



THE OHIO STATE UNIVERSITY

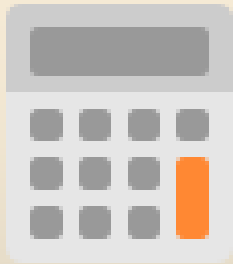
**WELCOME CANDIDATES FOR THE
COLLEGE OF VETERINARY MEDICINE**

Class of 2021

Kelsey Conklin, Financial Aid Advisor



Student Financial Aid



Cost of
Attendance



Application
Process

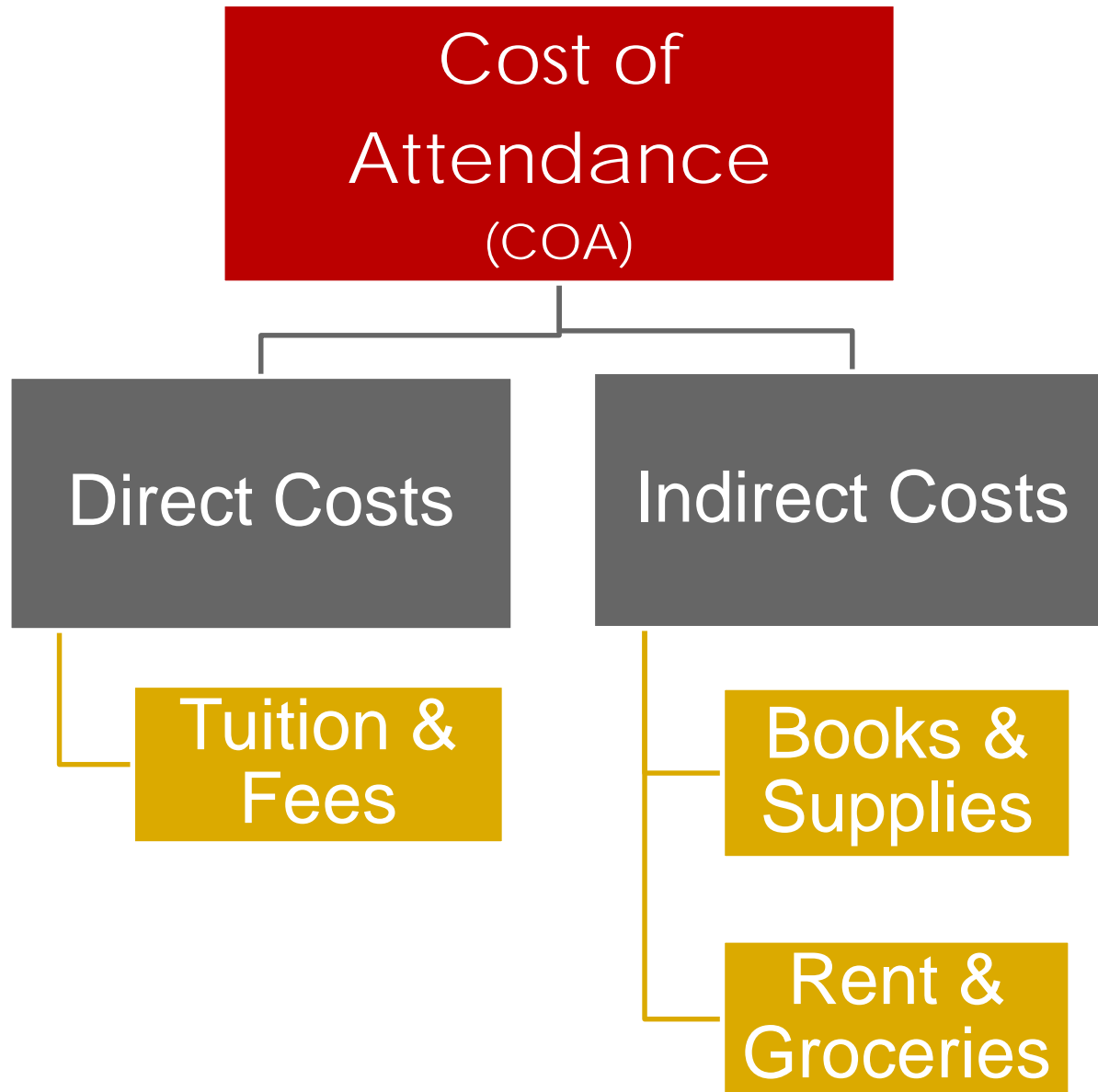


Financial
Aid
Awards



Cost of Attendance |

The amount it will cost you to attend one full year at Ohio State
CVM





In-State COA

\$52,108

Non-Resident
COA

\$90,484

Financial Aid CANNOT exceed your COA



****9 MONTH** COA for CVM Class of 2020**

Tuition & Fees (Direct)	\$31,148 Resident	\$69,524 Non-Resident
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Total Living Expenses (Indirect)	\$20,960 Resident	\$20,960 Non-Resident
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Housing/Meals	\$12,142 (Rent & Utilities allotment ~ \$887/mo)	
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Books & Supplies	\$3,361	
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Misc. Expenses for 9 Months	\$5,457	
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TOTAL Cost of Attendance	\$52,108 Resident	\$90,484 Non-Resident
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Keep in mind...

