

SPRING OPEN HOUSE

FINANCIAL AID



FINANCIAL AID

CONTACT INFORMATION



OFFICE OF FINANCIAL AID

University of Northwestern Ohio

financialaid@unoh.edu

419-998-3140

FINANCIAL AID

TEAM

KIMBERLY CLEVENGER

JESSICA MORRIS

ALMA BOOP

LEE ANN TIMMERMAN

MICHAEL MASON

AUDIE SIMON

JACOB SHORT



FINANCIAL AID DEPARTMENT HOURS:

Monday through Friday 7:30 a.m. – 5:00 p.m.

First Day of Each Term 7:30 a.m. – 6:00 p.m.

Phone: 419-998-3140

Fax: 419-998-3191

GENERAL STUDENT ELIGIBILITY CRITERIA

- Must have a High School Diploma or GED
- Must be enrolled or accepted for enrollment in an eligible program of study
- Must be pursuing a degree, certificate, or other recognized credential
- Must be a U.S. Citizen or an eligible non-citizen

FINANCIAL AID ELIGIBILITY

Some conditions *may* disqualify a student from Financial Aid eligibility including but not limited to:

- The student does not meet Satisfactory Academic Progress Standards
- The student is enrolled less than full time
 - 6 Credit hours or more for College of Applied Technologies
 - 12 Credit hours or more for Colleges of Business, Occupational & Health Professions
 - 8 Credit hours or more for Graduate College
- The student defaults on previously borrowed Federal Student Loans

CHECKLIST FOR HIGH SCHOOL SENIORS

- Apply to the University of Northwestern Ohio and ***pay attention to deadlines!***
- Conduct Scholarship searches and research scholarship opportunities announced by your high school guidance counselor
 - Well before your application deadlines, ask your counselor and teachers to prepare or submit required documents
- To prepare for the FAFSA, **both the student and all parent/spouse contributors** need to create an FSA User ID to complete the FAFSA and apply for Federal Loans
- The 2026/2027 FAFSA form is now available. Please complete it as soon as possible. The UNOH priority deadline was **April 1**. Submit your FAFSA now if you wish to attend 26/27!

FSA ID

STUDENTAID.GOV

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid (FAFSA®)* form online
- Complete other online forms (such as the *Master Promissory Note* required to receive aid)
- Review the federal student aid you've received

What You'll Need

- Your Social Security number (if applicable)
- Your own email address

TIPS:

- The student **must** use his or her own email account
- Each parent **must** use his or her own email account
- Email accounts will be used for a long period of time by the Department of Education. Temporary email accounts should not be used
- Protect your ID and password. The FSA User ID will be needed in the future
- FSA IDs will be verified in real time, allowing contributors to begin the FAFSA application once the FSA IDs are created.

FSA USER ID

Provide all **correct** required data including demographics, phone number, challenge questions/answers, and account verification.

Create an Account (FSA ID)

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

✔ Username is available.

Email Address

📘 Use an email address you will continue to have access to after you leave school.

Confirm Email Address

Password

Show Password

- ✔ Uppercase
- ✔ Lowercase
- ✔ Number
- ✔ 8+ characters

Confirm Password

Show Password

Previous

Continue

Set Up Your Authenticator App

Step 1

Download an authenticator app from your [mobile app store](#).

Step 2

Enter the following key into your authenticator app or scan the QR code with your authenticator app, then click "Continue."



— OR —

STZ3NQ7C744H7BUSFI4DAZD4BZTYLKYW

📄 Copy

FAFSA CONTRIBUTORS = STUDENT + PARENTS OR SPOUSE

INDEPENDENT STUDENT:

STUDENT IS MARRIED OR HAS DEPENDENTS THEY SUPPORT OVER 50%

Contributors =

- Student
- Student's Spouse (if married)
- Both Student and Student's Spouse will need an FSA ID

DEPENDENT STUDENT:

STUDENT IS NOT MARRIED AND UNDER AGE 24

If student's parents are married,
Contributors = Both parents

- Both parents need an FSA ID if they filed taxes separately or if one or more parent did not file taxes

