



Bursar Office

113 Student Union
Stillwater, OK 74078
405-744-5993

Fax 405-744-8098
Email: bursar@okstate.edu
Website: bursar.okstate.edu



Office of the Bursar Parent & Student Guide

Stillwater, Oklahoma

A NOTE TO STUDENTS AND PARENTS

Welcome to the Office of the Bursar at Oklahoma State University in Stillwater. “Bursar” is a term unique to higher education and means “keeper of the purse.” The Bursar Office bills and collects tuition, fees, campus housing and other university-related charges. The Bursar Office also processes and disburses all federal and campus-based funds to students’ bursar accounts and refunds any overpayments. The bursar staff will provide you with quality customer service information. This guide is intended to help you understand the functions of the Bursar Office.

Some general tips are listed below to help you keep track of and understand the information emailed to you and your parents from the Bursar Office.

- **Carefully read everything you receive from the Bursar Office. Check your junk folder for important emails.**
- **Create a file for your university billing statements you will retrieve online and any correspondence or notes regarding the statements. Also, include any information pertaining to your financial aid.**
- **It is very important to be aware of deadlines and University policies, such as payment due dates.**

The Bursar Office wishes you a rewarding and successful experience at Oklahoma State University. Our staff will assist you regarding your account. Please contact us at (405) 744-5993 or come by 113 Student Union, Monday through Friday from 8:30 to 11:30 am and 1:30 to 4:30 pm.

Quick References

Directions to Stillwater are located at the OSU Visitors Website at <https://admissions.okstate.edu/visit/parking-driving-directions> for detailed directions from the Tulsa or Oklahoma City area and view an interactive campus map.

Visitor parking on campus is limited, as there are no specific parking lots. To avoid parking fines, visitors can park in the Student Union Parking Garage. You may obtain a free temporary permit by contacting Parking Services at (405) 744-6525.

Check out the following websites to get a map of Stillwater and information on restaurants, local events, festivals, recreational and cultural activities. Be sure and contact the Stillwater Convention & Visitors Bureau at <http://www.visitstillwater.org/> or the City of Stillwater at www.stillwater.org if you need any additional information in planning your visit. If you are coming to Oklahoma from out of state, you might wish to visit the Oklahoma State Department of Tourism website at www.travelok.com to see what Oklahoma has to offer.

Important References

Office of the Bursar’s Website: bursar.okstate.edu

Email: bursar@okstate.edu

Oklahoma State University Website: <http://pio.okstate.edu>

Bursar	405-744-5993
Undergraduate Admissions	405-744-5358
Registrar	405-744-6876
New Student Orientation & Enrollment	405-744-3636
Scholarships/Financial Aid	405-744-6604
Residential Life	405-744-5592
Graduate College	405-744-6368
Library	405-744-9729
University Health Services	405-744-7665
University Police	405-744-6523
Student Union Bookstore	405-744-5237
University Dining Services	405-744-4920
OSU-Tulsa	918-594-8320

OKLAHOMA STATE UNIVERSITY

Office of the Bursar

113 Student Union

Stillwater, OK 74078

405-744-5993 Fax: 405-744-8098

E-mail: bursar@okstate.edu <http://bursar.okstate.edu>

Helpful Hints and Miscellaneous Information

- To avoid long lines at the Bursar Office be aware of approaching deadlines. If possible, make your payments before deadlines by paying on the web, mailing your payments early, or using the payment drop box at 113 Student Union.
- Student Information Systems (SIS) provides itemized Bursar billing statement and a daily summary of your student account information online at <http://prodosu.okstate.edu>.
- People looking for part-time employment may contact the OSU Career Services Office in 360 Student Union. For full-time employment you may contact Human Resources in 106 Whitehurst. Or you can access their websites under <http://pio.okstate.edu>.
- Students may obtain a Free Application for Federal Student Aid (FAFSA) in 119 Student Union or can apply online at <http://www.fafsa.ed.gov>.
- To complete your entrance counseling for Federal Direct Student Loans go online to <https://studentloans.gov/myDirectLoan/index.action>.
- To complete your master promissory note for Federal Direct Student Loans go online to <https://studentloans.gov/myDirectLoan/index.action>.
- You may obtain Bursar forms online at <http://bursar.okstate.edu/forms.html>.

Table of Contents

The Bursar Office	1
Your Student Bursar Account	2
Questions About Your Student Account	3
How to Obtain Information About Your Student Account	6
Email Notification	6
Billing Statement and Finance Charges	7
Bursar Charges	8
Bursar Option Charging Policy	14
How to Make Payments and Meet Deadlines	15
Consequences of Returned Checks	16
Financial and Exit Holds	16
OSU Payment Option Plan	17
Special Billing to Third Parties	18
Refunds on Overpaid Accounts	18
Refund of Tuition/Fees	19
Financial Aid Awarded by OSU and Federal Programs	20
Tuition Waivers and Scholarships	21
Applying for Scholarships	21
Short-Term Emergency Loans	22
Student ID Cards	22
Steps to Take Before Leaving OSU	23
OSU-Tulsa Campus	23
NOC-OSU Gateway Program	24
1098-T Forms	25
Alternative Loans	26
How to Update Your Address Information	26
Student Financial Responsibility Statement	27
Budgeting for College Expenses	31
Budget Worksheet	32
Helpful Hints and Miscellaneous Information	33
Quick Reference	34

The Bursar Office



The Bursar Office is the centralized billing and collection point for student accounts. This office receives payments, posts charges and credits to student accounts, and will assist in helping you understand the financial obligation with Oklahoma State University. For Bursar Office related questions:

- **Bursar Office**, (405) 744-5993 or by email at bursar@okstate.edu, answers questions concerning account balances. A financial counselor is also available to assist students, faculty, and staff with financial matters regarding their bursar account. The counselor is available Monday through Friday, 8:30-11:30 and 1:30-4:30 in 113 Student Union.
- **Third-Party or Non-OSU Scholarships**, (405) 744-8520, answers questions concerning third-party billing to a student's sponsor (ex. Bureau of Indian Affairs, parent's place of employment, etc.) and non-OSU scholarship checks from outside agencies or schools (ex. Lions Club, Rotary Club, etc.).
- **OSU Payment Option Plan**, (405) 744-5998 or by email at bursarpop@okstate.edu, answers questions regarding the Payment Option Plan for current students. Students can apply online through SIS and set up an authorized user.
- **Debt Management**, (888) 549-3274 or email webcsevice@ecsi.com OSU's billing servicer Educational Computer Systems Inc. (ECSI) answers questions regarding Perkins, Health Profession and Murray Case Sells Loans. ECSI staff provides assistance with questions on signing electronic promissory notes, exit counseling, billing statements, consolidation information, credit reporting disputes, address updates, repayment plans, deferments, cancellation and payment options. ECSI will notify students at their OSU email address when electronic promissory notes for Federal Perkins and Health Profession are ready to be signed. Students will log into <https://www.ecsi.lnet/prom8r> to electronically sign promissory notes. The email notification sent to students give instructions for signing promissory notes and the Pin for Health Profession Loans. Students signing Perkins Promissory Note will need the school code 8r and their FAFSA Pin. Students signing the Health Profession Loan will need school code 8r and Pin from ECSI. For assistance contact ECSI at 888-549-3274. OSU staff at (405) 744-8493 can assist with Perkins and Health Profession disbursement questions for the academic year.