*** Your personal budget may differ from our estimates!! ***



Financial Aid |





Types of Awards

Scholarships

Loans (Federal & Private)

Health Professions Loans





Scholarships

- CVM Admissions Scholarships
- CVM Donor Scholarships:
<http://vet.osu.edu/education/scholarships>
- External Scholarships
- OSU General Scholarships: <https://sfa.osu.edu/scholarships>



Loan Options

- Federal Direct Unsubsidized Loans (formerly Stafford)
- Federal Direct Graduate PLUS
- Health Professions Student Loan
- Private Loans



Application Process |





Register your FSA ID

www.fafsa.ed.gov



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Complete the 2017-18 FAFSA

- OSU deadline: February 1



- Ohio State University (003090)
- 2015 Tax Information
- Use IRS “Data Retrieval Tool”



“Dependency” Status

- Graduate/Professional students are “Independent”
- Independent= No *required* parent info
- Can CHOOSE to include parent info to be considered for Health Professions Loan



Amount of Aid:

- If Federal Aid Eligibility requirements are met (US citizen, high school graduate, etc.),
- You will be awarded up to your **FULL Cost of Attendance** for the year—regardless of income



Federal Direct Unsubsidized Loan

\$40,500
Maximum*

5.31%

Interest

(accrues
while in
school)

