

HOW ARE YOU GOING TO PAY FOR THIS?

We have some ideas.

We know families often endure financial hardships, especially when it comes to the cost of tuition.

At Oakland University, we're doing all we can to help make an exceptional education affordable.

Today, more than half of all **OU** students receive financial assistance totaling more than \$150 million annually. You can benefit from those funds, too you just have to apply.

Read these pages and learn how to support your best investment with financial assistance from OU.

oakland.edu/financialaid







ACADEMIC MERIT SCHOLARSHIPS for Freshmen

To be considered for scholarships, Oakland University must receive your application, transcript and ACT score by March 1, 2014. If you meet this deadline, you will automatically be considered for OU scholarships. You should apply for admission during your senior year of high school when your academic record reflects the strongest grades and your high school cumulative GPA is the highest. Awards are based on your academic record, including GPA and ACT score, at the time of application. International students are not eligible for scholarships, except where reflected.

PRESIDENTIAL SCHOLAR AWARD

Full tuition for four years

Awarded to entering freshmen with a high school GPA of 3.90 or higher and an ACT composite score of 31 or higher.

DISTINGUISHED SCHOLAR AWARD

\$20,000 for four years (\$5,000 per year)

Awarded to entering freshmen with a high school GPA of 3.80-3.89 and an ACT composite score of 27 or higher, OR high school GPA of 3.90 or higher and an ACT composite score of 27-30.

TALENTED SCHOLAR AWARD

\$12,000 for four years (\$3,000 per year)

Awarded to entering freshmen with a high school GPA of 3.70-3.79 and an ACT composite score of 27 or higher, OR with a high school GPA of 3.80 or higher and an ACT composite score equal to 25 or 26.

ACADEMIC ACHIEVEMENT AWARD

\$8,000 for four years (\$2,000 per year)

Awarded to entering freshmen with a (Not pictured on chart) high school GPA of 3.50 or higher and an ACT composite score of 24, OR with a high school GPA of 3.50-3.79 and an ACT composite score equal to 25 or 26, OR with a high school GPA of 3.50-3.69 and an ACT composite score of 27 or higher.

UNIVERSITY RECOGNITION AWARD

\$6,000 for four years (\$1,500 per year)

Awarded to entering freshmen with a high school GPA of 3.40-3.49 and an ACT composite score of 23 or higher, OR with a 3.40 or higher high school GPA and ACT composite score equal to 23.

GEOGRAPHIC REGION AWARD

\$8,000 for four years (\$2,000 per year) (Not pictured on chart)

Awarded to entering freshmen with a high school GPA of 3.0 or higher residing in Michigan counties outside of Macomb, Oakland or Wayne who wish to live on campus. Recipients must live in university housing.

NON-RESIDENT AWARD

In-state tuition rates

Awarded to entering freshmen who are not Michigan residents and allows them to pay in-state tuition rates. Citizens of Canada and Mexico also qualify. Recipients must meet Oakland admission criteria and live in university housing for their first two years.

Didn't qualify for any of those awards?

Don't worry – there's another scholarship opportunity for students who did not earn an OU academic merit scholarship as entering freshmen in fall 2014.

FIRST YEAR FOCUS AWARD

First Year Focus Award

\$3,000 for three years (\$1,000 per year)

Awarded to students who attempt and complete 28 or more OU credits in the fall and winter semesters of their first academic year and achieve a 3.0 or higher cumulative GPA.

CRITERIA FOR ACADEMIC MERIT SCHOLARSHIPS

CDA	ACT Composite or SAT Equivalent								
GPA on a 4.0 scale	23	24	25	26	27	28	29	30	31 or greater
3.90 or greater						Distinguish	ned Scholar		Presidential Scholar (full tuition)
3.80 to 3.89						\$5,000 An	nual Award		
3.70 to 3.79							Talent	ed Scholar \$3,0	00 Annual Award
3.60 to 3.69									
3.50 to 3.59					Aca	ademic Achiev	ement Annual	Award \$2,000	
3.40 to 3.49					University	Recognition A	nnual Award \$	1,500	

ACADEMIC MERIT HOLARSHIPS For Transfers

To be considered for scholarships, entering winter 2014 transfer students must apply and submit all admission materials to the university by December 1, 2013; entering fall 2014 transfer students must apply and submit all admission materials by August 1, 2014. If you meet these deadlines, you will automatically be considered for OU scholarships. Awards are based on your academic record, including GPA, at the time of application. International students are not eligible for scholarships, except where reflected.

