

# 2018-2019 Academic Year Undergraduate Cost of Education

	PER SEMESTER	PER YEAR
Tuition	\$13,350	\$26,700
Room*	\$2,195	\$4,390
Board*	\$2,530	\$5,060
General Fee	\$360	\$720
Technology Fee	\$154	\$308
<b>TOTAL DIRECT COSTS</b>	<b>\$18,589</b>	<b>\$37,178</b>

\*The financial aid budgeted amount for Room and Board is based on the cost of a meal plan with a standard double room. Your actual cost may change depending on the room type you select.

## HOUSING OPTIONS PRICE PER SEMESTER

Room Options	Freshmen	Freshmen & Sophomores	Sophomores and Transfer Students			
Residence Hall	Claudius	EMR	Frances, Susie and Susie North	Gabrielle Floor 3	Michael	Gabrielle Floors 1 and 2 with Private Bath
Standard Double Room	\$2,195	\$2,195	\$2,195	\$2,195	\$2,195	\$2,455
Private Room	\$2,755	\$2,755	\$3,195	\$3,195	\$3,195	\$4,055
Suites/Special Rooms	\$3,695	\$3,695	–	\$2,455	–	–

FOR ROOM LAYOUTS AND MORE, VISIT **HOUSING.ORU.EDU**.

## MEAL PLAN OPTIONS

<b>FLEX EAGLE</b>	<b>7 cafeteria visits per week</b>	<b>\$500 Sodexo Bucks Included</b>	Great fit for students in need of flexibility in terms of on-campus dining options.
<b>FLEX GOLD</b>	<b>10 cafeteria visits per week</b>	<b>\$350 Sodexo Bucks Included</b>	Great fit for students needing only 10 meals per week in the cafeteria while enjoying \$350 in Sodexo Bucks for dining in other on-campus locations.
<b>FLEX PLUS</b>	<b>14 cafeteria visits per week</b>	<b>\$250 Sodexo Bucks Included</b>	Great fit for students who plan to eat in the cafeteria an average of twice per day while also utilizing other on-campus dining options.
<b>FLEX ONE</b>	<b>17 of cafeteria visits per week</b>	<b>\$200 Sodexo Bucks Included</b>	Great fit for students who plan to eat in the cafeteria most days and take advantage of other campus dining options on occasion.
<b>BASIC</b>	<b>Unlimited cafeteria visits per week</b>	<b>X</b>	Great fit for students desiring unlimited access to the cafeteria during all operational hours including late night dining.

**ALL PLANS \$2,530 PER SEMESTER**

Questions? Please contact your Enrollment Counselor at **918.495.6518** or **admissions@oru.edu** or contact the Student Service Group at **918.495.6510** or **studentservicegroup@oru.edu**.

In addition to the direct costs displayed, financial aid may also be used to help with certain indirect costs related to your educational pursuits. The financial aid budget provides allowances for books, travel and certain miscellaneous expenses. These expenses are indirect in that specific charges or expenses are not paid directly. When added to direct costs, the total budget provides the basis for financial aid awarding.

## Budgeted Indirect Costs

	PER SEMESTER	PER YEAR
Books and Supplies	\$924	\$1,848
Travel Allowance	\$893	\$1,786
Miscellaneous Expenses	\$924	\$1,848
<b>TOTAL INDIRECT COSTS</b>	<b>\$2,741</b>	<b>\$5,482</b>

After federal grants, state grants and academic scholarships are taken into consideration, you may have a remaining balance. ORU has partnered with Tuition Management Systems (TMS ) to provide you with the option of spreading payments over 12 months without interest. As of December 2017, the available federal loan options are as follows:

## Direct Subsidized Loan

The Direct Subsidized Loan is available to those with financial need as determined by the FAFSA. The government pays or subsidizes the interest on behalf of students while they are enrolled at least half time. The interest rate on the Direct Subsidized Loan is fixed at 4.45% for loans disbursed between July 1, 2017 and June 30, 2018. Interest rates following July 1, 2018 have yet to be released. You may find more information on this loan at **studentloans.gov**.

## Direct Unsubsidized Loan

The Direct Unsubsidized Loan is available without regard to financial need as determined by the FAFSA. The government does NOT pay the interest on behalf of students while they are enrolled at least half time; therefore, interest will accrue while students attend school, adding to the total amount borrowed if not paid quarterly. The interest rate on the Direct Unsubsidized Loan is fixed at 4.45% for loans disbursed between July 1, 2017 and June 30, 2018. Interest rates following July 1, 2018 have yet to be released. You may find more information on this loan at **studentloans.gov**.

## Direct PLUS Loan

Direct PLUS Loans are federal loans borrowed by parents of dependent students to supplement Direct Subsidized and Unsubsidized Loans. Qualifying parents can borrow up to the student's cost of attendance minus any other financial aid awarded to the student. The Direct PLUS Loan interest rate is fixed at 7%. Parent borrowers must submit a Direct PLUS Loan Request Form to apply for the Direct PLUS Loan, which authorizes a credit check. Families may find that a combination of PLUS loan and TMS monthly payments helps limit borrowing to what is essential to finance the student's education. In addition to the federal loan options listed above, private loan options are also available.

More information about these options can be found at

**<http://www.oru.edu/financial-assistance/resources-available/private-loan-options.php>**