In-school
deferment

6 month
grace



Federal Direct Unsubsidized Loan

Application:
FAFSA

Credit
check:
No

Enrolled
Half-time



In-State COA

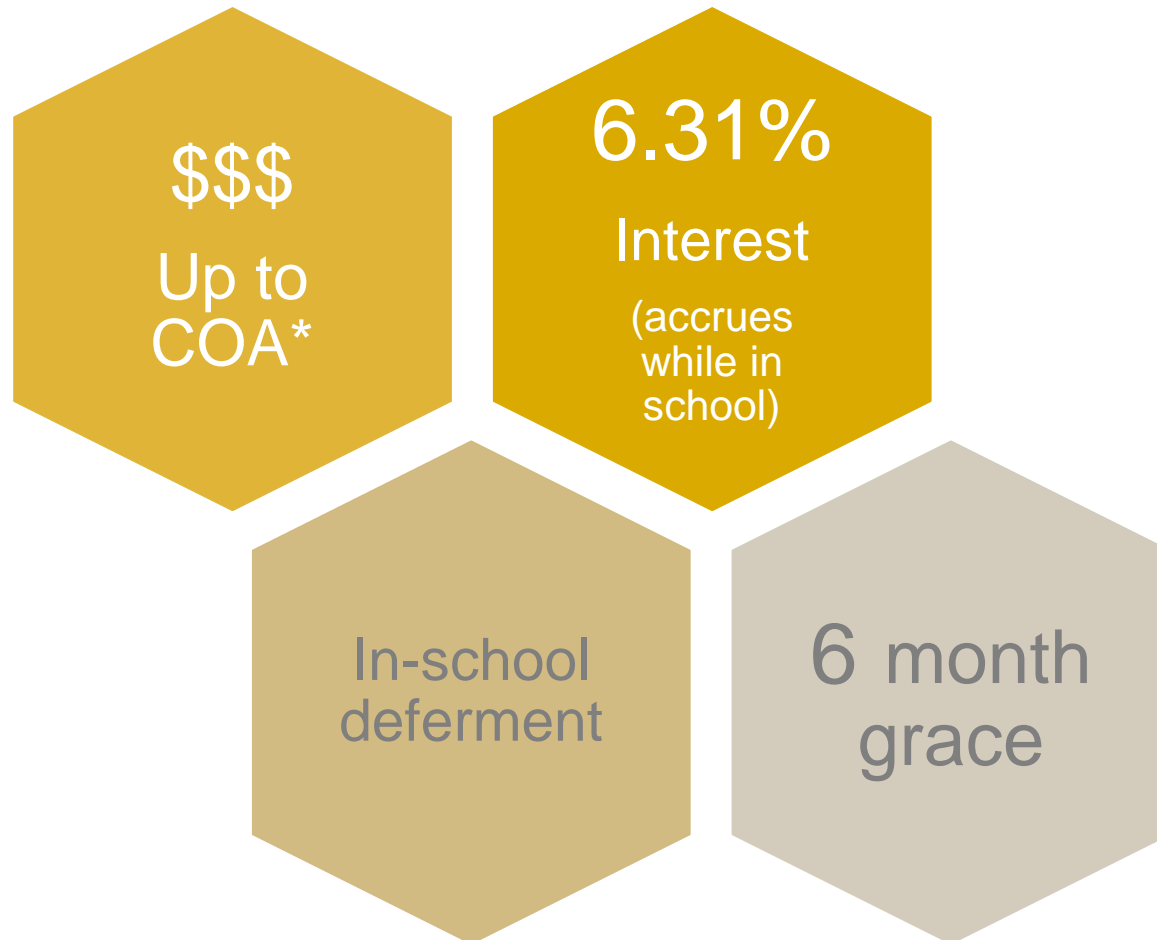
\$52,108

Non-Resident
COA

\$90,484



Federal Direct Graduate PLUS





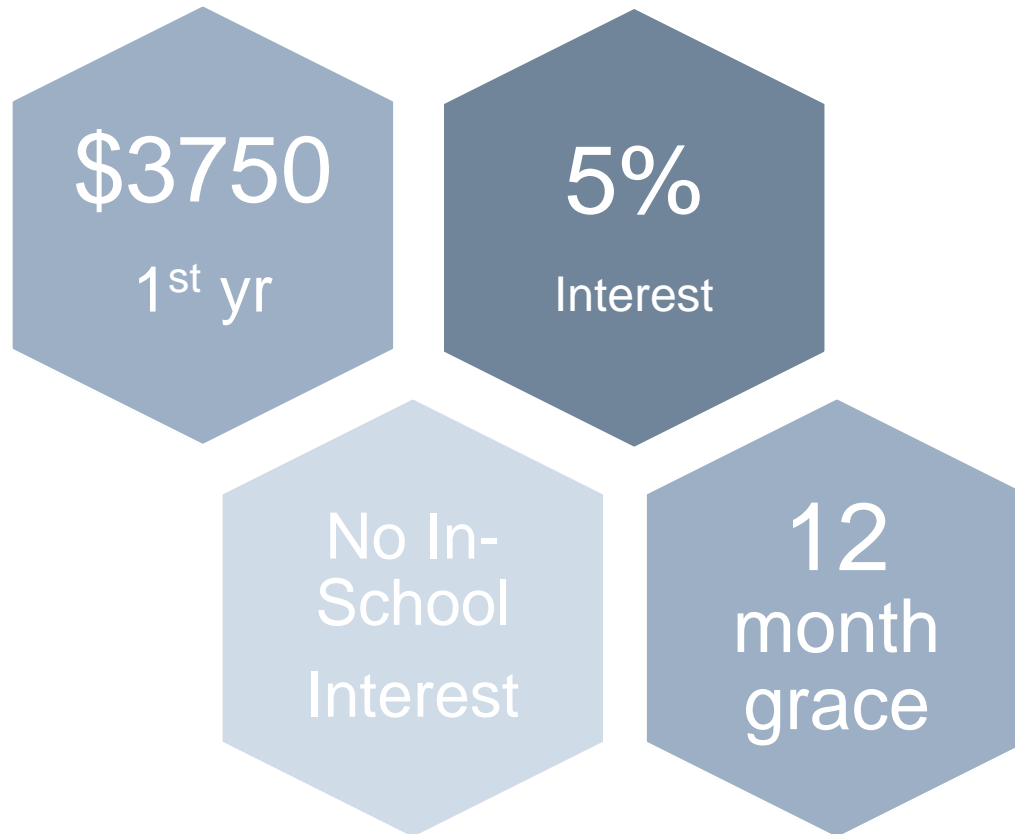
Federal Direct Graduate PLUS

FAFSA
+
Online
App

Credit
check:
YES



Health Professions Student Loan (HPSL)





Health Professions Student Loan (HPSL)

FAFSA
WITH
Parent
Info

Income
Verification
Required

Credit
Check:
NO

Eligibility
evaluated
yearly



Sample Awards





Sample In-State Award Package

FAFSA WITH <u>QUALIFYING</u> PARENT INFO	
Health Prof. Student Loan	\$3,750
Unsubsidized Direct Loan	\$40,500
Grad/PLUS Loan	\$7,858
Total Awarded	\$52,108
Total COA/Budget	\$52,108



Sample In-State Award Package

FAFSA WITH NO PARENT INFO	
Unsubsidized Direct Loan	\$40,500
Grad/PLUS Loan	\$11,608
Total Awarded	\$52,108
Total COA/Budget	\$52,108



Sample Non-Resident Award Package

FAFSA WITH <u>QUALIFYING</u> PARENT INFO	
Health Prof. Student Loan	\$3,750
Unsubsidized Direct Loan	\$40,500
Grad/PLUS Loan	\$46,234
Total Awarded	\$90,484
Total COA/Budget	\$90,484



Sample Non-Resident Award Package

FAFSA WITH NO PARENT INFO	
Unsubsidized Direct Loan	\$40,500
Grad/PLUS Loan	\$49,984
Total Awarded	\$90,484
Total COA/Budget	\$90,484



How do I pay for my living expenses?

Total Aid
- Tuition & Fees
Refund “check”



How do I pay for my living expenses?

Residents

\$52,108 aid

- \$31,148 fees

\$20,960*

\$10,480* per
semester

