



2018-19 OVU ACADEMIC CATALOG

FINANCES

EXPENSES

A typical boarding student who takes 12 credit hours per semester will incur the following regular expenses. Please keep in mind that for most programs, an average of 15 credit hours per semester is needed to graduate in four years (eight semesters). A full-time, non-boarding student will be charged the same, except for room and board. These fees are for the 2018-19 academic year and are subject to change without prior notice. The total cost of educating a student at Ohio Valley University is significantly more than the amount paid by the student. Gifts to OVU from alumni, trustees, churches, and other devoted friends provide the difference.

Tuition and Fee Costs per Semester

1-11 credit hours	\$875/credit hour
12-13 credit hours	\$10,000
14-17 credit hours	\$10,870
Each credit hour over 17 credit hours	\$600
Audited courses ¹	\$25/course for students; \$50/course for non-students

¹Audit course fees for off-campus programs (e.g., the Study Abroad Program) will vary; those who audit a course also must pay any fees associated with that course.

General Fees per Semester

Except for a \$75 activities fee, Ohio Valley University students pay no additional general fees; the fees are included with the tuition payment.

Housing Costs per Semester

In Lowland, Rampy, and Smith Halls, included in the room cost are internet service, local phone service, voice mail service, cable television service, and other costs typically associated with residence life. In Clark and Church Halls, internet service is included in the room cost. Laundry service is not included in any room rates.

The following costs are per person, per semester:

Rampy or Smith Hall Double Occupancy (men and women)	\$1,995
Rampy or Smith Hall Single Occupancy (one person in a double)	\$2,575
Lowland Hall Triple Occupancy	\$1,995
Clark and Church Hall Apartments Double or Triple Occupancy	\$2,575
<i>(\$800 additional charge to retain the apartment during the summer months.)</i>	
Residence Hall Room Deposit	\$150
Digital Converter Box (if necessary due to TV model) (refunded upon return of box)	\$50
Key Deposit (partially refundable; \$20 is refunded ¹ upon return of key)	\$35
Lost Key	\$50

¹The non-refundable portion will be used for student housing needs.

Residence Hall Room Deposit

All residence hall applicants are required to pay a room deposit, which must be submitted with the application. Room deposits are only paid once (providing that the deposit balance stays above

\$150), and they are used to cover the costs of room, floor, and hall damages. Room deposits are refundable if a student cancels his or her room prior to May 1 for fall semester and prior to December 15 for spring semester. Room deposit balances are carried over each year until the resident moves out of the residence halls for the final time. Requests for Refund forms are available in the business Office for students when they move out or cancel their room by the due dates indicated above. Refunds will not be issued when a student changes his or her residency status during the semester.

Meal Plans

Ohio Valley University contracts with Aladdin to operate its cafeteria and provide meals. The cafeteria is open to all students and their guests; meal plans are available for both resident and non-resident students. *All resident students are required to have a meal plan.* Meal plan changes may only be made during the first week of classes.

300 block plan (19 meals per week)	\$2,250
240 block plan (15 meals per week)	\$1,995
160 block plan (10 meals per week; <i>available only to juniors, seniors, & non-resident students</i>).....	\$1,360
112 block plan (7 meals per week; <i>available only to seniors & non-resident students</i>).....	\$900
80 block plan (5 meals per week; <i>available only to dorm apartment & non-resident students</i>)	\$700

Meal Plan Refund Policy

Ohio Valley University cannot refund the value of missed or unused meals from the campus meal plan. In addition, no refunds will be issued for meal plans because of a change in residency status or because a student withdraws from the university.

Unpaid Bills, Fines, and Fees

All students should be aware that the university may withhold students' grades, transcripts, and references if they have failed to meet all financial obligations to the institution. Also, students will not be allowed to enroll for a new semester or summer term if they have not met all financial obligations for a previous semester or summer term. Financial obligations include tuition and fees, room and board charges, damage charges, bad checks, library fines, parking fines, and other similar charges.

Basic Costs per Semester

Tuition: 14-17 credit hours	\$10,875
Housing: Standard double	\$1,995
Meals: 240 block plan	\$1,995
Total	\$14,865

Basic Costs for Summer Terms

Summer costs will be announced via a summer bulletin. Student housing is available in the summer term at a rate of \$165 per week. Meal plans are not available during the summer term, though Aladdin (our food service provider) may provide meal options during the summer terms.

Course Fees

An extra fee is charged in courses that require specialized equipment or other costs that Ohio Valley University pays on behalf of the student. These fees are not refundable.