If parents are divorced or separated
Contributors =

- The parent who provides the most financial support to the student AND the parent's spouse **IF** re-married
 - If the parent who provides the most financial support is re-married, both parents need an FSA ID if they filed taxes separately or if one or more parent did not file taxes

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

File the Correct FAFSA for your Start Date @ www.studentaid.gov

2025-2026 FAFSA

- Spring Quarter 2026
- May Session 2026

2026-2027 FAFSA

- Summer Quarter 2026 to Spring Quarter 2027
- June Session 2026 to May Session 2027

UNOH FAFSA School Code: 004861-00

FUTURE ACT DIRECT DATA EXCHANGE (FA-DDX)

- Allows for an individual's federal tax information (FTI) to be directly transferred from the IRS to the FAFSA for most tax filers
- Consent is required by all contributors on FAFSA
 - **If consent is not provided, the student will NOT be eligible for Federal Aid**
- Additional Information needed for both the student and parent(s) may include:
 - Demographic Information
 - 2024 W-2 (wage) information
 - Rollover values of untaxed pension or IRA distributions
 - Foreign earned income exclusions
 - Child Support received for the 2024 calendar year
 - Account balances, investment market values, business or farm net worth
 - Family size - will be imported from IRS transfer reported as exemptions.
 - This can be updated, but **ONLY** if this information has changed since filing the tax return.
 - Family size can include the student, parent(s), and parent's dependent children or other dependents **IF** they will provide over 50% of their support between 7/1/26 – 6/30/27.

STUDENT MUST INVITE CONTRIBUTORS TO THE FAFSA

Students will sign in using their own FSA ID to complete their portion of the FAFSA. As they proceed through the application, they will be required to invite a parent contributor. The student must have their parent contributor email to complete this action.

The screenshot displays the FAFSA 2026-27 application interface for a student named Alex Tran. At the top, the FAFSA logo is followed by 'FORM 2026-27' and the student's name. A progress bar shows six steps: Personal Circumstances, Demographics, Financials, Colleges, Contributor Invite (the current step, marked with a '5'), and Signature (marked with a '6'). Below the progress bar, the heading reads 'Invite Your Parent to This FAFSA® Form'. A green vertical bar highlights the text: 'To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.' Below this, a note states: 'As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.' A link asks 'Who counts as a parent on the FAFSA form?'. The main form area is titled 'Parent' and contains the heading 'Invite a Parent Contributor'. It features an 'Email' label, a text input field containing '599887939test@testcod.edu', and a 'Send Invite' button.

FAFSA® FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite 5 Signature 6

Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

[Who counts as a parent on the FAFSA form?](#)

Parent

Invite a Parent Contributor

Email


Send Invite

STUDENT MUST INVITE CONTRIBUTORS TO THE FAFSA

The parent contributor will receive an email invitation to complete their portion of the student's FAFSA. Parent contributors will accept the invitation and will be directed to StudentAid.gov. The parent contributor will provide information about their spouse, if married.

Federal Student Aid

Complete Your Section of Alex's FAFSA® Form




Hello,

Alex T. started their 2026–27 Free Application for Federal Student Aid (FAFSA®) form and needs your input as a contributor. Alex won't be eligible for federal student aid without your help.

[Accept Invitation](#)

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:

7X6XHXF 

If this invitation was sent to you by mistake, [decline the invitation](#).


Why You Were Invited

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier **deadlines**.

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Families should be evaluated in their present financial condition
- A family's ability to pay for educational costs must be evaluated in an equitable and consistent manner, recognizing that special circumstances can and do affect their ability to pay
 - Special Circumstances should be reported to the Financial Aid Office under these conditions:
 - Change of Parent's Marital Status
 - Parent Involuntary Loss of Employment or Untaxed Income
 - Significant Unreimbursed Medical Expenses
 - Other circumstances – contact Financial Aid for consideration

VERIFICATION REQUIREMENTS

- The Department of Education currently selects approximately 5% - 7% of students at every Higher Education Institution for verification
- Financial Aid eligibility cannot be offered until all required documentation is submitted to the Financial Aid Department and processed by the Department of Education
- Documentation requested can include but is not limited to:
 - Final High School Transcript – This must be submitted before financial aid can be disbursed
 - Identity Verification and Government Issued ID. Will need to be notarized if identity verification cannot be completed in person.
 - Copies of Federal Tax returns – signed copies with all supporting schedules
 - Copies of W-2's
 - Verification Worksheets verifying household size, untaxed income, etc.