DISTINGUISHED TRANSFER AWARD

\$3,000 for two years (\$1,500 per year)

Awarded to new transfer students with Awarded to new transfer students with a college GPA of 3.60 or higher and 24 or a college GPA of 3.0-3.59 and 24 or more transferable credits. Note that 24 transferable credits must be earned by the transferable credits must be earned by the scholarship deadline.

TALENTED TRANSFER AWARD

\$2,000 for two years (\$1,000 per year)

more transferable credits. Note that 24 scholarship deadline.

NON-RESIDENT AWARD

In-state tuition rates for two years

Awarded to transfer students with 24 or more transferable credits who are not Michigan residents and allows them to pay in-state tuition rates. Citizens of Canada and Mexico also qualify. Note that 24 trasferable credits must be earned by the scholarship

ACADEMIC MERIT HOPACY Students for Legacy Students

The Oakland University Alumni Association (OUAA) offers the following scholarships to entering freshmen who are "legacy students" (individuals whose parent, grandparent, sibling, aunt or uncle received a degree or academic certificate from OU). To be considered for scholarships, entering fall 2014 freshman students must apply for the Legacy Award by December 6, 2013; entering fall 2014 transfer students must apply for the Legacy Transfer Award by March 1, 2014.

LEGACY AWARD

\$12,000 for four years (\$3,000 per year)

Entering freshmen legacy students with a high school GPA of 3.4 or higher and an ACT composite score of 23 or higher are eligible to apply.

LEGACY TRANSFER AWARD

\$6,000 for two years (\$3,000 per year)

New transfer legacy students with a college GPA of 3.0 or higher, 24 or more transferable credits and have at least two years remaining in their undergraduate program are eligible to apply. Note that 24 transferable credits must be earned by the fall semester following the award application deadline.

OUalumni.com/OUAAscholarships for more information.



TYPES OF ANCIAL AID

Based on academic merit (high school GPA and ACT score for freshmen and college GPA for transfer students) and do not require repayment. oakland.edu/scholarships

GRANTS

Based on financial need and do not require repayment. Oakland offers several grant options. oakland.edu/grants

FEDERAL WORK-STUDY AND ON-CAMPUS EMPLOYMENT

Many OU students earn money with on-campus jobs. Eligibility for a Federal Work-Study even if they don't receive Federal Work-Study. Job openings for students are posted online. oakland.edu/oucareerlink

on financial need. They require repayment after graduation, and interest begins accruing Interest rates on subsidized, unsubsidized loans and parent loans are low. oakland.edu/loans



The largest source of financial aid is the U.S. Department of Education. Federal and state programs support access to higher education for all students regardless of financial need. Oakland University, state programs, and several other agencies and organizations also provide funding for OU students.



Complete the Free Application for Federal Student Aid (FAFSA) to see how much federal aid through the FAFSA qualify to receive which is not based on financial need.

Often other grants, work-study opportunities and subsidized loans are offered, as well. You are not required to accept any loans or other forms of financial aid. Although University and your EFC. you do not need to complete tax returns

before you submit the FAFSA, it is important that your FAFSA is accurate. You may and/or state financial aid is available to you. estimate your income for the year based Even if you think your family's finances are on pay stubs, W-2s, or other documentatoo high to qualify for financial need-based tion; but after you or your parent files tax awards, it's important to fill out the FAFSA. returns, you must correct any estimated Most applicants who apply for financial income on your FAFSA based on the final income information as calculated on at least a low-interest unsubsidized loan, your tax return. The U.S. Department of Education uses your income level and other factors to determine your Expected Family Contribution (EFC). Your financial need is the difference between your estimated cost of attendance at Oakland



- To submit your FAFSA electronically, you'll first apply for a Personal Identification Number (PIN), which will act as your official, electronic signature on the online form. To apply for a PIN, go to pin.gov. Parents will also need to apply for a PIN.
- Complete the FAFSA at fafsa.gov.
- To maximize your financial aid award package, fill out the FAFSA as soon as possible after January 1 for the upcoming academic year.
- Be sure to include OU's federal school code (002307).
- You must fill out the FAFSA each year you wish to be considered for financial need-based awards.



The following need-based grants are for entering freshman Michigan residents who have financial need as determined by completion of the FAFSA.

