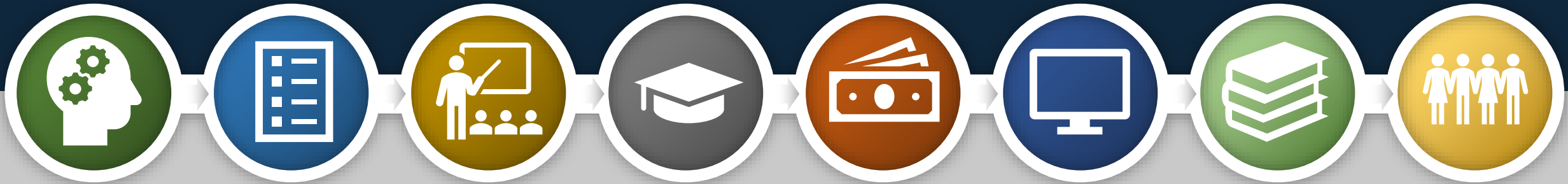



UNDERSTANDING YOUR FINANCIAL AID OFFER



What is a Financial Aid Offer?

Your financial aid offer details the costs of attending a college for an academic year.

Additionally, it lists any grants, student loans, scholarships, or work-study you're eligible to receive at that college.



2025-2026 Financial Aid Offer
OCAP University

Student Name: Jennifer Smith
Student ID: 1234567

Estimated Annual Cost of Attendance (COA)

	Direct Costs		Indirect Costs
Tuition	\$5,305	Books & Supplies	\$1,203
Fees	\$2,658	Transportation	\$900
Food & Housing	\$8,081	Miscellaneous	\$2,000
Total Direct Costs	\$10,844	Total Indirect Costs	\$3,403
Total Estimated Cost of Attendance	\$20,147		

Grants, Scholarships & Work-Study

Aid Type	Fall 2025	Spring 2026	Annual
Federal Pell Grant	\$3,448	\$3,447	\$6,895
Federal Supplemental Educational Opportunity Grant (FSEOG)	\$500	\$500	\$1,000
Oklahoma Tuition Aid Grant (OTAG)	\$500	\$500	\$1,000
Incoming Freshman Scholarship	\$750	\$750	\$1,500
Federal Work-Study*	\$1,200	\$1,200	\$2,400
Total Scholarships & Grants	\$6,398	\$6,397	\$12,795

*Federal work-study funds are contingent upon finding employment. Earnings are paid out bi-weekly.

Student Loans

Aid Type	Fall 2025	Spring 2026	Annual
Federal Direct Subsidized Loan**	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan**	\$1,000	\$1,000	\$2,000
Total Aid Offered	\$2,750	\$2,750	\$5,500

**Federal loans are funds that can be applied toward your cost of attendance and must be repaid. You must accept or decline your loan eligibility by logging into your student portal.

Estimated outstanding costs not covered by grants, scholarships, work-study and loans: \$1,852

Next Steps

- Accept or Decline aid offered before the deadline listed in the Financial Aid section of your student portal.
- Provide required documents for verification, if applicable.

Other Financing Options

Federal Parent PLUS Loan
A loan available to parents with a good credit history. Parent repays the loan.

Private Student Loan
Loans from banks or other lending institutions that are not federally supported. Students must apply for these loans separately.

Payment Plan
OCAP University offers students a payment plan to spread the cost over the semester. Log into your student portal to enroll in a payment plan.

Outside Scholarships
Scholarships are available from various businesses, organizations, and employers. Receiving outside scholarships may affect your eligibility for other types of aid.

For more information on these additional funding options please visit OKcollegestart.org or UCanGo2.org.

Please contact OCAP University's Financial Aid Office for assistance navigating the financial aid process.

Disclaimer: This financial aid offer is a sample, using fictional information. Each institution's financial aid offer will vary.

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How Do I Get a Financial Aid Offer?

Complete the
FAFSA first!

Go to [FAFSA.gov](https://fafsa.gov)

Colleges determine
your eligibility for
financial aid using the
information you and
your parents provide
on the
FAFSA.

Most colleges send
financial aid offers in
mid-spring.


Each college provides
its own award offer.



What Do I Do With My Financial Aid Offer?

Read through the Cost of Attendance and financial aid offered with your family.

Accept all FREE money first, such as grants and scholarships and notify your college if you plan to accept the offer.



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What Do I Do With My Financial Aid Offer?

Decide how much you can afford to pay out-of-pocket. Will you have enough aid to cover your educational expenses?

Student loans must be paid back! If you're offered loans, only accept what you need for educational expenses.



Will My Aid Change Each Year?



You'll need to complete a FAFSA for each year of college.



You'll receive a new financial aid offer each year you attend college.



Financial situations change, so speak to your Financial Aid Office with any questions.





Apply for Scholarships

- Scholarships are considered FREE money and they're a great way to limit the need for student loans.
- There are thousands of scholarship opportunities year round so apply often to maximize your chances. Seniors should apply for 2-3 scholarships per week!
- Check out UCanGo2.org and OKcollegestart.org to find numerous scholarship opportunities and resources.
- Scholarships are based on merit, financial need, skills, hobbies, sports and more.
- Most scholarships require FAFSA completion.



Remember: Follow These Steps

1.

Complete the FAFSA annually and submit to your institution(s) of choice.

2.

When your aid offer is received, review with your family and speak to the financial aid office with any questions.

3.

Reply to your college financial aid office with your accepted or declined aid offer by the deadline they've provided.



CONTACT Us



405.234.4239
866.443.7420 (toll free)
UCanGo2@ocap.org

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