YOUR FINANCIAL AID DASHBOARD



Self Service Menu

ACADEMIC PLANNING & SCHEDULE

ACADEMIC PROFILE

EMPLOYEES

FINANCIAL AID

Financial Aid Dashboard

Loan Disbursement Notice

FINANCIAL INFORMATION

FORMS

Review Your Financial Aid Information

Important Information

There are issues which are currently impacting your Financial Aid eligibility. Please carefully review the information below regarding any actions you may need to take.

High School Transcript

2026 - 2027 Academic Year

(July 2026 through June 2027)

FAFSA received, additional documentation required

25%

Next Steps:

Additional documentation is necessary to continue processing your FAFSA. Please review your Missing Information list using the link below to find out what documentation is needed.

Missing Information (admin view)

Your Financial Aid eligibility assumes that you will be living off campus. Please confirm your actual housing status for the academic year. If the status reported is other than off campus, your eligibility will be updated according to your correct cost of attendance.

Housing status for 2026-2027..

Quick Links

My Financial Aid

ToDo List

Offer Notice

Upload Documents

studentaid.gov

Home

My Financial Aid Counselor

Autumn Simon

asimon@unoh.edu

Financial Aid Office

Office Hours

Monday 7:30 AM to 5 PM

Tuesday 7:30 AM to 5 PM

Wednesday 7:30 AM to 5 PM

Thursday 7:30 AM to 5 PM

Friday 7:30 AM to 5 PM

Contact Us

419-998-8890






VERIFICATION / INCOMPLETE DOCUMENTATION

Documentation Required for Financial Aid

[Upload Documents](#)


Your FAFSA is selected for a review process called verification. Each year about 18% of all FAFSAs are selected for verification by the Department of Education to ensure that your eligibility for financial aid is accurate. The verification process means that you must take a few extra steps to confirm the information you reported on your FAFSA before you can receive any financial aid funds and is a Federal Regulation requirement. **Please keep in mind that this is a normal part of the financial aid process.** Our financial aid staff will work with you to answer any questions you may have.

Please submit the following verification requirements to the financial aid office as soon as possible, preferably within two weeks of your initial notification to allow for timely processing. Failure to provide documentation on time will result in the inability to receive financial aid by your Academic Year start term, and you will be financially responsible for Institutional charges. By submitting the requested information, you are authorizing the financial aid office to make any necessary corrections to your FAFSA for submission to the Department of Education. Financial Aid eligibility or changes to eligibility will be provided to you via a Financial Aid Offer within three weeks of receiving a corrected FAFSA transaction, if eligibility amounts are provided to the school by this time from the Department of Education. Please submit the following:

| | |
|--|---|
|  2026/2027 Dependent Verification Worksheet | ▼ |
|  26/27 Parent's 2024 Tax Return | ▼ |
|  26/27 Parent's 2024 W-2 Forms | ▼ |
|  26/27 Student 2024 Tax Return | ▼ |
|  26/27 Student's 2024 W2 Forms | ▼ |

Return Completed Documentation


Please forward all completed documentation to the Financial Aid office as soon as possible to prevent delays in your Financial Aid processing.

 Upload

Upload completed documentation to our office.

 By Mail

UNOH Financial Aid
1441 N. Cable Rd.
Lima, OH 45805

 By Fax

[419-998-3191](tel:419-998-3191)

Quick Links

[My Financial Aid](#)

[ToDo List](#)

[Offer Notice](#)

[Upload Documents](#)

studentaid.gov

[Home](#)

Links are available to download required documents to complete.