Budget Worksheet

	Budgeted	Actual	Difference
INCOME			
Grants			
Scholarships			
Loans			
Job (your income)			
Allowance from Parents			
Other Income			
Total Income			
ACADEMIC EXPENSES/BURSAR BILL			
Tuition & Fees			
Books & Supplies			
Miscellaneous Expenses			
LIVING/PERSONAL EXPENSES			
Rent/Campus Housing			
Utilities (water, electric, gas)			
TV (cable, dish, etc.)			
Insurance (health, auto, rental, etc.)			
Food (meal plan & other meals not on meal plan)			
Loan Payments			
Personal (toiletries, hair care, makeup, etc.)			
Entertainment (movies, movie rental, clubs, etc.)			
Clothing & Shoes			
Credit Card Payment			
Other Living/Personal Expenses			
TRANSPORTATION/TRAVEL EXPENSES			
Car Payment			
Car Repair			
Gasoline			
Other Transportation (plane ticket home, etc.)			
Travel (vacations, away football games, etc.)			
Parking (permit, tickets)			
COMMUNICATIONS/COMPUTERS/ELECTRONICS			
Phone & Cell Phone			
Internet Service			
Printer/Software (games, ink, paper)			
Other Electronics (ipods, ipads, etc.)			
Total Expenses			
Income - Expenses = Net			

Managing College Expenses

College is a time for fun, freedom, and new experiences. It can also mean a change in how a student lives. Many students go from living at home with most of their expenses paid by their parents to making their own financial decisions. It is easy to see how money can slip quickly away and it is a struggle to make ends meet at the end of the month. It is crucial for students to learn how to budget money. At times, budgeting can be a hard lesson to learn and could impact future goals.

The first step to becoming financially independent is being able to live within our means. To manage money, a student must identify what costs will be incurred. These costs can be broken down into two categories: fixed and variable. Fixed costs can include tuition/fees, rent, board (meal plan), car payments, insurance, and parking permits. Variable costs can include, but not limited to, entertainment, gasoline, food, utilities, hygiene necessities, clothes, books, and phone.

Once the costs have been determined, the student must identify the sources of income to cover the costs. It may be from employment, allowance from parents, or financial aid (grants, loans, work-study, and scholarships). If the student's estimated expenses exceed their estimated income, they must identify ways to reduce their expenses or increase their income. The best way to recognize potential problems is to develop a budget to keep track of expenses and income. Listed below are 5 steps to manage a budget:

- ◆ Know what's important (needs vs. wants)
- ◆ Set goals
- ◆ Know income and expenses
- ◆ Make a spending plan
- ◆ Stick to the plan!!!!!!

A worksheet is available on the next page for students to develop their own college budget.

Your Student Bursar Account

When you enroll as a student at Oklahoma State University in Stillwater, you agree to pay all charges on your account when due. You also acknowledge failure to make the required payment by the due date will result in the possibility of finance charges, on campus charging privileges revoked, inability to enroll in a future semester, and/or withholding of a transcript or diploma. You may view the university policy in the University Catalog online at <http://registrar.okstate.edu/>.

Your student bursar account is a record of charges, payments and applied financial assistance. Your student account number is your campus wide ID (CWID) number.

The electronic billing statement is designed to make transactions easier to understand and provide previous months' billing information. A University Billing Statement notification will be sent by email. You must have an active O-Key email listed with Oklahoma State University to receive your notification. You can view your billing statement and make payments online through SIS at <http://prodosu.okstate.edu>.

Your billing statement summarizes semester charges, grants, scholarships, and/or loans that have applied to your Bursar account. Charges on your Bursar account may include but are not limited to tuition, fees, athletic tickets, library fines, parking permits, parking fines, and room and board charges. Other miscellaneous charges might include textbooks, Residential Life charges (such as Twenty Something), Student Store and supplies from the OSU Bookstore.

Statement notifications are emailed monthly and payments are due upon receipt. Charges that appear on your billing statement that are still unpaid after the 15th of the month are subject to a 1.5% monthly finance charge.

If you leave OSU with a balance, contact the Bursar Office to make payment arrangements. Any charges incurred by the University in an effort to collect on delinquent accounts will be assessed to and will be the responsibility of the account holder. Delinquent account information is disclosed to credit reporting agencies, which could endanger the student's credit rating on a local or national level.

Questions About Your Student Bursar Account

The Office of the Bursar issues a monthly electronic billing statement that list charges, credits, and payments on your account. Most charges and credits originate from the departments listed below. These departments are responsible for maintaining the detailed records of the transaction that appear on your billing statement. If you have questions regarding an item on your statement, please contact the appropriate department directly.

- **Undergraduate Admissions Office**, 219 Student Union, (405) 744-5358, Re: admission to the University and transfer credit evaluation
- **Athletic Ticket Office**, Athletics Center, (405) 744-5745, Re: purchase of tickets to athletic events, scores, schedules, statistics, etc.
- **Block Rate**, 219 PIO, (405) 744-4244, Re: Information regarding block rate and exception requests.
- **Bursar Office**, 113 Student Union, (405) 744-5993, Re: information about tuition and fees charges and payments on account, outside scholarships and sponsor payments, Payment Option Plan, financial counseling, and collections of past due accounts with the university
- **Correspondence Study**, 309 Wes Watkins Center, (405) 744-6390, Re: charges for Independent and Correspondence courses
- **Graduate College**, 202 Whitehurst, (405) 744-6368, Re: applications to Graduate Program and Graduate Tuition Waivers
- **Greek Life**, 211K Student Union, (405) 744-5490, Re: fraternity and sorority information and applications, charges for rush and housing
- **New Student Orientation and Enrollment**, 321 Student Union, (405) 744-3636, Re: contact for freshman and transfer enrollment and scholarships at Oklahoma State University and campus tours

