

# Financial Aid

## for La Grande ODS Students



### Getting the most of your Federal aid

To make the most of your aid eligibility file your FAFSA in early January every year at [www.fafsa.gov](http://www.fafsa.gov), with OIT's school code 003211. You may file your FAFSA at any time during the school year but our priority deadline is February 1. Filing before that date will help you receive the maximum aid for which you are eligible.

The first three terms of your program—fall, winter and spring—will be a part of your first award year and the final three terms—summer, fall and winter—will be a part of the following award year.

Sign your award letter. If you are accepting loans, follow the loan checklist carefully. The checklist can also be found at [www.oit.edu/faid/forms](http://www.oit.edu/faid/forms).

### Cost of attendance

The 2010-2011 estimated cost of attendance for first year ODS students is \$33,527. This total includes tuition, fees, dental kit and living expenses. All aid funds, including alternative loans, must be evenly disbursed over the award year. You will therefore receive one third of your aid each term.

We cannot award a student more aid than the total estimated cost of attendance for the school year, this includes private loans.

### Finding additional funds

It is likely that federal and state aid will not cover your entire cost of attendance. Our scholarship page is a great place to start researching scholarships you may qualify for: [www.oit.edu/scholarships](http://www.oit.edu/scholarships). After scholarships, as a last resort you may need to apply for a private or parent loan to cover the difference.

Dependent students have the option of their parent borrowing a Plus loan. Plus loans are borrowed in the parent's name on the student's behalf. There is a credit check and the parent is responsible for repaying the loan.

Independent and dependent students can also research and apply for private loans at: [www.simpletuition.com/oit/home](http://www.simpletuition.com/oit/home). These loans have variable interest rates, are based on credit and often require a cosigner.