***Estimated; does not account for loan origination fees
(1.069% unsub/4.276% PLUS)**

***Amount may vary based on student's specific account**



How do I pay for my living expenses?

Non-Residents

\$90,484 aid

- \$69,524 fees

\$20,960

\$10,480* per
semester

***Estimated; does not account for loan origination fees
(1.069% unsub/4.276% PLUS)**

***Amount may vary based on student's specific account**



Full Program COA for class of 2020

4-year COA for Residents

1 st Year	\$52,108
2 nd Year	\$49,998
3 rd Year	\$50,988
4 th Year	\$77,809**
Total COA	\$230,903*
Tuition/Fees ONLY	\$139,865*
*Note: These Figures Do NOT Include Future Yearly Tuition Increases	



****4th year students attend 3 semesters**

Tuition is charged for Summer, Autumn, AND Spring



Full Program COA for class of 2020

4-year COA for 1st Year Non-residents

1 st Year	\$90,484
2 nd Year	\$49,998
3 rd Year	\$50,988
4 th Year	\$77,809**
Total COA	\$269,279*
Tuition/Fees ONLY	\$178,242*

**4th year students attend
3 semesters



Tuition is charged for
Summer, Autumn, AND
Spring

*Note: These Figures Do NOT Include Future Yearly
Tuition Increases



Full Program COA for class of 2020

\$178,524

Avg. debt c/o 2016



Avg. salary
\$70-\$80k



10-25
years
repayment

Monthly
payments:
\$435 - \$1936



Loan repayment education



Be mindful of what you borrow...

Create a budget

Borrow only what you **NEED**



Important Resources

CVM Financial Aid Info:

www.vet.osu.edu

Federal Financial Aid &
Repayment

www.studentaid.gov

Residency Info:

registrar@osu.edu

614-292-8877

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