- If my federal or institutional financial aid or third-party sponsor payment is either not received by Oklahoma State University or I lose my financial aid or sponsorship eligibility for the semester, I assume responsibility for paying all financial obligations.
- I understand if I have a student Direct Subsidized/Unsubsidized Loan, Perkins Loans, Health Professions Student Loan, and/or Murray Case Sells Loan, I am responsible for completing the required exit counseling upon leaving the university.
- I understand in the event I have a return check on my account I will be charged a \$25 return check fee. I understand I am responsible for all dishonored payments which have been presented on my behalf. I understand if a payment is returned to the University by the bank and the payment was made to get enrolled, the Bursar may cancel my enrollment during the drop/add timeframe and may require certified funds for hold clearances.
- I understand Oklahoma State University is bound by the **Family Educational Rights to Privacy Act (FERPA)** which prohibits OSU from releasing any information from my educational record including bursar account information without my written permission. Therefore, I understand if I want OSU to share information from my education record with someone other than myself, I must provide written permission by completing the release form in the Registrar Office.
- I agree to comply with Federal law to furnish OSU with my Social Security Number (SSN) (or if I am not eligible to obtain an SSN, I will obtain from the Internal Revenue Service (IRS) a taxpayer identification number (TIN) to provide) for the University to meet the annual requirement of furnishing a Form 1098-T, *Tuition Statement*, which reports qualified tuition and related expenses associated with my enrollment. (Non-resident aliens who do not have income that is subject to tax are not required to supply this information.) If I fail to provide my SSN or TIN to Oklahoma State University, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.
- I am aware Oklahoma law has jurisdiction and any disputes arising shall be determined in accordance with the law of this jurisdiction.
- I understand and agree if I am younger than the applicable age of majority when I execute this agreement the educational services provided by OSU are a necessity, and I am contractually obligated pursuant to the “doctrine of necessities.”

- I understand and agree Oklahoma State University uses email as an official method of communication and I am responsible for reading the emails I receive from OSU on a timely basis.
- I understand and agree I am responsible for keeping OSU records updated with my current physical address, email address(es), and phone numbers by logging into SIS at <http://prodosu.okstate.edu> or contacting the University. Upon leaving Oklahoma State University for any reason, it is my responsibility to provide OSU with updated contact information for purposes of continued communication regarding any amounts due and owed to OSU.
- I understand my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand my financial aid eligibility may decrease and some or all of the financial aid by be retracted. I further understand if some or all on my aid is retracted because I dropped or failed to attend class, I agree to pay all charges the retracted aid previously paid as well as retracted aid for which I was previously eligible that disbursed to my account which resulted in a credit balance and refunded to me.
- I understand once all my financial aid is applied to my bursar account, I am responsible to pay any charges still outstanding and new charges by the due date.
- I understand any federal Title IV financial aid received will apply to any outstanding balance on my account for tuition/fees, housing/meals and books. I authorize OSU to apply my Title IV financial aid to all other charges assessed to my account such as student store charges, student insurance, parking permits/fines, athletic tickets or any other educational related charges. I further understand this authorization will remain in effect until I rescind it and I may withdraw it at any time by completing the Title IV Restricted form on the bursar website.
- I understand and agree if my account balance is less than \$200, any future Title IV aid may be applied to my account to cover these charges. I authorize my Title IV aid to cover my account balance for a prior year if it is \$200 or greater and the Title IV federal funds are sufficient to cover charges plus prior year charges. I further understand this authorization will remain in effect until I rescind it and I may withdraw it at any time by completing the Title IV Restricted form on the bursar website.
- **ID Card Services**, 113 Math Science, (405) 744-8434, Re: issues new or replacement ID cards. Lost or found ID cards should be reported to this office.
- **International Student Services**, 006 Student Union, (405) 744-5459, Re: ISS charges, Immigration requirements and international student orientation
- **Library**, (405) 744-9729, Re: resource materials, patents, government publications, etc. Can answer questions concerning late library fines and hours
- **Meal Plan Office**, 301 Student Union, (405) 744-4920, meal plans and meal plan changes, charges at convenience stores and fast food restaurants
- **Parking Office**, 1006 West Hall of Fame, (405) 744-6525, Re: parking permits and parking violations
- **Payroll Office**, Re: contact Payroll in 409 Whitehurst, (405) 744-6372 to sign up for automatic payroll deposits
- **Perkins Debt Management Office**, Re: Contact ECSI at (888) 549-3274 or webcservice@ecsi.com regarding your Perkins, Health Profession and Murray Case Sells Loans. ECSI staff provides assistance with questions on signing electronic promissory notes, exit counseling, billing statements, consolidation information, credit reporting disputes, address updates, repayment plans, deferments, cancellation and payment options.
- **Registrar Office**, 324 Student Union, (405) 744-6876, Re: enrollment, enrollment changes (drop and add), late enrollment fees, withdrawal procedures and percentages, cancellation of enrollment prior to the beginning of the semester, transcripts, fee adjustments, certification of enrollment, and Veteran's Benefits enrollment
- **Residential Life**, Iba Hall, (405) 744-5592, Re: housing contracts, changes in housing assignments, housing charges

- **Scholarships and Financial Aid**, 119 Student Union, (405) 744-6604, Re: financial aid application and eligibility, federal student grants, work-study, and loans, scholarships and deadlines
- **Student Health Insurance**, 102 Student Health Center, (405) 744-7023, Re: cost of OSU Student Health Insurance and application
- **Student Union Bookstore**, 120 Student Union, (405) 744-5237, Re: books, supplies, computers, etc. needed for OSU classes
- **Testing and Evaluation**, 107 UAT Building, 1524 W. Admiral Avenue, (405) 744-5958, Re: ACT/SAT testing and CLEP testing
- **University Apartments**, 120 Brumley, (405) 744-5353, Re: housing contracts, changes in housing assignments, and housing charges
- **International Extension and Outreach**, 207 Wes Watkins Center, (405) 744-6606, Re: can provide phone numbers to each college extension program, charges and schedules
- **University Health Services**, 1202 W. Farm Road, (405) 744-7665, Re: charges for clinic and pharmacy, appointment scheduling and information, immunizations, and insurance filing
- **Welcome Week**, 201 Whitehurst, (405) 744-5328, Re: program participation sign up
- **Wellness Center**, 1514 W. Hall of Fame, (405) 744-9355, Re: contact for student physical exam forms and the Health Risk Assessment fee. Offers 17 programs which include Physical Therapy, Fitness Programs, Nutritional Counseling, Health Screenings, Student Training Rooms and Peer Education

