeking freshmen students joining OHIO's Athens campus in fall 2025 will enjoy the benefits of the OHIO Guarantee®, the state's first and most comprehensive fixed tuition and fees guarantee that ensures that the direct costs you'll pay will stay constant for four years (or 12 consecutive semesters including summer). For more information, please visit the OHIO Guarantee+ website.

PARTNER

Ohio University is committed to using the Principles & Standards of the College Cost Transparency Initiative in its student aid financial aid offer. The Official Aid Offer will mailed to incoming freshmen and available in the student's OHIO Student Center.

Ohio University's Net Price Calculator is one of the tools on our website to assist you with your financial planning needs.

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Cost of Attendance and SAI

The information provided on the FAFSA results in the calculation of a Student Aid Index (SAI):

- Index number used to determine eligibility for financial aid
- Stays the same regardless of college
- Not the amount of money owed to a college
- Ranges from -1500 to 999,999
- The lower the SAI = more aid eligibility

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Cost of Attendance and SAI

Cost of Attendance	Example 1	Example 2	Example 3
Cost of Attendance	$58,000	$40,000	$22,000
- SAI	- $8,000	- $8,000	- $8,000
= Financial Need	=$50,000	=$32,000	= $14,000

OHIO UNIVERSITY

Financial Aid Awarding

Ohio University begins sending comprehensive Financial Aid Offers to incoming freshmen in March. Federal, state, and institutional financial aid is offered to students whose FAFSA results have been received.

If selected for verification, students must provide requested documents prior to being offered aid.



OHIO UNIVERSITY

Financial Aid Awarding

Gift Aid – Scholarships

For all schools you are considering, determine individual scholarship application processes.

- Application for admission serves as the only application for freshmen scholarships at Ohio University. Apply as soon as possible for full scholarship consideration.

Scholarships are typically based on academic merit (high school GPA). Some may consider financial need as well.

OHIO UNIVERSITY

Financial Aid Awarding

OHIO Excellence Awards Program – Athens Campus

- Apply by November 15 for consideration.
- Academic merit demonstrated by high school GPA
- Financial need, determined by the FAFSA and received by first-priority consideration date of January 15, 2027.
- Updated test scores and GPA received through January 15, 2027
  - All applicants receive full scholarship consideration, regardless of ACT/SAT submission or scores. Test scores, if submitted, are considered only if doing so increases award amounts.

OHIO UNIVERSITY

Financial Aid Awarding

OHIO Regional Advantage Awards Program – Regional Campuses

- Apply by January 15, 2027, for consideration.
- Academic merit demonstrated by high school GPA
- Financial need, determined by the FAFSA and received by first-priority consideration date of January 15, 2027.
- Updated test scores and GPA received through January 15, 2027
  - All applicants receive full scholarship consideration, regardless of ACT/SAT submission or scores. Test scores, if submitted, are considered only if doing so increases award amounts.

OHIO UNIVERSITY

Financial Aid Awarding

Gift Aid – Grants

Funds that are not repaid.

Resources include federal, state, and institutional.

Federal Pell Grant eligibility and award amounts are determined by the FAFSA.

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Financial Aid Awarding

Self-Help Aid – Federal Work-Study

Funds are earned through work.

Payments are received through bi-weekly paychecks based on hours worked. Funds are not applied directly to university bill.

Awards are based on financial need and funds are limited.

OHIO UNIVERSITY

Financial Aid Awarding

Self-Help Aid – Federal Direct Loans

Funds are awarded at maximum amounts.

Loan repayment begins six months after you graduate or drop below half-time enrollment.

Loan funds must be repaid. Only borrow as much as necessary.

Freshmen loan limits are $5,500 per year.

OHIO UNIVERSITY

Financial Aid Awarding

Self-Help Aid – Federal Direct Loans

Subsidized loans – These loans are based on financial need and do not accrue interest while in school or during periods of deferment.

Unsubsidized loans – These loans do accrue interest while in school.

OHIO UNIVERSITY

Financial Aid Awarding

Financial aid offers are based on the best information available to the school at that time.

If you make changes to your FAFSA or the university updates your FAFSA based on requested documentation, your offer could change.

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Additional Resources



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Additional Resources

Self-Help Aid – Federal Direct Parent Loans (PLUS)

Loan must be in a biological or step-parent's name (if step-parent is on the FAFSA). Cannot be transferred to student.

Requires parent to be credit-worthy or have a credit-worthy co-signer.

A parent may borrow a Parent PLUS Loan of up to the student's cost of attendance, not to exceed $20,000 annually per student, with a maximum lifetime borrowing limit of $65,000 per student.

Repayment can be deferred until 6 months after the student graduates or drops below half-time.

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Additional Resources

Self-Help Aid – Private Loans

Loans may be in a student's name or parent's name.

Requires student or parent borrower to be credit-worthy or have a credit-worthy co-signer.

Repayment can be deferred until 6 months after graduation or dropping below half-time.

May have higher interest rates than Federal Direct Loans.