Notice of required documentation is provided to the student by their UNOH email, letters home, and the student's portal found at my.unoh.edu

VERIFICATION / INCOMPLETE DOCUMENTATION

Sending Documentation to Financial Aid

Any documentation that needs provided to the Financial Aid office can securely be delivered by:

- Using the “Upload Documents” feature on the Student’s Financial Aid Dashboard.
- Fax
- Mail

*Do **not** email sensitive documentation to the Financial Aid office*

Quick Links

[My Financial Aid](#)

[ToDo List](#)

[Offer Notice](#)

[Upload Documents](#)

[studentaid.gov](#)

[Home](#)

DEFINITION OF NEED

$$\begin{aligned} & \text{COST OF ATTENDANCE (COA)} \\ & - \text{STUDENT AID INDEX (SAI)} \\ & = \text{FINANCIAL NEED} \end{aligned}$$

Cost of Attendance Includes:

- Tuition and Fees
- Room and Board
- Books and Supplies
- Equipment, transportation, and miscellaneous personal expenses
- Loan Fees

SAI:

- The Department of Education determines your Student Aid Index (SAI) from your FAFSA

Net Price:

- Remaining cost (COA) less **gift aid** (non-repayable aid).

TYPES OF FINANCIAL AID

Gift Aid – Funds that do not have to be repaid

- Scholarships
- Grants

Self-Help Aid – Funds borrowed that need repaid or earnings

- Loans
- Employment Opportunities

GIFT AID

Federal Grants

- Federal Pell Grant:
 - Eligible to students pursuing first undergraduate degree
 - Maximum is set at \$9,860 for 2026/2027 with a minimum of \$740
 - \$1,232 per Session for College of Applied Technologies
 - \$2465 per Quarter for Colleges of Business, Occupational & Health Professions
 - SAI Range is -1500 to 6655.
 - Minimum Pell may be provided to families meeting certain poverty guidelines and with an SAI no greater than twice the maximum Pell Grant award (SAI < 14790) beginning 26/27.
- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Funds must be available and is offered first to students with exceptional need
 - Must be Pell Grant eligible
 - \$100 minimum offer up to \$4,000 maximum

GIFT AID

State Grants

- Ohio College Opportunity Grant:
 - Must be a legal Ohio Resident for 12 months preceding the Academic Year and attend an Ohio College
 - Maximum is \$6,664 for 2025/2026. **2026/2027 award amounts are unknown until the budget is passed.**
 - \$833 per Session for College of Applied Technologies or \$1666 per Quarter for Colleges of Business, Occupational & Health Professions
 - SAI of 3750 or lower and Adjusted Gross Income under \$96,000
 - Maximum Quarters of Eligibility = 15 Quarters
 - Must be enrolled in an Associate Degree or higher
 - Diploma seeking students do not qualify
 - Males must be registered with Selective Service
- Ohio Governor's Merit Scholarship
 - Provided to High School Graduates who graduate in the top 5% from qualifying high schools
 - Recipients are required to agree to live in the state for three years following graduation effective 26/27.
 - Maximum is currently \$5,000 per Academic Year, renewable with a 3.0 cumulative GPA
 - Males must be registered with Selected Service
 - Students are notified by their High School of eligibility
- Other State Grants
 - Pennsylvania State Grant
 - Vermont State Grant
- Local and Private Grants & Scholarships
 - High School Guidance Counselor
 - Parent's Employer or Organizations parents are members of
 - Online Scholarship websites



GIFT AID

Scholarships

- Scholarship applications typically open in the fall/early winter, with deadlines in late winter/early spring
- Visit our scholarship page for information
www.unoh.edu/offices/financial-aid/types_of_aid/scholarships_home.htm
 - University Scholarships
 - External Scholarships
- Utilize scholarship search engines:
 - fastweb.com
 - www.sallie.com/scholarships/scholly
 - scholarships.com

SELF-HELP AID

FEDERAL LOANS

- **Federal Direct Student Loan:**

| Class Year | Maximum Subsidized Amount | Additional Unsubsidized Amount | Total Available to Borrow |
|------------|---------------------------|--------------------------------|---------------------------|
| Freshman | \$3,500 | \$2,000 | \$5,500 |
| Sophomore | \$4,500 | \$2,000 | \$6,500 |
| Junior | \$5,500 | \$2,000 | \$7,500 |
| Senior | \$5,500 | \$2,000 | \$7,500 |