- I understand if I have a past due balance I will lose my charging privilege on campus. This does not affect a meal plan unless the contracted amount is used.
- I understand and agree if I fail to pay my bursar account balance or any monies due and owed to Oklahoma State University by the scheduled due date, OSU will place a financial **hold** on my bursar account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.
- I understand and agree if I enroll prior to the financial hold being placed on my account, my enrollment is subject to cancellation if my balance is not paid to current. I also understand if I am participating in the Payment Plan and my payments are not current, my enrollment is also subject to cancellation.
- I understand and agree failure to pay my bursar account balance or any monies due and owed to Oklahoma State University prior to the 15th of the month will result in my account being assessed a 1.5% monthly (19.56 APY) finance charge on any past due balance until my account is paid in full.
- I understand and accept if I have an unpaid balance at Oklahoma State University and do not make acceptable payment arrangements to bring my account current, my account will be placed with an external collection agency. I further understand I will reimburse the University the fees of any collection agency, which may be based on a percentage at a maximum of 33.3% of the debt, and all costs and expenses, including reasonable attorney's fees, the University incurs in such collection efforts. This will be assessed to my bursar account and included in the balance due. Finally, I understand this will result in endangering my credit rating on a local and/or national level by being reported to all three credit bureau's (Equifax, TransUnion, Experian). The University will also exercise the right to request an Oklahoma State Tax refund hold to offset the outstanding debt.
- I authorize Oklahoma State University to contact me via current and any future cellular phone number(s), email address(es), or wireless device(s) regarding my delinquent bursar account/loan(s), any other debt I owe to Oklahoma State University or to receive general information from OSU. I authorize OSU and its agents, representatives, and attorneys (including collection agencies) to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their effort to contact me for purposes of collecting any portion of my account financial obligation which is past due. Furthermore, I understand I may withdraw my consent to call my cellular phone by submitting my request in writing to Oklahoma State University or its agents on behalf of OSU.

Financial Responsibility Statement

Oklahoma State University corresponds electronically with account holders using the O-Key University email address. I understand I am responsible for regularly reading important information sent to my O-Key email account and for taking action on any important correspondence sent to this address and adequate email space is available to ensure correspondence is received.

- I understand when I register for class at Oklahoma State University or receive any service from Oklahoma State University I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promise to pay my financial obligation (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which Oklahoma State University is providing me educational services and I promise to pay all assessed tuition, fees and other associated costs by the published due date.)
- I understand and agree if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule at Oklahoma State University's at <http://registrar.okstate.edu/University-Catalog-Registrar#adding>. I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. **I further understand my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.**
- I also understand if I **enroll in classes or my advisor enrolls me in classes at Oklahoma State University and I do not attend these classes**, I am still held responsible to pay the required tuition and fees if I fail to withdraw by the published dates.
- I understand OSU uses an email notification as its official billing method when my billing statement is available to view online and I am responsible for viewing and paying my bursar account by the scheduled due date. I further understand failure to review my billing statement does not constitute a valid reason for not paying my bill on time. Statements are located online through SIS at <http://prodosu.okstate.edu>.
- I understand and agree it is my responsibility to notify my parents/legal guardian of my account balance or set up my parents/legal guardian as an authorized user to access my statement through the authorized user link located on the bursar website.

How to Obtain Information About Your Bursar Account

Current information on tuition, fees, and other University charges, including Financial Aid disbursed to your Bursar account, may be viewed online through SIS our account at <http://prodosu.okstate.edu> by clicking on **Bursar Services** under Payment Info. Once in the site, an authorized user can be set up for parent access.

To view daily transactions that occurred after the billing statement creation, log into SIS at <http://prodosu.okstate.edu/>. Click on the **Account Activity** link to provide you with a summary of charges and credits on your student account.

PLEASE NOTE:

Federal law limits the information the university may provide to parents of OSU students. Your account is in your name and information regarding your account may only be issued directly to you, the student. However, you can give your parents access to view your account by entering their email address under authorized user.

Email Notification

Students receive an email notification when their most recent billing statement is available to view online. The email notification reads:

This is an automated message to inform you a new Oklahoma State University bursar billing statement has been issued and is now available for viewing by logging into SIS <http://prodosu.okstate.edu/> and clicking the link under Payment Information. The authorized user access login is located at bursar.okstate.edu.

Once logged in, you can view your account information, pay your bill, and set up an authorized user.

Payments are due by the 15th of the month. All past due accounts accrue a penalty at the rate of 1.5% monthly (19.56 APR) and incur enrollment and academic record holds.

===== STATEMENT DETAILS =====

Student Name --- [Joe Student]
Account Name --- [Student Account]
Account Number --- [xxxxx6789]
Amount Due --- [Amount]
Due Date --- [Date]

To grant a parent or guardian access to receive the same email notification for the billing statement enter their email address under alternative email.

Billing Statement and Finance Charges

The Bursar Office provides a monthly electronic billing statement on the last business day of every month detailing charges and payments that occurred during that month. The statement notification will be emailed to students and parent (as long as the student has provided their parents email address as an alternative email in TouchNet) at the beginning of each month.

Payment is due upon receipt of the statement. Any balance that is unpaid after the 15th will be assessed a finance charge of 1.5% or an annual percentage yield of 19.56% when computed from the billing date.

If your bursar account becomes past due, finance charges are assessed, holds are placed on enrollment for future semesters, transcripts and diplomas until the past due balance is paid in full. Payments on accounts are applied to oldest charges first; specified application of the payment is not allowed except for housing.

Checks for payments should include the student's name and CWID number to ensure accurate credit. If this information is not included, an employee will write this information on the check when a payment is made at the teller window.

Each semester, it is the student's responsibility to check their individual bursar account to verify that University-administered scholarships and waivers, as well as external scholarships, have been credited to their account.

Alternative Loans

Alternative Loans may be considered when a student has exhausted all other options for financing their education. Alternative Loans help bridge the gap between the actual cost of education and the limited assistance through federal programs. These loans typically have higher interest rates and fees associated with them than federal loans.

It is highly recommend that students apply for financial aid using the Free Application for Federal Student Aid (FAFSA) prior to seeking an Alternative Loan option. However, Alternative Loans can be used in place of federal aid due to circumstance such as loss of federal financial aid eligibility, to pay past balances, or when parents desire repayment options not available through the Parent Loan Program.

How to Update Your Address Information

Only you, the student, can update your bursar address information. You may go online to SIS at <http://prodosu.okstate.edu> and make those changes.

If you are employed by the university, you will need to update the Payroll system to correct your address information at Web for Employees online at <http://prodosu.okstate.edu/>. If you have financial aid, you must inform the federal processor of an address change.

If you have Federal Perkins, Federal Health Professions or Murray Case Sells loans, you can update your loan billing address online at <https://borrower.ecsi.net> or contact ECSI at (888) 549-3274 for assistance.