ACC 221 (Principles of Accounting I)	\$150
ACC 222 (Principles of Accounting II)	\$150
ACC 292-95 (Accounting Special Topics)	\$50
ACC 321 (Intermediate Accounting I)	\$50
ACC 322 (Intermediate Accounting II)	\$50
ACC 335 (Managerial Accounting)	\$50
ACC 341 (Cost Accounting)	\$150
ACC 399 (Accounting Internship)	\$50
ACC 421 (Introduction to Taxation)	\$50
ACC 422 (Federal Income Taxes)	\$50
ACC 431 (Accounting Systems)	\$50
ACC 441 (Auditing and Information Assurance)	\$50
ACC 451 (Advanced Accounting)	\$50
ACC 461 (Governmental and Not-for-Profit Accounting)	\$50
ACC 471 (Fraud Examination)	\$50
ACC 472 (Forensic Accounting)	\$50
ACC 490-91 (Accounting Guided Research)	\$50
ACC 492-95 (Accounting Special Topics)	\$50
ACC 498 (Accounting Seminar – Capstone)	\$50
ART courses (except ART 121 and ART 280)	\$25
BUS 121 (Introduction to Business)	\$150
BUS 292-95 (Business Special Topics)	\$50
BUS 298 (Business Competition)	\$50
BUS 299 (Business Program Admission)	\$50
BUS 310 (Business Communications)	\$50
BUS 320 (Business Calculus)	\$50
BUS 322 (Quantitative Business Analysis)	\$50
BUS 371 (Business Ethics)	\$50
BUS 399 (Business Administration Internship)	\$50
BUS 431 (Business Law I)	\$50
BUS 432 (Business Law II)	\$50
BUS 433 (International Business)	\$150
BUS 451 (Business Policy Seminar)	\$100
BUS 490-91 (Business Guided Research)	\$50
BUS 492-95 (Business Special Topics)	\$50
CIT 142 (Principles of Information Systems)	\$200
CIT 143 (Fundamentals of Computer Technology)	\$50
CIT 151 (Microsoft Word)	\$250
CIT 152 (Microsoft PowerPoint)	\$250
CIT 153 (Microsoft Excel)	\$250
CIT 154 (Microsoft Access)	\$250
CIT 240 (Computer Applications for Ministry)	\$50
CIT 241 (Networks and Network Technology)	\$150
CIT 292-95 (Information Technology Special Topics)	\$50

CIT 344 (Information Technology Project Management)	\$150
CIT 351 (Microsoft Word Expert).....	\$250
CIT 352 (Microsoft PowerPoint Specialist)	\$250
CIT 353 (Microsoft Excel Expert)	\$250
CIT 354 (Microsoft Access Specialist)	\$250
CIT 360 (Principles of Digital Forensics)	\$50
CIT 399 (Information Technology Internship).....	\$50
CIT 441 (Information Technology Auditing and Security)	\$150
CIT 490-91 (Information Technology Guided Research)	\$50
CIT 492-95 (Information Technology Special Topics)	\$50
COM 113 (Private Acting)	\$300
COM 121 (Theatre Appreciation)	\$15
CRJ 220 (Criminal Law).....	\$25
CRJ 320 (Criminal Procedures)	\$25
CRJ 430 (Financial Crime)	\$20
CRJ 498 (Criminal Justice Program Senior Assessment)	\$25
ECO 236 (Principles of Macroeconomics)	\$50
ECO 237 (Principles of Microeconomics).....	\$50
ECO 238 (Principles of Economics)	\$50
EDUC 101 (Introduction to Learning).....	\$50
EDUC 203 (Effective Learning 1).....	\$20
EDUC 204 (Effective Learning 2).....	\$20
EDUC 205 (Effective Learning 3).....	\$20
EDUC 215 (Learning Environment).....	\$25
EDUC 321 (Curriculum and Methods of Teaching K-12)	\$45
EDUC 322 (Teaching Elementary Wellness K-6).....	\$20
EDUC 327 (Teaching Language Arts K-6)	\$20
EDUC 328 (Teaching Reading – Phonics).....	\$25
EDUC 329 (Teaching the Dimensions of Reading)	\$25
EDUC 331 (Teaching Secondary English, 5-Adult).....	\$25
EDUC 332 (Teaching Secondary Mathematics, 5-Adult).....	\$25
EDUC 334 (Teaching Secondary Social Studies, 5-Adult).....	\$25
EDUC 335 (Teaching Wellness, P-12).....	\$25
EDUC 342 (Teaching Math K-3).....	\$25
EDUC 343 (Teaching Math 4-6)	\$25
EDUC 344 (Diagnostic and Prescriptive Math K-6)	\$25
EDUC 414 (Teaching Reading in the Content Area)	\$25
EDUC 431 (Student Teaching K-3).....	\$117
EDUC 432 (Student Teaching 4-6)	\$75
EDUC 433 (Student Teaching 5-12).....	\$192
EDUC 434 (Student Teaching in Wellness Education P-A)	\$192
EDUC 435 (Student Teaching in Special Education K-A)	\$192
EDUC 451 (Student Teaching Seminar)	\$42
EMPE 102 (Introduction to Production Engineering).....	\$100
EMPE 198 (Summer Internship: Industry Survey)	\$50
EMPE 200 (Industrial Energy)	\$625
EMPE 298 (Summer Internship: Industry Professional Shadowing)	\$50