- Subsidized Student Loan – Must demonstrate need. Interest is subsidized until graduation or withdrawal
- Unsubsidized Student Loan – Need not a factor. Interest accrues while student is enrolled in school
- Annual fixed rate – Currently 6.39% (Adjusted annually not to exceed 8.25%)
- For Undergraduates: Independent Students, and Dependent Students whose parents have been denied the PLUS Loan are eligible for the additional Direct Unsubsidized Loans (\$4,000 as Freshman and Sophomores and \$5,000 as Juniors and Seniors)
- Up to 1.057% Federal Government processing fee
- Delayed repayment and deferment provisions available
- Must be enrolled full time to qualify for the maximum amount stated above. Less than full time enrollment will require loan proration based on enrolled credits for the academic year.

SELF-HELP AID

FEDERAL LOANS

- **Federal Direct PLUS Loan**
 - Borrowers are parents or step-parents of dependent undergraduate students
 - Annual fixed rate – Currently 8.94% (Adjusted annually not to exceed 10.5%)
 - Up to 4.228% Government processing fee
 - Repayment begins 60 days after the last disbursement for the loan period
 - Delayed repayment & deferment provisions available
 - Annual Loan Limits:
 - Annual Limit- \$20,000 per Academic Year (7/1/XX – 6/30/XX).
 - Aggregate Limit – \$65,000 *per student*.

****We highly encourage parent borrowers of students who are pursuing a degree greater than two years in length to **limit PLUS Loan borrowing to \$16,000 per academic year (7/1/XX – 6/30/XX)** to ensure funding is available in their last year of attendance.**

SELF-HELP AID

Private Education Loans

- Borrower is the student & a credit-worthy co-signer
OR a non-student Borrower (Parent, Relative, Friend)
- Loan Limits:
 - Annual Limit – Cost of Attendance less other aid
 - Aggregate Limit - \$100,000 (without a cosigner)
- Interest rate options are variable or fixed
 - Variable rates range from 4.37% to 16.99%
 - Fixed rates range from 2.89% to 17.49 %
- Origination Fee as low as 0%
- Student Loan Repayment begins 6 months after graduation
 - or withdrawal; non-student borrower repayment begins immediately
- Satisfactory credit history is a requirement
- Co-borrower release options available

Federal Work Study

- FAFSA must be completed to determine eligibility
- Employment can be on or off campus
- Minimum earning rate is currently \$11.00 per hour
- Funds are earned, not deducted from tuition or bill

UNOH EMAIL ACCOUNT

SUPPORT.UNOH.EDU

[MyUNOH](#)

[Email](#)

[Mobile Services](#)

[Virtual College](#)

[Racers Online](#)

UNOH UNIVERSITY of
NORTHWESTERN OHIO

Support Services

Choose one of the Options Below

I AM A
STUDENT

Students

I am a full-time or part-time student who attends classes on campus or through Racers Online.

I AM
FACULTY

Faculty

I am a full-time or adjunct faculty member who teaches courses on campus or Racers Online.

I AM
STAFF

Staff

I am a full-time or part-time staff member who works at UNOH.

MYUNOH PORTAL TOOL

MY.UNOH.EDU

The screenshot shows the MyUNOH Portal interface. At the top, there are three icons: Email (circled in red), OneDrive, and Racers Online. Below this is the 'Self Service Menu' with a hamburger menu icon. The menu items are: ACADEMIC PLANNING & SCHEDULE, ACADEMIC PROFILE, FINANCIAL AID (highlighted in dark grey), and FINANCIAL INFORMATION. The FINANCIAL AID section is expanded to show 'Financial Aid Dashboard' and 'Loan Disbursement Notice'. A red arrow points to the 'Financial Aid Dashboard' link.

- Your UNOH Portal provides you access to all information you will require to be a successful student:
- Academic information and data – schedules, grades, etc.
- Financial information – account balances, payments, etc.
- Financial Aid – status of financial aid, offer notification, required documentations, etc.

YOUR FINANCIAL AID DASHBOARD




MY.UNOH.EDU

Review Your Financial Aid Information

Important Information

There are issues which are currently impacting your Financial Aid eligibility. Please carefully review the information below regarding any actions you may need to take.