HOUSING GRANT

Up to \$20,000 for four years (\$5.000 per vear)*

Awarded to students with a high school GPA of 3.0 or higher and an ACT composite score of 20 or higher. Recipients must live in on-campus housing and have full on-campus housing charges not covered by another housing award.

*Depending on need level established by completing

ACADEMIC GRANT

Up to \$20,000 for four years (\$5.000 per vear)*

Awarded to students with a high school GPA of 3.0 or higher and an ACT composite score of 20 or higher.

100% TUITION GRANT FOR FOUR YEARS

Covers up to 100 percent of tuition after gift aid and the expected family contribution (EFC).



OU created a special assistance fund for students whose declining financial circumstances while in school have put their ability to pay for college in jeopardy. To see if you qualify for this special fund, contact OU's Office of Student Financial Services at (248) 370-2550 or email finaid@oakland.edu.





ACADEMIC MERIT SCHOLARSHIPS FOR FRESHMEN

TERMS AND CONDITIONS

- Scholarship awards are based on the applicant's grade point average and ACT composite score at the time of application to the university.
- Students do not apply for academic merit scholarships; recipients are independently chosen by the university. The university notifies students who are eligible and have been selected to receive one of the scholarships.
- Scholarships are available only to entering freshmen. "Entering freshmen" refers to students who are in college for the first time and enroll full time at OU in the first fall semester immediately following high school graduation.
- Students may use scholarships for the fall, winter and summer semesters in the single academic year designated by the university, not to exceed eight semesters total. Continuous full-time enrollment in OU undergraduate credits as an undergraduate student is required each fall and winter semester.
- Scholarship recipients are required to be enrolled as full-time students at the university. Advance Placement (AP) exams, International Baccalaureate (IB) exams, the College-Level Exam Program® (CLEP), transfer credit and/or course competency examinations do not count toward the full-time credits.
- Students in a community college partnership program must enroll full time at Oakland University during the first semester of their admission year in order to receive the scholarship. Scholarship funds can only be used for full-time enrollment in Oakland University classes.
- OU offers and renews scholarships at its sole and absolute discretion; offers and renewals are contingent upon the availability of funds and continuation of the scholarship program.
- Students who wish to be considered for merit scholarships, the Geographic Region Award and the Oakland University Housing Grant must apply to the university and submit all required materials (including transcripts and ACT scores) by March 1, 2014.
- Half of the annual award is available each semester.

RENEWAL CRITERIA

After the first year at 0U, the university will renew scholarships annually, up to a maximum of six successive fall, winter and summer semesters, for students who meet the following criteria:

- Earn at least 28 Oakland University credits during the fall and winter semesters
 of their first year (AP, IB, CLEP and transfer credits may not be counted toward
 the 28 credits).
- Maintain a cumulative university GPA of 3.0 (except for the Non-Resident Award).
- Enroll full time at the university during both the fall and winter semesters for which they receive the scholarship.
- Complete full-time credits each prior fall and winter semester, and summer if applicable.
- Meet the requirements of the Financial Aid Satisfactory Academic Progress Policy (SAP).
- Students in a community college partnership program must complete full-time credits during each fall and winter semester at 0U and/or their partner school. Scholarship funds can only be used for full-time enrollment in Oakland University classes.

FIRST YEAR FOCUS AWARD

TERMS AND CONDITIONS

- Students do not apply for this academic merit scholarship; recipients are independently chosen by the university. The university notifies students who are eligible and have been selected to receive this scholarship.
- "Entering freshmen" refers to freshman students who are in college for the first time and enroll full time at 0U the first fall semester immediately following high school graduation. Students must apply to the university and submit all required materials (including transcripts and ACT scores) by March 1, 2014.
- Students may use this scholarship for the fall, winter and summer semesters
 in the single academic year designated by the university, not to exceed six
 semesters total. Continuous full-time enrollment in OU undergraduate credits
 as an undergraduate student is required each fall and winter semester.
- Scholarship recipients are required to be enrolled as full-time students at the
 university. Advanced Placement (AP) exams, International Baccalaureate (IB)
 exams, the College-Level Exam Program® (CLEP), transfer credit and/or course
 competency examinations do not count toward the full-time credits.
- Students in a community college partnership program (M20, Mott20, 020 or SC20) must earn a minimum of 14 of the required 28 credits at Oakland University.
 The combined cumulative GPA at Oakland and the partner school during freshman year must be 3.0 in order to be eligible to receive the award.
- Students in a community college partnership program (M20, Mott20, 020 or SC20) must enroll full time at Oakland University the fall semester of their second year in order to receive the scholarship. Scholarship funds can only be used for full-time enrollment in Oakland University classes.
- OU offers and renews scholarships at its sole and absolute discretion; offers and renewals are contingent upon the availability of funds and continuation of the scholarship program.
- Half of the annual award is available each semester.