EMPE 301 (Industrial Engineering Principles).....	\$50
EMPE 330 (Energy Resources and Efficiencies)	\$50
EMPE 350 (Introduction to Project Management).....	\$500
EMPE 351 (Principles of Project Management)	\$600
EMPE 398 (Summer Internship: Full-Time Work).....	\$50
ENG 451 (English Senior Seminar)	\$25
FIA 101 (Introduction to Forensic Investigative Accounting)	\$50
FIA 240 (Rules of Evidence for Forensic Investigative Accounting)	\$50
FIA 292-95 (Forensic Investigative Accounting Special Topics)	\$50
FIA 321 (Investigative Analytical Processes)	\$50
FIA 451 (CFE Exam Prep).....	\$50
FIA 492-95 (Forensic Investigative Accounting Special Topics)	\$50
FIN 133 (Individual Finance).....	\$50
FIN 233 (Personal Finance).....	\$50
FIN 333 (Principles of Business Finance)	\$100
FIN 492-95 (Forensic Investigative Accounting Special Topics)	\$50
HIS 451 (History Senior Seminar).....	\$50
HUM 451 (Humanities Senior Seminar)	\$25
MAT 090 (Concepts of Algebra)	\$125
MAT 451 (Mathematics Senior Seminar)	\$25
MGT 292-95 (Management Special Topics).....	\$50
MGT 230 (Principles of Management)	\$200
MGT 331 (Management Information Systems)	\$50
MGT 333 (Introduction to Operations Management).....	\$50
MGT 334 (Employee Relations).....	\$50
MGT 336 (Organizational Concepts).....	\$100
MGT 399 (Management Internship)	\$50
MGT 430 (Entrepreneurship & Small Business Management)	\$50
MGT 431 (Human Resources Management)	\$50
MGT 433 (Organizational Leadership).....	\$200
MGT 436 (Compensation and Benefits)	\$50
MGT 451 (Employment Law)	\$50
MGT 490-91 (Management Guided Research)	\$50
MGT 492-95 (Management Special Topics).....	\$50
MKT 230 (Principles of Marketing)	\$150
MKT 292-95 (Marketing Special Topics)	\$50
MKT 331 (Consumer Behavior).....	\$50
MKT 332 (Promotional Strategies)	\$100
MKT 333 (Professional Selling)	\$50
MKT 399 (Marketing Internship)	\$50
MKT 430 (Marketing Management).....	\$150
MKT 432 (Marketing Research).....	\$50
MKT 490-91 (Marketing Guided Research)	\$50
MKT 492-95 (Marketing Special Topics)	\$50
MUS 111 (Jazz Ensemble)	\$35
MUS 112 (A Cappella Singers) – All members	\$65
MUS 112 (A Cappella Singers) – First year member apparel fee	\$100