High School Transcript 

2026 - 2027 Academic Year

(July 2026 through June 2027)

Please complete your FAFSA as soon as possible


Next Steps:

Please complete your FAFSA as soon as possible by visiting <https://studentaid.gov/>.

Complete your FAFSA!

Your Financial Aid eligibility assumes that you will be living off campus. Please confirm your actual housing status for the academic year. If the status reported is other than off campus, your eligibility will be updated according to your correct cost of attendance.

Housing status for 2026-2027..

High School Transcript 


A Final High School Transcript is required to receive financial aid credits to your account. Please contact your high school after graduation to request a final transcript. Continue to complete your financial aid and any enrollment processes while you are awaiting your final high school transcript to be delivered to UNOH. If a transcript is not received before you begin class your financial aid will be placed on hold and a Business Office payment plan will be required until it is received.

FINANCIAL AID ELIGIBILITY ELECTRONIC OFFER

Estimated Costs

Your estimated costs for the academic year


Estimated Tuition and Fees: **\$ 17850**

 Calculate Essential Costs

View Net Cost of Attendance

Offer Information






Your grant, scholarship, and loan eligibility for the 2026-2027 academic year

 Printable Version

Academic Year View

Summary

Academic Year 2026-2027

| | Academic Terms | | | | | | |
|---|------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-----------------------|---------------------|
| | August Session 2026 | October Session 2026 | November Session 2026 | January Session 2027 | February Session 2027 | March Session 2027 | May Session 2027 |
| Grants (Non-Repayable Aid) | | | | | | | |
| Federal Pell Grant  | 1233.00 | 1232.00 | 1233.00 | 1232.00 | 1233.00 | 1232.00 | 1233.00 |
| Loans (Repayable Aid) | | | | | | | |
| Subsidized Direct Loan   | 584.00 | 584.00 | 583.00 | 583.00 | 583.00 | 583.00 | 750.00 |
| Unsubsidized Direct Loan (Dependent)   | 334.00 | 334.00 | 333.00 | 333.00 | 333.00 | 333.00 | 334.00 |
| Term Total | 2151.00 | 2150.00 | 2149.00 | 2148.00 | 2149.00 | 2148.00 | 2317.00 |

CALCULATE LOAN AMOUNT NEEDED

BY USING THE ESSENTIAL COSTS CALCULATOR FROM THE OFFER NOTICE

Net Cost of Attendance displays total COA components less gift aid (non-repayable aid)

View Net Cost of Attendance

| Estimated Net Cost of Attendance | |
|---|-----------------|
| <i>maximum</i> costs a student could incur for the Academic Year. Your net cost of attendance is all estimated costs less gift aid (non-repayable aid) offered. | |
| Direct costs are estimated charges payable to the University, with Food/Meals and Housing only being direct costs if you live on campus or elect to participate in a meal plan. Indirect costs are other estimated costs not payable to the University. | |
| Direct Costs | |
| COT Tuition | \$ 15400 |
| COT Housing On Campus | \$ 5075 |
| COT General Fee | \$ 1750 |
| COT Consumables Fee | \$ 700 |
| Indirect Costs | |
| COT Food | \$ 7497 |
| COT Transportation | \$ 2905 |
| COT Personal/Misc | \$ 2800 |
| COT Books/Supplies | \$ 1330 |
| COT Student DL Fees | \$ 42 |
| Total Cost of Attendance | \$ 37499 |
| Less Grants and Scholarships | \$ 14769 |
| Net Cost of Attendance | \$ 22730 |

The **Essential Cost Calculator** allows you to customize your actual anticipated costs to determine if you have sufficient aid or if you need to make payments to the Business Office or you need to secure additional loans.