RENEWAL CRITERIA

After the first year at 0U, the university will renew the scholarship annually up to a maximum of four successive fall, winter and summer semesters for students who meet the following criteria:

- Must remain in good academic standing.
- Continue to enroll full time at the university during consecutive fall and winter semesters for which they receive the scholarship.
- Complete full-time credits each prior fall and winter semester, and summer, if applicable.
- Meet the requirements of the Financial Aid Satisfactory Academic Progress (SAP) Policy.
- Students in a community college partnership program (M20, Mott20, 020 or SC20) must complete full-time transferable credits during each fall and winter semester at 0U and/or their partner school. Scholarship funds can only be used for full-time enrollment in Oakland University classes during fall, winter and summer semesters.

LEGACY AWARDS FOR FRESHMEN

TERMS AND CONDITIONS

- Awards are offered through the Oakland University Alumni Association's Scholarship Program.
- Scholarship eligibility is based on legacy status (individuals whose parent, grandparent, sibling, aunt or uncle received a degree or academic certificate from OU). Eligibility is also based on the applicant's grade point average and ACT composite score at the time of application to the university.
- Students must apply for the award; recipients are selected by an alumni committee and notified by the Office of Alumni Engagement.
- Awards are available to entering freshmen, defined as students who are in college for the first time and enroll full time at OU in the first fall semester immediately following high school graduation.
- Students may use scholarships for the fall and winter semesters in the single academic year designated by the university, not to exceed eight semesters total. Continuous full-time enrollment in OU undergraduate credits as an undergraduate student is required each fall and winter semester.
- Scholarship recipients are required to be enrolled as full-time students at the university. Advance Placement (AP) exams, International Baccalaureate (IB) exams, the College-Level Exam Program (CLEP) transfer credit and/or course competency examinations do not count toward the full-time credits.
- OU offers and renews scholarships at its sole and absolute discretion; offers and renewals are contingent upon the availability of funds and continuation of the scholarship program.
- Half of the annual award is available each semester.

RENEWAL CRITERIA

After the first year at 0U, the university will renew scholarships annually, up to a maximum of six successive fall and winter semesters, for recipients who meet the following criteria:

- Earn at least 28 Oakland University credits during the fall and winter semesters
 of their first year (AP, IB, CLEP and transfer credits may not be counted toward
 the 28 credits).
- Maintain a cumulative GPA of 3.0.
- Enroll full time at the university during both the fall and winter semesters for which they receive the scholarship.
- Complete full-time credits each prior fall and winter semester.
- Meet the requirements of the Financial Aid Satisfactory Academic Progress Policy (SAP)
- Scholarship funds can only be used for full-time enrollment in Oakland University classes.
- Fulfill additional terms of acceptance as outlined by the Oakland University Alumni Association.

LEGACY TRANSFER AWARD

TERMS AND CONDITIONS

- Awards are offered through the Oakland University Alumni Association's Scholarship Program.
- Scholarship eligibility is based legacy status (individuals whose parent, grandparent, sibling, aunt or uncle received a degree or academic certificate from OU). Eligibility is also based on the applicant's grade point average and 24 minimum earned credits by the fall semester following the award application deadline
- Students must apply for the award; recipients are selected by an alumni committee and notified by the Office of Alumni Engagement.
- Scholarships apply only to the fall and winter semesters in the single academic year designated by the university, and are available only to new transfer students who enroll full time in 0U undergraduate credits as an undergraduate student in their first semester of admission.
- Continuous full-time enrollment in OU credits is required each fall and winter semester.
- Scholarship recipients are required to be enrolled as full-time students at the university. Advance Placement (AP) exams, International Baccalaureate (IB) exams, the College-Level Exam Program (CLEP) transfer credit and/or course competency examinations do not count toward the full-time credits.
- OU offers and renews scholarships at its sole and absolute discretion; offers and renewals are contingent upon the availability of funds and continuation of the scholarship program.
- Half of the annual award is available each semester.