MUS: Private music lessons (individual), per credit hour	\$320
NSC (Natural Science) courses (except for NSC 299, 439, and 451)	\$35
NSC 451 (Natural Sciences Senior Seminar)	\$60
PHED 102 (Archery)	\$35
PHED 103 (Fall Sports)	\$30
PHED 104 (Spring Sports)	\$30
PHED 111 (Bowling).....	\$60
PHED 112 (Golf).....	\$50
PHED 113 (Swimming).....	\$65
PHED 140 (Karate).....	\$25
PHED 172 (Zumba and Cardio).....	\$30
PSY 111 (Introductory Psychology Seminar).....	\$30
PSY 347 (Psychology of Cybercrime)	\$35
PSY 498 (Psychology Program Senior Assessment).....	\$25
REA 090 (College Reading)	\$30
REL 342 (Restoration Church History)	\$25
REL 441 (Major World Religions).....	\$35
SOC 498 (Sociology Program Senior Assessment).....	\$25
SPED 302 (Behavior Disorders)	\$25
SPED 303 (Learning Disabilities).....	\$25
SPED 304 (Intellectual Disabilities).....	\$25
SPED 306 (Assessment in Special Education)	\$20
SPED 308 (Introduction to Autism Spectrum Disorders)	\$20
SPED 309 (Interventions for Autism Spectrum Disorders).....	\$25
SPED 341 (Educating Exceptional Children)	\$25
SPED 401 (Adapted Physical Education).....	\$25
SPMGT 210 (Principles of Sport Administration).....	\$50
SPMGT 292-95 (Sports Management Special Topics).....	\$50
SPMGT 299 (Sports Management Program Admission)	\$50
SPMGT 303 (Organization and Administration of Sports)	\$50
SPMGT 320 (Sport Analytics)	\$50
SPMGT 330 (Public Relations and Communication in Sport)	\$50
SPMGT 340 (Sport Sales and Marketing)	\$50
SPMGT 350 (Economics and Finance in Sport)	\$50
SPMGT 398 (Internship in Recreation Management)	\$50
SPMGT 399 (Internship in Sports Administration)	\$50
SPMGT 410 (Sport Event Management: Theory and Practice)	\$50
SPMGT 420 (Fundraising and Advancement Strategies in Sport)	\$50
SPMGT 430 (Athletic Facility Design and Maintenance)	\$50
SPMGT 451 (Business Policy Seminar)	\$100
UNI 101 (Freshman Focus).....	\$50
UNI 299 (Associate Degree Program Assessment).....	\$35
WEL 232 (Safety, Accident Prevention, and First Aid)	\$50
WEL 451 (Wellness Senior Seminar).....	\$25

Other Academic Fees

Course withdrawal fee (per course)	\$10
Course reinstatement (per credit hour)	\$10
Graduation fee (for associate degree candidates)	\$35
Graduation fee (for all bachelor and master degree candidates)	\$125
Late registration fee	\$150
<i>(Charged after registration day; basic charges are not reduced when a student enrolls late.)</i>	
Freshman orientation	\$150
Transfer student orientation	\$150
Study Abroad Program travel fee	Varies
<i>(Varies based on trip location, length, etc.)</i>	
Testing fee for OVU credit by examination (per credit hour)	\$125
Recording fee for OVU credit by examination (per course)	\$50
CLEP test (per test, paid to CLEP)	\$80
CLEP test sitting fee (paid to OVU)	\$30
DSST test (per test, paid to DSST)	\$80
DSST test sitting fee (paid to OVU)	\$30
Recording fee for AP, CLEP, or DSST credit (per course, paid to OVU)	\$50
Technical and Professional Training and Developmental Credit (per credit hour)	\$75
Credit for Prior Learning (per credit hours)	\$75

Miscellaneous Fees

Activities fee	\$75
Transcript of academic record	\$6
Diploma printing fee (associate degrees and reprints)	\$35
Residence Hall Room Deposit	\$150
Commuter Down Payment	\$150
Athletic participation fee (charged to all student-athletes, per semester)	\$175
Late arrival fee	\$500
Returned check charge	\$35
Improper withdrawal processing	\$100

TERMS OF PAYMENT

After all available financial aid is applied to the student's account, any remaining balance should be managed in one of the following plans.

Plan 1

Payment in full paid on or before August 22nd for fall semester or December 14th for spring semester. The university charges a monthly late charge of \$75 on unpaid balances after each pay date. OVU prefers to accept cash, checks, or money orders from students and/or parents but also accepts most major credit cards.

Plan 2

Ohio Valley University understands that education expenses are easier to pay when spread over predictable monthly payments. As a result, interest-free monthly plans are available; the payment

plan option allows students and families to divide their balance due over three months. A \$50 fee will be added to the balance of students who enroll in OVU's three-month payment plan. The first payment plan payment is due on or before August 22nd for fall semester and on or before December 14th for spring semester. The remaining payments are due by the 25th of each month following the first month's payment. A \$75 charge will be assessed for each late payment. For more information or to request an OVU Payment Plan Application, call 304-865-6078 or 304-865-6086.

Failure to complete payment within 10 business days of the due date shall result in immediate cancellation of all course registrations for the current semester. In such cases, the student will owe the portion of the tuition and fees and room and board charges that are appropriate for the portion of the semester for which the student was registered for classes. For example, if a student is delinquent on their payment plan as of the second week of the semester and is required to leave school because of non-payment, that student will owe 20% of the tuition and fees for the semester and for two weeks for room and board. In such cases, students will not be permitted to register for further courses until the financial obligation has been paid in full. Additionally, the university will withhold all grades and transcripts until such a time as the financial obligation is paid.