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Additional Resources

Local Scholarships

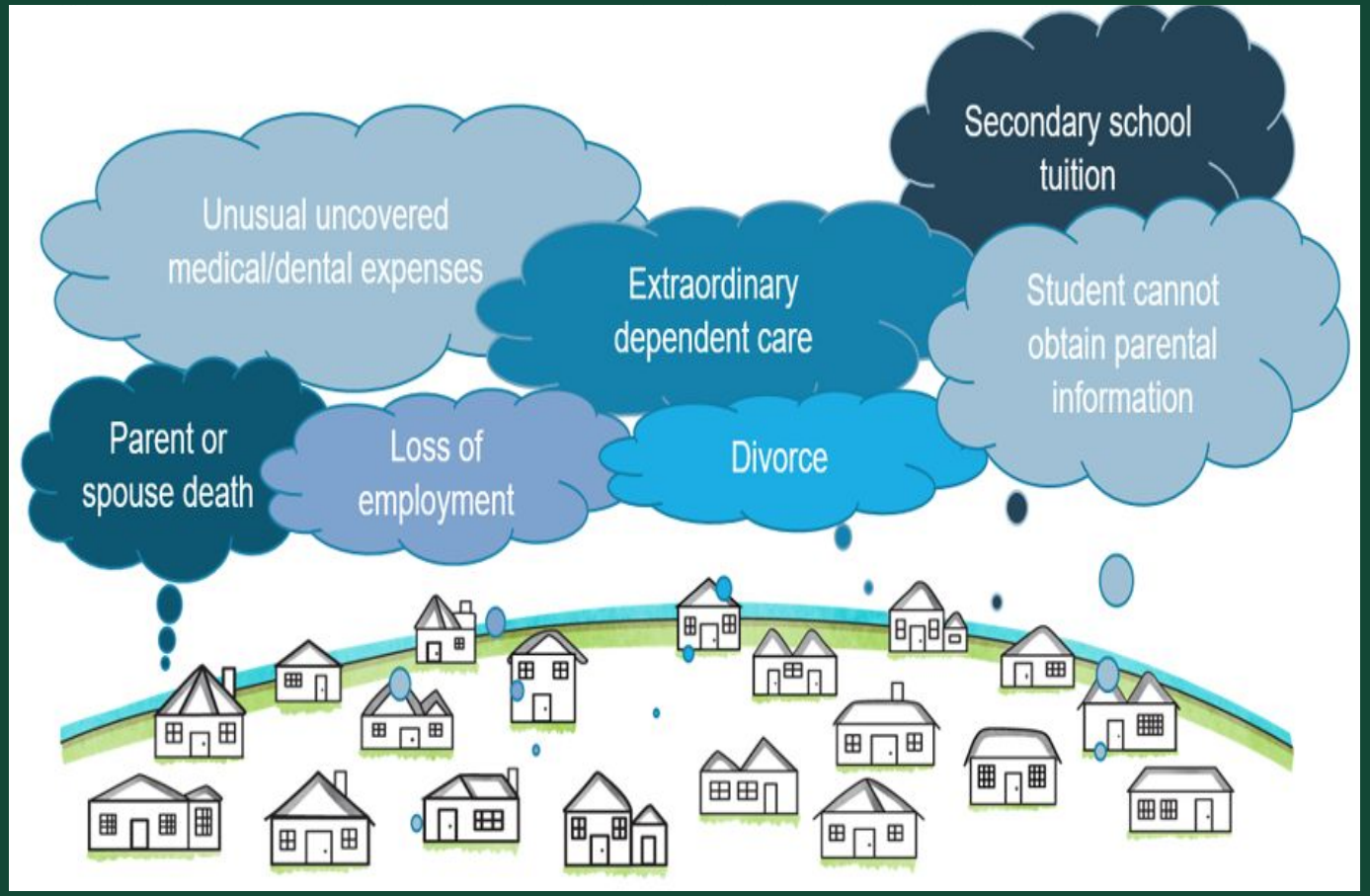
Students should research scholarships available in their hometowns. Some organizations offer scholarships, such as churches, unions, employers, and social organizations.

There are online scholarship search engines that are free to use such as fastweb.com.

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Additional Resources

Contact the financial aid office at each school to determine if they consider your individual circumstances.



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Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress (SAP) to continue receiving financial aid. Criteria include:

- GPA of 1.75 at end of freshmen year and 2.00 at the end subsequent years
- Minimum Completion Percentage (MCP) of 67% - passing grades in 67% of courses you've attempted.



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Satisfactory Academic Progress

Students deficient in one or more components lose eligibility for financial aid for future years.

Ineligible students can appeal if there are extenuating medical circumstances that contributed to the deficiency.

Students who successfully appeal will be considered for financial aid for one term on a probationary basis.

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Thank you!

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Office Hours and Contact Info

Office of Student Financial Aid and Scholarships
1 Ohio University Drive
Chubb Hall 020
(740) 593.4141 (Phone)
(740) 593.4140 (Fax)
ohio.edu/financial-aid
Email: financial.aid@ohio.edu
Monday – Friday, 8:00 am – 5:00 pm