1098-T Forms

OSU provides information needed to complete tax returns on the 1098-T form. The amounts included on the 1098-T form have been transmitted to the IRS as required by federal reporting regulations. As a courtesy, Oklahoma State University summarizes IRS defined ‘qualified tuition and fees’, off-setting scholarships, personal payments, student loans, and interest paid for the tax year. The purpose of the summary is to provide financial information that may help you determine possible tax credits. In reviewing the bursar billing statement there are several fees that are excluded in calculating amounts reported on the 1098-T. These fees are Health Service, Transportation Service, Student Activity-athletic, Daily O’Collegian, Health Risk Assessment, and OSU-Tulsa Parking fees. You may access your 1098-T at <http://prodosu.okstate.edu> by clicking the bursar services link under payment info.

Oklahoma State University (OSU) is required annually to furnish students with a Form 1098-T, *Tuition Statement*, which reports qualified tuition and related expenses associated with a students enrollment at OSU. In order to prepare the forms accurately, Federal law requires students to furnish a correct taxpayer identification number (TIN). Generally, this number will be a Social Security Number (SSN) or, if the student is not eligible to obtain an SSN, they must obtain from the Internal Revenue Service (IRS) an individual taxpayer identification number (ITIN) and provide the number to OSU. The Form W-9S, is available at this link, <http://www.irs.gov/pub/irs-pdf/fw9s.pdf> to provide the correct SSN or ITIN.

CORRECTED

FILER'S name, street address, city, state, ZIP code, and telephone number OKLAHOMA STATE UNIVERSITY OFFICE OF THE BURSAR 113 STUDENT UNION STILLWATER OK 740787050 (405) 744-5992		1 Payments received for qualified tuition and related expenses \$ 0.00	OMB No. 1545-1574 2012 Form 1098-T	Tuition Statement
FILER'S federal identification no. 73-1383996		2 Amounts billed for qualified tuition and related expenses \$ 5278.65	Copy B For Student This is important tax information and is being furnished to the Internal Revenue Service.	
STUDENT'S name Street address (including apt. no.) City, state, and ZIP code STILLWATER OK 74074		3 If this box is checked, your educational institution has changed its reporting method for 2012 <input type="checkbox"/>		4 Adjustments made for a prior year \$ 0.00
Service Provider/Acct. No. (see Instr.)		6 Adjustments to scholarships or grants for a prior year \$ 0.00	7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2013 <input type="checkbox"/>	
8 Checked if at least half-time student <input checked="" type="checkbox"/>		9 Checked if a graduate student <input type="checkbox"/>	10 Ins. contract reimb./refund \$ 0.00	

Form 1098-T (keep for your records) Department of the Treasury - Internal Revenue Service

Bursar Charges

A student who enrolls at Oklahoma State University incurs a financial obligation. Listed below are the standard student bursar charges with brief explanations.

Tuition

Tuition and fee charges are subject to change based upon an annual review and approval by the Oklahoma State Regents for Higher Education, typically in June, for the upcoming academic year.

Oklahoma State University is committed to providing accessible and affordable higher education for our students. Our desire is to help students shorten the time to earn their degrees and assist with financial budgeting. Starting fall 2014, OSU implemented a new block rate that includes tuition and University-wide fees for students taking 12 to 18 credit hours. The “block” rate serves as one of OSU’s strategies to help students stay on target and finish college in 4 years. For additional information, please go online to <http://blockrate.okstate.edu/>.

In 2007, the State of Oklahoma signed into law allowing in-state, first-time, full-time students entering one of Oklahoma’s 4 year universities the option to choose between the standard variable tuition rate subject to change each fall versus a locked tuition rate that will be guaranteed to remain the same for up to four (4) consecutive years. To learn more about the Tuition Lock Information, visit <http://newstudents.okstate.edu/content/tuition-lock-oklahoma-residents-only>.

****Per Oklahoma Regents for Higher Education policy, students who receive tuition waivers do NOT have the option of choosing the locked tuition rate. More information about tuition waivers and other forms of financial aid is available at <http://www.okstate.edu/finaid>.**

Resident tuition: charges incurred by in-state residents for each credit hour of course enrollment. The standard tuition rate structure varies according to the level of the course. Undergraduate division, graduate division, and Veterinary Medicine courses have different tuition rate structures.

Non-Resident tuition: charges incurred by non-Oklahoma residents for each credit hour of course enrollment.

Fees

Fees are implemented only after careful scrutiny, and always in an effort to contribute to the betterment and general welfare of the campus community, as well as the individual students. In fact, the process of implementing fees consists of a detailed request form that outlines why a new or increased fee is necessary, and exactly how the funds will be utilized. In addition, part of the approval process required by our OSU Regents and the Oklahoma State Regents for Higher Education, is to meet with various student organizations to explain and receive feedback on each potential new or increased fee. Interestingly, there are numerous fees that have been implemented and/or raised due to student-driven initiatives.

Student Activity Fees: The activity fees provides partial support to such programs, services and organizations as the Student Government Association, Collegial Student Councils and related student organizations, Allied Arts, fine arts, athletics, intramural activities, sports clubs, minority student organizations, and the Student Activities Office. User's fees, other fund-raising activities, and in some cases, membership dues provide the remaining support to make these positive, constructive, and meaningful programs and services available to all students.

Student Activity Fee-Athletic Bond: This fee provides funding for the renovation of the University athletic facilities.

Advising and Assessment Fee: The assessment fee provides for skills assessment and the evaluation of students' capabilities at various stages of their academic careers, and to get feedback from students regarding their course work. This fee also supports the commitment to academic advising within each college to create a collaborative decision-making framework which students can identify and realize their educational goals. The goal is to preserve personalized advising services, reduce the advisor/student ratio in high demand areas and to develop advising technology such as degree audit systems to support an increased graduation rate. Support is also provided to students with career development, employment and internship services including expanding interview opportunities, placement preparation, and other programs related to success after graduation.

Contact the Stillwater or Tulsa Shuttle Office for ticket prices for service each way. Shuttle charges are billed to your bursar account. To make reservations, please call (918) 594-8334 or (405) 744-7100.

To contact the Bursar Office in Tulsa, please call (918) 594-8320. Their address is 700 North Greenwood, Tulsa, OK 74106.

NOC-OSU Gateway Program

Students who have applied for freshman admission to OSU but do not meet current admission requirements do qualify for admission to the NOC-OSU Gateway Program located at Northern Oklahoma College's Stillwater campus. Graduates of accrediting high schools or other students whose high school class has graduated are eligible for admission to this program. The ACT is required for all applicants under 21 years of age. Applicants over 21 are not required to take the ACT but will be required to take placement tests in English, reading, and/or math. In addition to meeting NOC standard admission requirements, international applicants are required to provide a financial guarantee and demonstrate English proficiency.

Students admitted into the NOC-OSU Gateway Program must earn twenty-four (24) hours of college level credit through the program with a 2.25 minimum grade-point average. Gateway students are encouraged to work closely with OSU admissions personnel to ensure that they meet all admission requirements of the university.