Payment Options for International Students

International students have three payment options:

- 1) Students may make payments by wire transfer. The Ohio Valley University business office can provide information for wire transfers. All wire transfers incur a fee of \$14 per transaction
- 2) Students and/or parents may pay in person, by telephone, or at www.ovu.edu/tuitionpay using credit cards, debit cards, or e-checks. The Ohio Valley University business office accepts most major credit cards.
- 3) Students may pay by check if the check is drawn on a U.S. Dollar account that has a nine-digit bank routing number. The University does not accept foreign checks; only checks issued from a U.S. bank will be accepted.
- 4) International students are subject to the same due dates and late fees as domestic students.

Miscellaneous Payment Information

- 1) No transcript or diploma will be released until all outstanding charges are paid in full.
- 2) Any student who fails to make payments as scheduled above, who fails to complete financial aid documentation as requested, or who leaves an unpaid balance on his or her account at the end of a semester is considered in default. If a student's account is in default or if a student's financial aid transcript from any other institution indicates a default status, the college reserves the right to deny the student readmission or to dismiss the student.
- 3) The business office encourages all students to open a checking account at a local bank to facilitate bill paying and to facilitate the availability of money for personal expenditures. Some restrictions may be applied to on-campus check cashing.

WITHDRAWALS

Withdrawals and refunds are available under certain circumstances.

Course Withdrawal

If a course is dropped after the add-drop period is closed (the fifth day of classes), no reduction of tuition charges is available. Because a change in course load may adversely affect financial aid, students are advised to consult with their advisor, the financial aid office, and the business office before dropping a course, especially if dropping a course changes the student's status from full-time to part-time.

Withdrawal from the University

If a student withdraws completely from the university, adjustments to charges are made according to the following guidelines. The university is not obligated to issue refunds if the withdrawal is due to the student's misconduct or is unnecessary, except as outlined by federal policies governing federal financial aid (see below). In the case of voluntary withdrawal from the university, adjustments for tuition, refundable fees, and housing are based on the chart below.

Withdrawal before the first day of classes	Full reduction
Withdrawal during 1 st week (1 st through 5 th day of classes).....	\$250
Withdrawal during 2 nd week (6 th through 10 th day of classes)	80%
Withdrawal during 3 rd week (11 th through 15 th day of classes).....	60%
Withdrawal during 4 th week (16 th through 20 th day of classes).....	40%
Withdrawal during 5 th week (21 st through 25 th day of classes)	20%
Withdrawal after five weeks (after 26 th day of classes)	No refund

To withdraw from the university, a student must follow the procedures outlined in the policy Withdrawal from the University in the Academic Policies section of this catalog. Failure to complete this procedure indicates the student has not officially withdrawn, which may result in a grade of *F* in all classes and no refund.

Institutional scholarships are generally prorated upon withdrawal. For example, a student who withdraws after one-third of the semester will receive only one-third of the institutional scholarship amount.

Tuition refunds for summer are calculated in proportion to the above chart.

Withdrawal from Special Programs

Because of the unique nature of the Study Abroad program (or any similar programs), no tuition refunds are available after the program begins. Fees involved in these programs, including program fees, transportation and housing prepayments, and other costs that are paid on behalf of the student cannot be refunded. Some of these fees may be included in tuition charges.

Refunds for Missed Meals

Meal plan charges are non-refundable if a student withdraws from the university.

Credit Balance Refunds

Federal regulation requires the University to refund any credit balance created from federal student loans within fourteen days of the credit appearing on the student's account. Refunds will be issued via check, unless otherwise specified by the student. Refunds are to be picked up in the Business Office.

Direct Cost Refund Policy

A student's *direct costs* are those charges paid directly to the university, including tuition and fees, as well as room and board for dormitory residents. A student's total scholarship and grant awards from the University, when combined with scholarships and grants from federal, state, and private sources, cannot exceed the student's direct cost charges. In such instances, award amounts from university-funded programs may be reduced in order to avoid an over award. Eligible aid recipients who wish to receive financial assistance to help cover expenses beyond direct costs may do so through a variety of student loan and/or work study programs. Questions regarding the direct cost refund policy may be directed to the financial aid office.

Return of Unearned Title IV Funds Policy

Federal financial aid recipients who withdraw from all classes prior to the completion of a term are required by federal regulation to complete a *Refund to Title IV (R2T4)* calculation in the Financial Aid Office. Students who cease to attend class or officially withdraw from school prior to having completed 60% of the term may not receive the full benefit of the aid awarded and disbursed for the semester. The amount of assistance that must be refunded to the federal aid programs is determined by the R2T4 calculation.

FINANCIAL AID

Ohio Valley University provides students with a number of different opportunities for financial aid.

