



2016-2017 Academic Year Undergraduate Cost of Education

	PER SEMESTER	PER YEAR
Tuition	\$12,375	\$24,750
Room*	\$1,825	\$3,650
Board*	\$2,445	\$4,890
General Fee	\$335	\$670
Technology Fee	\$128	\$256
TOTAL DIRECT COSTS	\$17,108	\$34,216

*The financial aid budgeted amount for Room and Board is based on an average figure. Your actual cost will be determined by your personal choice of room type. Options are as follows.

HOUSING OPTIONS price per semester

Room Options	Claudius, EMR	Gabrielle 3rd Floor	Gabrielle Floors 1-2	Towers
Standard Double Room	\$1,825	\$2,000	\$2,085	\$2,200
Private Room	\$2,650	\$2,850	\$3,950	\$3,200
Suites/Special Rooms	\$3,800	-	\$2,085	-

MEAL PLAN OPTIONS

Meal Plans Include	Flex Eagle	Flex Gold	Flex Plus	Flex One	Basic
Number of Cafeteria Visits Per Week	7	10	14	17	Unlimited
Sodexo Bucks included	\$500	\$350	\$250	\$200	\$0
Great Fit For	Students in need of the greatest flexibility in terms of on-campus dining options.	Students needing only 10 meals per week in the cafeteria while enjoying \$350 in Sodexo Bucks for other on-campus locations.	Most students who plan to eat in the cafeteria an average of twice per day while also utilizing other on-campus dining options.	Students who plan to eat in the cafeteria most days but also take advantage of other campus dining options.	Students desiring unlimited access to the cafeteria during all operational hours including the new late night dining option.
Price Per Semester	\$2,445	\$2,445	\$2,445	\$2,445	\$2,445

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 cost 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
TOTAL INDIRECT COSTS	\$2,741	\$5,482

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. 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 4.29% for loans disbursed between July 1, 2015 and June 30, 2016. Interest rates following July 1, 2016 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 4.29% for loans disbursed between July 1, 2015 and June 30, 2016. Interest rates following July 1, 2016 have yet to be released. You may find more information on this loan at **studentloans.gov**.

Perkins Loan

The Federal Perkins Loan is a subsidized loan with a fixed interest rate of 5% and a 9-month grace period. It has various loan forgiveness programs available for nursing, public service and education majors.

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 7.21%. 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.