Northern Oklahoma College offers a variety of courses for transfer to Oklahoma State University. Gateway courses transfer as a equivalent to specific OSU courses and meet general education requirements just as they would if taken at OSU. The availability of transfer guides, degree requirement sheets, and ready access to NOC and OSU academic advising offices help to ensure that Gateway students choose courses that apply to their eventual OSU degree.

Steps to Take Before Leaving OSU

Graduation - The semester you are planning to graduate, you must check with your college's student services office for an academic credit check. You must also submit a graduation check to the Registrar Office prior to graduation.

Withdrawal - You must officially withdraw from the University if you have registered for classes. You are not automatically withdrawn even if you do not attend classes. Unless you withdraw, failing grades are recorded for all of your courses and you will owe full tuition and fees. Contact the Registrar Office in 324 Student Union for details concerning withdrawal.

Exit Counseling - If you have received loans from OSU during your stay, you must complete an Exit Interview for Direct Subsidized and Unsubsidized Loans and Federal Perkins Loans. To complete exit counseling for your Direct Loans you can go online to <https://studentloans.gov/myDirectLoan/index.action>. To complete the exit counseling for your Perkins Loan you can go online to <https://borrower.ecsi.net/>, contact ECSI at (888) 549-3274 if you have questions.

Failure to complete an Exit Interview will result in a hold being placed on your academic records, i.e., transcripts or diplomas.

OSU-Tulsa Campus

Oklahoma State University-Tulsa works in tandem with the Stillwater campus to fulfill the philosophy of "one university, multiple campuses." OSU-Tulsa offers more than 80 undergraduate and graduate degrees in a variety of important fields, including engineering, business, computer science, telecommunications management, education, aviation and much more. Junior, senior, and graduate credit may be earned at OSU-Tulsa.

OSU Shuttle service between Stillwater and Tulsa is available for students attending either the Stillwater campus or the Tulsa campus.

Facility Fee: Students regularly enrolled in the University are assessed facility, health, and activity fees that entitle them to use the Student Union, the Colvin Physical Education Center, and the Health Clinic, and the provide support for student governance, organizations and programs.

Academic Facilities Fee: This fee funds renovation, maintenance, and construction of classroom and other academic facilities necessary to support demands contemporary instruction.

Academic Excellence Fee: This fee provides for new faculty positions and/or help increase existing faculty salaries up to peer averages. In order for OSU to remain competitive and provide the best opportunities for growth and education for our students, it is imperative that we are able to recruit and retain outstanding faculty. Historically OSU faculty salaries have always been below our peer average. This trend became even more pronounced several years ago when higher education institutions in Oklahoma suffered multiple years of budget-cuts in state appropriated funds. While OSU strives to have a moderate raise program each year, to make up the affects of those budget-cut years, we dedicated additional funds to improving faculty salaries above and beyond our annual raise program, as well as adding faculty to improve our student-faculty ratio.

Library Automation and Technology Fee: The library automation and mainframe fee defrays the cost of equipment, software, and other aspects related to operating the on-line computerized library service. These fees protect student access to heavily-used electronic journals and on-demand information services despite escalating costs and the termination of services by outside library agencies.

Health Service Fee: The health service fee, which includes a fee for comprehensive health and pharmacy services. Health and pharmacy services are available to students enrolled in six or fewer hours per semester if the student chooses to pay the full fee.

Academic Records Maintenance Fee: The Records Maintenance Fee provides for basic graduation cost, maintenance of the academic record system, and issuance of official transcripts.

Student Union Renovation Fee: The fee is used for renovations and enhancement to the union. This fee will benefit students and the campus for many years to come. Over the past years, students and administrators have recognized that the “quality of life” facilities provided by the 54-year-old Student Union have become outdated and do not support the type of campus life that today’s university students expect. Some examples include improvements to the following: availability of computer kiosks and wireless connectivity, food service seating space, product mix and service style of merchant shops, and mixes of quiet study and lounge space. These renovations include considerations to infrastructure (mechanical, electrical, plumbing, and structural) as well as to accessibility and traffic flow within the building and improved merchant space.

University Technology Infrastructure Maintenance Fee: The technology fee provides for the maintenance of existing facilities, and the expansion and development of central and collegiate facilities, software, and multimedia capabilities. This fee also supports the IT infrastructure which is dedicated to covering increasing costs in multiple areas, including network and system infrastructure, hardware and software costs and communications. Priority is to upgrade system security in an effort to prohibit University computer networks from being susceptible to hackers.

Student Development Initiative: This fee is used to support student participation in orientation efforts which are linked to recruitment and retention of freshman as well as transfer students. Development and leadership opportunities for minority students is also provided by these resources. It is also used to support campus life to cover costs for the guest speakers series, Student Union programs, and Student Union Activity Board. The off-campus student organization initiatives such as Renter’s Fair, Renter’s Advisory Council, and the printing of a housing guide also receive an allocation from this fee.

Daily O’Collegian Fee: The fee supports the production and distribution of the newspaper, the Daily O’Collegian, which is an award-winning campus newspaper.

OSU offers scholarships through the Admissions packet when a student enters their freshman/transfer year. Once a student completes their first year at OSU, there is a scholarship for continuing and re-admitted undergraduates. Scholarships are also available through a student’s academic department. For more information visit the financial aid website at http://www.okstate.edu/finaid/scholarships/guide_to_schol.html.

Short-Term Emergency Loans

Short-term emergency loans for students are available through the Office of Scholarships and Financial Aid during the semester. A student can borrow up to \$300 to help pay unexpected non-university expenses. There is a \$10 processing fee for this loan. This processing fee will be deducted prior to releasing a check. The student must have a valid reason for the loan and a good repayment source. For more information contact the Financial Aid Office in 119 Student Union or call (405) 744-6604.

Student ID Cards

ID Services in 113 Math Sciences issues ID cards at the time of enrollment. Your OSU ID card is your key to the OSU campus which allows you to do several things on campus with ease and speed. Contact ID Services at (405) 744-8434 for questions or to report it lost/stolen. It is important to report the date and time the card was lost/stolen. A lost ID card may only be picked up by the card owner upon presenting picture ID. If the ID has not been turned in, ID Services can, upon request, temporarily deactivate the card. A new ID card can be created, which deactivates the missing card and **\$17.00 will be charged to your Bursar account**. You should also contact the OSU Police Department, Found Property Clerk of the OSU PD at 744-6527 to report the date and time the card was lost/stolen.

Below are many of the great uses for the OSU ID card.