Application Process

To qualify for federal financial aid each year a student must complete the online *Free Application for Federal Student Aid* (FAFSA) at www.fafsa.ed.gov. **Students are encouraged to submit their FAFSAs as soon after October 1, 2018, as possible; they are prohibited from registering for fall semester 2019 until their FAFSA has been completed.** The federal Department of Education (ED) uses the information provided by the FAFSA to determine each student's *Expected Family Contribution* (EFC). Factors such as student and parent (for dependent students) income, family size and number in college are keys to the determination of the EFC. The student's EFC is compared to the estimated cost of attendance to determine eligibility for federally funded grants, loans and work study. Applicants receive a Student Aid Report (SAR) in response to the submission of the FAFSA. The SAR explains how the applicant's EFC was determined. Students are encouraged to thoroughly review their SARs and to use the FAFSA website to correct or update information as needed.

Special Conditions

Student or parent circumstances may warrant a reconsideration of information obtained from the FAFSA submission. Those who have experienced a reduction in income due to a loss of employment, divorce, or death of a spouse or parent should contact the Ohio Valley University financial aid office to receive assistance in determining whether or not the change will affect the applicant's eligibility. A student whose EFC is already \$0 should not request a special condition; no additional need-based aid can be awarded. More information is available at (304) 865-6207 or (304) 865-6077. Special conditions will be processed on or after July 1.

Student Budget

The US Department of Education requires the university to determine the student's budget, or cost of attendance, based on the student's program of study and living arrangements. Budget items include tuition, general fee, room, board, books and supplies, transportation, and miscellaneous. Student budgets are re-evaluated annually.

Federal and State Grants and Scholarships

A variety of federal- and state-funded grants and scholarships are available to OVU students.

Federal Pell Grants

Full-time and part-time undergraduate students who are deemed federally eligible for a Pell Grant could receive between \$588 and \$5,920 of grant funds for the 2018-2019 award year.

Federal Supplemental Educational Opportunity Grants (FSEOG)

Students with exceptional financial need, particularly those who are eligible for a Pell Grant, **may** also be awarded a grant from the FSEOG program. Annual awards can range from \$200 to \$1,500. The average annual FSEOG award at Ohio Valley University is approximately \$500.

TEACH Grants

Students who plan to teach in certain academic fields and in school districts recognized by the federal government as serving low income students may receive grants of up to \$4,000 annually.

West Virginia Higher Education Grants (WVHEG)

Students who are residents of the state of West Virginia and who demonstrate financial need and academic achievement may be eligible for a WVHEG (\$2,300 to \$2,700 for 2018-19). FAFSAs must be submitted by April 15. To maintain award eligibility, students must complete 24 credit hours per year and maintain a 2.0 cumulative GPA.

West Virginia PROMISE Scholarships

The PROMISE Scholarship for West Virginia residents pays a portion of the student's tuition and fees. Eligibility is determined by high school grade average and ACT score. PROMISE Scholarship recipients in 2018-19 received \$4,750 for new students. FAFSAs must be submitted by March 1. To maintain award eligibility, students must complete 30 credit hours per year and maintain a 3.0 cumulative GPA.

Pennsylvania State Grants

Pennsylvania residents who demonstrate financial need may be eligible for grants of up to \$525 annually. The FAFSA submission deadline for a Pennsylvania Grant is May 1.

Other West Virginia funded scholarship opportunities may be available to students. Contact the financial aid office for more details.

Student Loans

Several student loan programs are available to Ohio Valley University students.

Federal Direct Loans

First-year college students may borrow up to \$5,500 in the Federal Direct Loan program. Increasing amounts are available for successive years. Students who demonstrate financial need by completing a FAFSA will receive a subsidized Direct Loan in which the federal government pays the interest on the loan while the student continues in school. An unsubsidized Federal Direct Loan is available to other students. Interest on an unsubsidized Federal Direct Loan can be paid quarterly by the recipient or it can be added to the loan principal. Repayment on a Federal Direct Loan begins six months after the student ceases to be enrolled on at least a half-time basis. To complete an application and to receive entrance counseling for a Federal Direct Loan, a student should visit the website www.studentloans.gov.

Federal Parent Loan for Undergraduate Students (PLUS)

Parents of dependent students may borrow through the PLUS program in order to finance remaining amounts of their students' cost of attendance after other aid has been disbursed. Repayment of the Parent PLUS begins 30 to 60 days after the final disbursement of the academic year. A parent also has the option to defer payments until after the student graduates or is no longer enrolled at least half time (i.e., 6 hours or more). To complete an application for a PLUS Loan, or for information on current interest rates, a student should go to www.studentloans.gov.