RENEWAL CRITERIA

After the first year at 0U, the university will renew scholarships annually, up to a maximum of two additional and successive fall and winter semesters, for students who meet the following criteria:

- Maintain a minimum cumulative university GPA of 3.0.
- Continue to enroll full time at the university during consecutive fall and winter semesters for which they receive the scholarship.
- Complete full-time credits each prior fall and winter semester.
- Meet the requirements of the Financial Aid Satisfactory Academic Progress Policy (SAP).
- Fulfill additional terms of acceptance as outlined by the Oakland University Alumni Association.

NEED-BASED GRANTS FOR FRESHMEN

TERMS AND CONDITIONS

- Students who apply for financial aid using the FAFSA will automatically be considered for need-based grants. The university notifies students who are eligible and have been selected to receive one of the grants.
- Grants are based on the applicant's grade point average and ACT score at the time of application to the university
- Students do not apply for grants; recipients are independently chosen by the university. The university will notify you if you are eligible and have been selected to receive one of the grants
- Grants are available only to entering freshmen. "Entering freshmen" refers to students who are in college for the first time and enroll at OU in the first semester out of high school.
- Students may use grants for the fall, winter and summer semesters in the single academic year designated by the university, not to exceed eight semesters total.
- Continuous full-time enrollment in OU undergraduate credits as an undergraduate student is required each fall and winter semester.
- Students in a community college partnership program who receive a grant must enroll full time at Oakland University during the fall semester of their admission year in order to receive the grant. Grants can only be used for full-time enrollment in Oakland classes.
- Grant recipients are required to be enrolled as full-time students at the university. Advance Placement (AP) exams, International Baccalaureate (IB) exams, the College-Level Exam Program® (CLEP), transfer credits and/or course competency examinations do not count toward the full-time credits.
- OU offers and renews grants at its sole and absolute discretion; offers and renewals are contingent upon the availability of funds and continuation of the grant program.
- Students who wish to be considered for OU grants and the Oakland University Housing Grant must apply to the university and submit all required materials (including transcripts and ACT scores) by July 1, 2014.
- Grants are available to Michigan residents only.
- Half of the annual award is available each semester.

RENEWAL CRITERIA

The university will renew grants annually, up to a maximum of six successive fall, winter and summer semesters, for students who meet the following criteria:

- Maintain a cumulative university GPA of 2.5 or higher (except for the 100%
- Enroll full time at the university during both the fall and winter semesters for which they receive the grant.
- Earn at least 28 Oakland University credits over the fall and winter semester of their first year (AP, IB, CLEP and transfer credits will not be considered)
- Meet the requirements of the Financial Aid Satisfactory Academic Progress Policy (SAP).
- Students in a community college partnership program must complete full-time credits during each fall and winter semester at OU and/or their partner school. Grant funds can only be used for full-time enrollment in Oakland University
- Documented financial need by annual completion of the FAFSA and fulfill all financial aid requirements by July 1.

ACADEMIC MERIT SCHOLARSHIPS FOR TRANSFERS

- Scholarship awards are based on the applicant's college grade point average and 24 minimum earned credits at the time of application to the university.
- Students do not apply for academic merit scholarships; recipients are independently chosen by the university. The university notifies students who are eligible and have been selected to receive one of the scholarships.
- · Scholarships apply only to the fall, winter and summer semesters in the single academic year designated by the university, and are available only to new transfer students who enroll full time at 0U in their first semester of admission.
- Continuous full-time enrollment in OU undergraduate credits as an undergraduate student is required each fall and winter semester.
- Scholarship recipients are required to be enrolled as full-time students at the university. Advance Placement exams, International Baccalaureate (IB) exams, the College-Level Exam Program® (CLEP), transfer credit and/or course competency examinations do not count toward the full-time credits.
- OU offers and renews scholarships at its sole and absolute discretion; offers and renewals are contingent upon the availability of funds and continuation of the scholarship program
- Transfer students who wish to be considered for transfer awards must submit all admission application materials, including transcripts, by December 1, 2013, for winter 2014 and by August 1, 2014, for fall 2014.
- Students in a community college partnership program who receive an academic merit scholarship must enroll full time at Oakland during the first semester of their admission year in order to receive the scholarship. Scholarship funds can only be used for full-time enrollment in Oakland classes.
- Half of the annual award is available each semester.