- **Meal Plans** - to purchase visit Student Union Dining Services
- **Colvin Center access** - to enjoy recreation at the Colvin Center
- **Door access** - to open access to restricted buildings and labs
- **Library** - to check out books and reference material

Tuition Waivers and Scholarships

Tuition waivers are awarded by university offices or academic departments and authorized by the Office of Scholarships and Financial Aid. Waivers are credited against a student's tuition. Non-resident tuition waivers can be used to reduce a student's non-resident tuition up to the total amount awarded each semester. Tuition waivers cannot be used to pay enrollment fees or other charges on a student's account. Waivers cannot be converted into cash or held for another semester or academic year.

Non-OSU scholarship checks should be taken to the Bursar Office in 113 Student Union for processing.

The Bursar Office complies with federal financial aid guidelines where outside scholarships are intended to meet college costs for the academic year and are divided in $\frac{1}{2}$ between the Fall and Spring semesters unless stipulated in the documentation to be a semester only scholarship. This guideline assists students to have sufficient funds to attend the entire academic year, not just the first semester.

The student is responsible for verifying that financial assistance has been posted to his/her account prior to the payment deadlines to avoid finance charges or other university sanctions.

Applying for Scholarships

Students should not overlook scholarship opportunities within their community. Often there are scholarships available through community-based organizations (i.e. Lion's Club, Rotary, Elks, etc.) as well as through churches, schools, and local businesses/employers. There are also many scholarships available on the web. It is very important to apply early and check for scholarship deadlines.

Parking and Transit Fee: The fee helps with maintenance and operations of the OSU Transportation Services.

Life Safety and Security Fee: The fee provides for the assessment and continued implementation of campus safety measures that includes the "Code Red" emergency notification communication system to notify students and staff via voice mail, email, or text messages should there be an emergency situation.

New Student Orientation and Enrollment Fee: This fee is used to fund employment of student orientation leaders, provide meals for participants, enhancement of promotional materials, development of student handbook for use during the program and as a reference afterward, video production, website development and maintenance, and printing.

Health Risk Assessment Fee: All new students are required to complete a physical examination. OSU Board of Regents' policy allows two options to satisfy this requirement: the student may complete a Health Risk Assessment furnished by OSU during the first semester; or the student may go to a physician of choice at his or her expense, have a physical exam, and submit the physical exam report to the Seretean Wellness Center. New students will automatically be billed for the Health Risk Assessment fee during the first semester of enrollment. Students exercising the second option will have the fee waived upon receipt of their physical exam forms at the Seretean Wellness Center by the eighth week of the semester.



College based fees: Each college have certain courses, special services, supplies or equipment used. Costs for these are not normally covered by fees, tuition or departmental operating budgets and, therefore, the cost are incurred by the student. These fees are used for enhancements in instruction, technology, and facilities.

Optional Charges

University Housing charges: Single Student housing, University Apartments and Suites are charges which appear on your billing statement if you elect to live in campus housing. Oklahoma State University offers several room options. There may be some restrictions, so contact the Housing Office to provide specific information concerning different room options.

University Dining Services: Meal plan charges as well as individual meals appear on your billing statement if you purchase meals during the semester. There are several options to choose from in dining services.

Bookstore Charges: Oklahoma State University will allow currently enrolled students to charge their textbooks when the purchases are made at the OSU Student Union Bookstore. The charges will be billed to the student through the Bursar Office. It is important to purchase books and supplies prior to the beginning of the semester if you are receiving financial aid.

Student Store: OSU allows currently enrolled students to charge tee shirts and gifts at the Student Store. The charges will be billed to the student through the Bursar Office.

Parking Permits and Parking Fines: There is an annual charge for Stillwater campus parking privileges. The type of permit issued will designate a general area where the student may park. Unauthorized parking in reserved areas, handicapped spaces, loading zones, or other restricted areas will result in fines. These permits and fines will be charged to the student's bursar account.

Transit Fee: Amount charged to bursar account when riding the Shuttle to and from Tulsa.

Financial Aid Awarded by OSU and Federal Programs

Students seeking financial assistance for payment of enrollment fees, tuition and educational expenses through federal, state, and institutional programs should contact the Office of Scholarships and Financial Aid located in 119 Student Union or call (405) 744-6604.

Students must apply annually and are encouraged to apply early for consideration for all available financial aid programs. Students should submit the Free Application for Federal Student Aid (FAFSA) as soon after January 1 as possible. Contact the Financial Aid Office directly for additional information concerning application deadlines and summer financial aid.

Financial aid awards are posted to your bursar account the first night of class. If an aid application has been completed and aid does not appear on the billing statement, please contact the Financial Aid Office at (405) 744-6604 or contact the appropriate department if waivers are not reflected on your account.

To restrict your financial aid (Title IV funds) to pay only current semester qualified educational charges on your account, you must complete the Title IV Fund Payment Authorization Form. If your parent is taking a Parent Loan, he/she must complete one as well. You may go online to <http://bursar.okstate.edu/forms.html> to print the forms. Submit signed forms to the Bursar Office in 113 Student Union.

Federal Work-Study awards do not appear on your bursar account. The money is paid directly to the student as it is earned.

Refund of Tuition & Fees

For course drops or complete withdrawal from the University, refunds during a regular semester (or proportional periods in other terms) will be as follows:

- *100% refund through the sixth class day (Monday of the second week of classes)*
- *Partial refund during the remainder of the second week of classes*
- *0% refund after the second week of classes*

This policy is intended to increase the availability and student access to classes. For more information, please contact the Registrar Office at (405) 744-6876.

Repayment regulations for complete withdrawal of Title IV Aid recipients. Any student receiving Federal Title IV funds will be subject to the following policy regarding return of Federal Title IV funds, such as Pell Grant, SEOG, Perkins Loan, etc.

All Title IV Aid recipients and the University will be required to return to the federal aid programs the amount of aid received in excess of the aid “earned” for the time period the student remained enrolled.

If Oklahoma State University returns funds to the Title IV programs, the student will owe OSU charges that were originally paid at the time of disbursement.

For questions regarding the amount you may owe, please contact the Financial Aid Office at (405) 744-6604.

University Health Services (UHS) Charges: Students who use the Student Health Center and Pharmacy will be charged for these services on their bursar account.

Athletic Tickets: Tickets are an optional charge which allows students to attend home OSU athletic events.

Allied Arts and University Theater: Oklahoma State University brings performers and performances from around the world to Stillwater. An Allied Arts ticket from the OSU Theater Department will allow student access to these performances throughout the year. Ticket charges appear on your account.

Bursar Optional Charging Policy

Oklahoma State University extends bursar optional charging privileges to students in order to facilitate use of campus based services. However, charging privileges can be revoked due to a past due account. The purpose of this policy is to help reduce student exposure to an unmanageable bursar balance and to maintain continuous enrollment at OSU by keeping the balance low enough to be paid off each semester.

An automatic hold is placed on a student’s account with a past due balance of \$500 or greater; email notifications are sent. In order to reinstate charging privileges on campus, the account must be paid in full.