Alternative and Smart Option Loans

Students who wish to finance remaining amounts of their cost of attendance after other aid has been disbursed may choose to take out an alternative or smart option loan from a private lender. Information about these loans is available from the Ohio Valley University financial aid office or from the financial aid section of the University website (www.ovu.edu).

Federal Work Study

Students who demonstrate financial need may be awarded funding through the Federal Work Study program. A work study award on an award notification is not a guarantee of employment. It is an indication that the recipient will have the opportunity to seek employment through any one of several on-campus employers such as the dining hall, library, building and grounds, faculty offices, student housing, etc. Departments may require interested students to submit a resume or participate in an interview before securing a position. A limited number of off-campus community service positions may also be available. Work study employees will be paid at the current state minimum wage rate. Paychecks are disbursed semi-monthly. Information on current work study openings is available from the financial aid section of the university website (www.ovu.edu).

Veteran Benefits

Ohio Valley University thanks veterans for their service to our nation and recognizes their sacrifices and unique needs as a veteran student at our campus. We are honored to have veterans as members of the OVU community.

To assist the VA Certifying Officials on campus, OVU requires that all veteran students submit a copy of their Certificate of Eligibility (COE) before it can certify VA Benefits. A COE can be requested through VA Education Benefits at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

Satisfactory Academic Progress Standards for Veterans

Students receiving veterans' educational benefits are required to maintain satisfactory academic progress toward a degree. In order to collect full-time veteran's education benefits in a regular term, for all chapters except Post 9/11 Chapter 33, undergraduates must complete a minimum of 12 credit hours and graduate students 9 credit hours. In addition, all courses taken in a semester must count towards fulfilling graduation requirements. However, when a student takes courses during terms that have irregular term dates (i.e., dates different from those of the regular 16-week term), this information is reported to the VA separately from information about regular-term courses; consequently, a veteran student (except for those with Post 9/11 Chapter 33 benefits) may be eligible for full benefits for only part of the irregular semester. The registrar's office can help students with any questions about how the VA computes training times for summer terms.

The Veterans Educational Benefits Office is required to work with instructors to monitor attendance (in regular courses) and/or participation (in online courses). When a veteran student stops attending or participating, OVU must notify the VA so that monetary adjustment can be made, if necessary. An overpayment from VA may result, for which the student will be held responsible.

Veteran education benefits may not be used for the following situations:

- 1) Courses in which a student earns a failing grade due to non-attendance (e.g., FIW); see below for further information.
- 2) Audited courses.
- 3) Credits received by examination.
- 4) Repeated courses for which credit has already been granted credit (see below for an exception).
- 5) Courses not needed for the student's degree program (i.e., an excessive numbers of elective credits).

Any grades of *W* (withdrawal) or *FIW* (Failure due to Improper Withdrawal) due to non-attendance that may cause a change in training time are reportable. When a student receives any "reportable" grades of *W* or *FIW* for any term that the student believes the grade is a result of significant life issues beyond his or her control, after being notified by the VA of an overpayment, it is advisable that the student submit VA Form 22-4138 – Statement in Support of Claim describing any mitigating circumstances that led to this grade. If this form is not received and approved by the VA, the reduction in benefit could be effective from the beginning of the semester, which may result in a substantial overpayment of benefits by the

VA. Future benefit payments may be reduced by the overpayment amount unless other arrangements are made with the VA. If a payment schedule is arranged and payments are made as agreed, the VA will generally continue making benefit payments. Veteran students are responsible for any overpayment of benefits that are a result from withdrawal from the university or from earning grades of *W* or *FIW* that cause a change in training time.

Students ordinarily may not receive benefits for a repeated course, unless a written departmental policy requires that students earn a specific grade for the course, and the student is repeating it to earn that grade.

A student should not register again for a course for which a grade of Incomplete (I) has been received; instead, the student should follow the arrangements originally made with the instructor to convert the *I* to a regular grade after the requirements are completed. The course will always remain associated with the original term.

If a student is dismissed from the university, he or she will be reported as having “unsatisfactory progress” status. Veteran educational benefits cannot be reinstated to such students (whether the student is enrolled in either resident instruction or continuing education courses) until OVU determines that the cause of unsatisfactory progress has been cleared and readmits the student as a degree-seeking student.

As an enrolled student at Ohio Valley University, veteran students are responsible for paying their university bills according to the established due dates, even if the veteran educational benefits will not be paid until after these dates; in other words, even if the VA does not pay the student’s benefit until after payment is due to the university, the student must make payment to the university by the due date. If any overpayment of benefits is made to OVU for any reason, the student is responsible for repayment of the benefit.

