

	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.

## 2018-19 HOUSING RATES PER SEMESTER

STANDARD DOUBLE ROOM	\$2,195
PRIVATE ROOM	\$2,755
SUITES/SPECIAL ROOMS	\$3,695

FOR ROOM LAYOUTS AND MORE, VISIT [HOUSING.ORU.EDU](http://HOUSING.ORU.EDU).

## 2018-19 MEAL PLAN OPTIONS

<b>FLEX EAGLE</b>	<b>7</b> # of cafeteria visits per week	<b>\$500</b> Sodexo Bucks Included
<b>FLEX GOLD</b>	<b>10</b> # of cafeteria visits per week	<b>\$350</b> Sodexo Bucks Included
<b>FLEX PLUS</b>	<b>14</b> # of cafeteria visits per week	<b>\$250</b> Sodexo Bucks Included
<b>FLEX ONE</b>	<b>17</b> # of cafeteria visits per week	<b>\$200</b> Sodexo Bucks Included
<b>BASIC</b>	<b>Unlimited</b> # of cafeteria visits per week	<b>X</b>

ALL PLANS \$2,530 PER SEMESTER

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
<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](http://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](http://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.