Payments are accepted in 113 Student Union by cash, cashier’s check, money order. Payments by cashier check or money order may be mailed to the Office of the Bursar, P.O. Box 1583, Stillwater, OK 74076. Credit Cards accepted are MasterCard, American Express, VISA and Discover (a 2.75% convenience fee or a \$3.00 minimum will be added to all credit card bursar payments). Credit card payments are **ONLY** accepted online at <http://prodosu.okstate.edu>.

If there are extenuating circumstances, or you have documentation of scholarships or financial assistance for the current semester that has not yet applied to your account, please visit with the financial counselor located in 113 Student Union to re-instate your charging privileges.

How to Make Payments and Meet Deadlines

The following are payment methods. Remember, payments on student bursar accounts should include the student CWID.

- **Checks, cashier's checks and money orders** are made payable to Oklahoma State University and must be payable through a U.S. bank. No postdated checks will be accepted. Payments are accepted in 113 Student Union or can be mailed to P.O. Box 1583, Stillwater, OK 74076.

When you send us a check as payment, you authorize us to clear your check electronically. This electronic transaction will appear on your bank statement although your check will not be presented to our financial institution or returned to you. Any resubmission due to insufficient funds may also occur electronically. You may mail your paper check to PO Box 1583, Stillwater, OK 74078, if you do not wish us to use this method. Please be aware that all checking transactions will remain secure and payment by check constitutes acceptance on these terms.

- **Web Check** payments can be made at <http://prodosu.okstate.edu>.
- **Cash** payments are accepted in 113 Student Union.
- **Credit Cards** accepted are MasterCard, American Express, VISA and Discover (a 2.75% convenience fee or a \$3.00 minimum will be added to all credit card bursar payments). Credit card payments are **ONLY** accepted online at <http://prodosu.okstate.edu>
- **E-Bill** is located on through SIS at <http://prodosu.okstate.edu>. Students may add a parent/guest as an authorized user to have access to view the monthly bursar billing statement and make payments online.
- **Guest Payment** is located online at <http://prodosu.okstate.edu> for payments. The guest will need to know the amount to pay, the student's CWID, and student's birthday to successfully complete this transaction.

The payment is due upon receipt of the billing statement each month. Charges from your billing statement still unpaid after the 15th are subject to a 1.5% monthly finance charge or an APY of 19.56% when computed from the billing date.

Special Billing to Third Parties

Some third parties providing scholarships and/or tuition funds require a bill mailed directly from the Bursar Office in 113 Student Union. The scholarship sponsor should provide a letter requesting us to bill the sponsor. The letter should include the name and address of the organization, what costs will be covered, dollar amount, and the semester(s) the award will cover. Scholarships are split between fall and spring to comply with federal financial aid guidelines unless specified in the letter. Authorization should include any other information to ensure proper billing. Students should check with the Bursar Office Scholarship area to verify the processing has been completed and confirm any remaining balance owed not covered by the scholarship. The Bursar Office must be notified any time there is a change in amount of the award or the source/sponsor to be billed. If for any reason the University does not receive payment, the student will be responsible for the charges.

Refunds on Overpaid Accounts

There are two methods for receiving a refund:

- **Direct Deposit**
- **Refund Check by Mail**

The Direct Deposit Program provides quicker delivery of your refund when your bursar account has been overpaid. If you participate in direct deposit, your refunds will transmit to your bank account within 48 hours after the credit becomes effective on your bursar account. The Direct Deposit Program is a service which is totally electronic, eliminating all manual processing steps. To sign up for Direct Deposit go online to <http://prodosu.okstate.edu/> and click Bursar Services under Payment Info. Once into site click the eRefund tab at the top.

If you do not participate in the electronic Direct Deposit Program, your refund will be issued by check. Refund checks are mailed on a bi-weekly schedule to students' local addresses. The Bursar Office cannot cash these University-generated refund checks nor can they cash personal checks.

OSU Payment Option Plan (POP)

In efforts to assist our students in meeting financial obligations, Oklahoma State University offers a semester-based payment plan as an alternative to the traditional lump-sum payment method. This plan provides an opportunity for families and students to pay University-billed expenses in regular monthly payments. To help calculate your estimated expenses use the Payment Plan Estimation Worksheet available online at <http://bursar.okstate.edu> under forms.

Participation in the Payment Plan will be limited to currently admitted students for the academic year, excluding the summer session. The semester-based plan is based on charges/credits reflected on the account. If you are receiving financial aid, aid will be applied to your account; however, monthly payments will be determined by what has been charged/credited to your account. Monthly payment amounts will change due to additional charges or credits. Early enrollment in this program is recommended, although you may enroll until September 15th for the fall semester and until February 15th for the spring semester.

To participate in the Payment Plan, students can sign up online through SIS by clicking Bursar Services link under Payment Info. The student can set up an authorized user to have access to their payment plan. The authorized user access link is located on the bursar website at <http://bursar.okstate.edu>.

Involvement in the Payment Plan requires an application fee of \$25 per semester but no finance charges will be assessed to your account as long as you make the required monthly payment by the 15th of each month.



Consequences of Returned Checks

Returned checks can cause a serious problem for the person who issues the check. In the case of a returned check, your bursar account will be assessed a fee, as well as a finance charge, if applicable.

Any returned check, unpaid by your bank, will be charged back to your bursar account, with an additional \$25 charge. A returned check creates a flag on your bursar account, barring use of personal checks for the remainder of the semester, unless you receive special clearance from Bursar Debt Management. Any student who issues three bad checks is permanently barred from using personal checks at OSU.

If a returned check remains unpaid, the check may be referred to the District Attorney or an external collection agency for collection and will incur additional costs associated with collections.

Financial and Exit Holds

Financial Hold - A Bursar financial hold is placed on a student's account whose balance is past due, barring enrollment in a subsequent semester. If you have a Bursar financial hold and cannot pay the balance due, you may see a Financial Counselor in 113 Student Union, Monday-Friday, 8:30 to 11:30 a.m. and 1:30 to 4:30 p.m., to work out a payment agreement.

Exit Holds - If you receive loans from OSU, you must complete an Exit Interview for Direct Subsidized and Unsubsidized Loans and Federal Perkins Loans before separating from the University. To complete exit counseling for your Direct Loans you can go online to <http://studentloans.gov/myDirectLoans/index.action> using your 4-digit PIN number from the Department of Education. A Debt Management Exit hold is placed on your account in the semester that you intend to graduate or if your enrollment falls below half-time. Once your exit is complete, the exit hold will be removed from your account. You can complete your Federal Perkins Loan, Health Profession, and Murray Case Sells exit interview online at <https://borrower.ecsi.net/>. Contact ECSI at (888) 549-3274 for assistance.