Select if additional funds are needed

Calculate Essential Costs

Step 1: Estimate Your Per Term Costs

| | |
|-------------------------------|-----------------------------------|
| Tuition & Fees* (Estimated) ⓘ | <input type="text" value="2550"/> |
| Books ⓘ | <input type="text"/> |
| Housing ⓘ | <input type="text"/> |
| Food*/Miscellaneous ⓘ | <input type="text"/> |



Step 2: Review Estimated Costs and Financial Aid

| | |
|---|-----------------------------------|
| Per-Term Cost (Estimated Above) | <input type="text" value="2550"/> |
| Approved Aid (Estimated per-term) | <input type="text" value="1277"/> |
| Est. Other Aid (Per-term) ⓘ | <input type="text"/> |
| Remaining Costs per-term | <input type="text" value="1273"/> |
| Total Estimated Remaining Costs for the Academic Year | <input type="text" value="8911"/> |



Step 3: Decide whether or not to borrow a loan

If you wish to borrow a loan to cover remaining costs or expenses, please choose who will be borrowing the loan.

Choose a borrower... ▾

ADDITIONAL LOAN OPTIONS

Apply for a PLUS Loan for Parents

Use the Direct PLUS Loan Application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

[Learn more about parent PLUS loans.](#)

THINGS YOU SHOULD KNOW BEFORE YOU CONTINUE:

- 1 We conduct a credit check on all Direct PLUS Loan applicants.
 - If you have placed a security [freeze on your credit file](#), you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze on your credit file.
 - To qualify for a Direct PLUS Loan, you must not have an [adverse credit history](#). If the credit check shows that you have an adverse credit history, we will explain how you may still be able to qualify for a Direct PLUS loan.
- 2 You must also complete a Direct PLUS Loan *Master Promissory Note* (Direct PLUS Loan MPN) before you can receive Direct PLUS Loan funds.
 - The Direct PLUS Loan MPN explains all of the terms and conditions of Direct PLUS Loans and is your legally binding agreement to repay all Direct PLUS Loans you receive under the Direct PLUS Loan MPN.
 - If you have not previously completed a [Direct PLUS Loan MPN](#), you will have an opportunity to do so after you complete this Direct PLUS Loan application.

Federal Direct PLUS Loan : www.studentaid.gov

ADDITIONAL LOAN OPTIONS



University of Northwestern Ohio

1441 N. Cable Rd.
Lima, Ohio 45805
419-998-8890 | financialaid@unoh.edu | www.unoh.edu

The lenders and loan options presented in ELMSelect are UNOH students commonly used lenders and are noted for the excellent terms, service and benefits they provide to borrowers. Our institution has worked with these lenders in the past, and previous borrowers have had positive experiences working with them. Moreover, we have been able to work with them smoothly and electronically to get your funds to you in the most efficient manner.

To determine which lenders and loan options to present, we use strict criteria based on your interests and not those of our institution. We recognize only those lenders who provide you with exceptional customer service, excellent incentives (e.g., low interest rates, no origination fees, and loan principal reductions), provide loans to ALL UNOH students, timely processing, and electronic funds transfer capabilities when possible.

All of the information provided on the Loan Options page is reviewed annually to ensure that the benefits that lenders offer

[Read more](#)

Select a Program

Select a Program ▼

[View Loans](#)

Private Education Loan

- Link on Offer Notice in Calculator
<http://www.elmselect.com/?schoolId=592#/schoolLanding>
- Or lender of your choice

BUSINESS OFFICE

PAYMENT OPTIONS

- Online
 - Students: MyUNOH Portal Website
 - Parents/Family: www.unoh.edu/pay
- Mail
- Drop Box
- In Person
- Phone
- Payment Plans are available

PHONE NUMBER

419-998-3156

EMAIL

BUSINESSOFFICE@UNOH.EDU

HELPFUL LINKS AND RESOURCES

studentaid.gov

www.fastweb.com

www.finaid.org

www.collegeboard.org

This presentation is available on our Links and Resources page for a limited time:

https://www.unoh.edu/offices/financial-aid/links_resources.html

ORIENTATION

- Held approximately 4 – 6 weeks before the student's first day of class
- Financial Aid and/or payment should be complete before coming to Orientation
- Student is scheduled for classes & housing when the appropriate amount for tuition & fees have been paid or financial aid is completed to cover tuition & fees.
- Avoid late fees by paying before the first day of class
- Request your official Final High School Transcript to be sent to the University



SPRING OPEN HOUSE

FINANCIAL AID

THANK YOU!