RENEWAL CRITERIA

After the first year at OU, the university will renew scholarships annually, up to a maximum of two additional and successive fall, winter and summer semesters, for students who meet the following criteria:

- Maintain a minimum cumulative university GPA of 3.0 (except for the Non-Resident Award)
- Continue to enroll full time at the university during consecutive fall and winter semesters for which they receive the scholarship.
- Complete full-time credits each prior fall and winter semester, and summer.
- Meet the requirements of Financial Aid Satisfactory Academic Progress (SAP)
- Students in a community college partnership program must complete full-time credits during each fall and winter semester at OU and/or their partner school. Scholarship funds can only be used for full-time enrollment in Oakland

MALESTOF Net Price Calculator oakland.edu/npc



How much are we talking about?

Residency	Class standing	Tuition ¹
le chaha	Freshmen and sophomores	\$10,613
In-state	Juniors and seniors	\$11,603
Out-of-state ²	Freshmen and sophomores	\$10,613
out-or-state-	Juniors and seniors	\$11,603
International ³	Freshmen and sophomores	\$23,873
memationar	Juniors and seniors	\$25,598

^{1.} Tuition is charged per credit. Tuition listed is based on 30 credits.

3. Students who plan to attend Oakland University on a student visa (F-1) or an exchange visa (J-1)

This chart provides an estimate of the annual undergraduate tuition for the 2013-14 academic year.

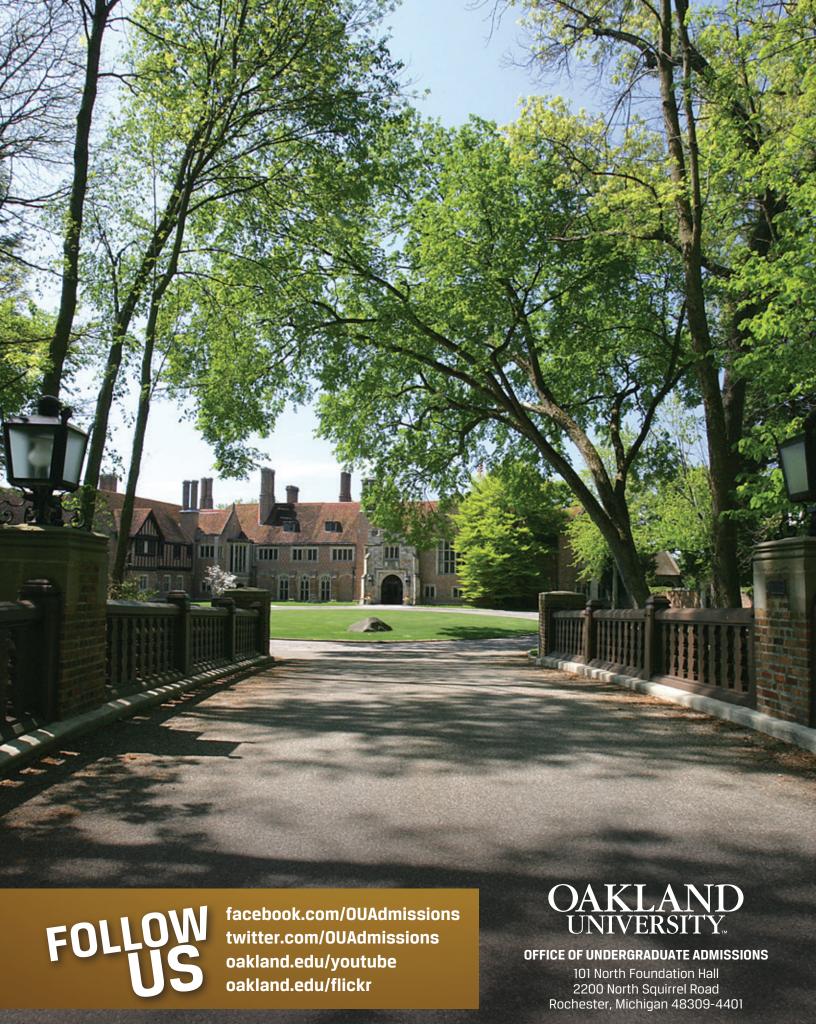
Double occupancy on-campus room and board is estimated to be \$8.576 per year. For additional information, please visit

oakland.edu/housingrates

The cost of books and supplies will vary depending on the courses you take. The estimated cost is \$1,362 per year.

To estimate your total cost of attendance, visit oakland.edu/costs

^{2.} Most out-of-state students qualify for a scholarship that allows them to pay tuition at the in-state rate. Citizens of Canada and Mexico also qualify. Rate on chart reflects this award.



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