Veteran Students Called to Active Duty

If a veteran is called to active duty while enrolled at Ohio Valley University, Ohio Valley University wants to make the transition as easy as possible. If the student can complete the term prior to leaving, he or she should complete the Leave of Absence process, which enables the university to hold the student’s account open for up to one year (doing so may affect when financial aid must be repaid). If the student cannot complete the term before leaving for duty, the VA Certifying Official in the registrar’s office can assist with the process of withdrawing from the university or applying for incomplete grades.

Other State and Federal Financial Aid Programs

The **Division of Rehabilitative Services** and the **Workforce Investment Act** provide funding for educational expenses to qualified students who require vocational rehabilitation or re-training. Employer personnel offices and high school guidance offices can provide contact information for those interested in applying for funding in these programs.

Satisfactory Academic Progress for Financial Aid

As noted in the Academic Policies section of this catalog, students must maintain satisfactory academic progress toward the completion of an accepted degree or program in order to remain in good standing with the university and to continue to receive financial assistance. The guidelines

below refer specifically to the application of the university's academic progress policy for financial aid recipients:

- 1) Students placed on either initial academic warning or final academic warning by the office of academic affairs will retain their eligibility for financial aid in the following term.
- 2) Those students on initial academic warning or final academic warning who fail to maintain satisfactory progress in a subsequent term, and who are placed on academic suspension by the academic affairs office, will be subject to a suspension of aid eligibility.
- 3) Students whose cumulative GPA falls below a w.0 will be placed on financial aid suspension. Students are eligible to appeal this suspension once.
- 4) To be readmitted to the university and regain aid eligibility following a suspension, students must complete six credit hours of accepted coursework with a minimum GPA of 2.0. Students will not be eligible to receive financial aid at the university until satisfactory academic progress has been achieved.
- 5) Progress standards also require students to complete their degree or certificate programs within a specified timeframe. Those who fail to do so will be ineligible for financial aid for future enrollment periods.
- 6) Students who have been denied financial aid due to a lack of satisfactory progress may choose to appeal their status. The specific procedure and requirements are outlined in the Academic Policies section of the catalog under the heading "Appealing a Financial Aid Suspension."

Ohio Valley University Scholarships

The following four scholarships comprise the most frequently awarded scholarships; information about a variety of additional scholarships is given below. More information about University-funded scholarships and grants can be found in the Financial Aid section of the OVU website.

Academic Scholarships

Academic scholarships ranging from \$2,000 per year to as much as full tuition (approximately \$21,100 in 2018-19) will be awarded to first-time college students based primarily on their ACT or SAT scores. Transfer students who have accrued fewer than 32 semester hours of credit may qualify for academic scholarships based on their test scores and cumulative grade point averages from all previous institutions. Students who do not initially qualify for a scholarship may be considered for an award based on their cumulative grade point averages once they have accrued a minimum of 32 semester hours of credit. Academic scholarship recipients may continue to receive their awards for future enrollment years based on their ability to maintain a required grade point average determined by the amount of the scholarship. For more information concerning an academic scholarship, see the sections "Scholarship Guidelines" and "Academic Scholarship Guidelines" below.

Athletic Scholarships

Intercollegiate athletic coaches at Ohio Valley University offer athletic scholarships to student-athletes eligible to participate in National Collegiate Athletic Association (NCAA), Division II programs. More information about Fighting Scots Athletic scholarships is available by contacting the athletic director at (304) 865-6091.

Faculty/Staff Tuition Waivers

University employees, their spouses, and children may be eligible for a waiver of tuition expenses. The Ohio Valley University Employee Handbook contains more information concerning individual eligibility and application procedures.

Additional University Scholarship Programs

The following scholarships are also available to Ohio Valley University students.

Alumni Legacy Scholarships

Students whose parents graduated from NCJC, OVC, or OVU are eligible to receive an annual scholarship of up to \$3,500.

Bible Scholarships

Bible scholarships (ranging from \$1,000 for freshmen to \$2,500 for seniors) are available for those majoring in Bible and/or ministry. Reduced amounts are available to those minoring in Bible and/or ministry. Qualification information is available from the chair of the School of Biblical Studies or this website: <http://bible.ovu.edu/bible/bibschol.htm>.

Child of Minister Scholarship

The Ohio Valley University Board of Trustees sponsors a \$3,000 per year tuition discount for the dependent children and spouses of full-time ministers, missionaries, and school employees that are affiliated with the Churches of Christ. Written documentation of employment must be submitted to the Ohio Valley University financial aid office each year.

Circle of Vision Scholarships

The West Virginia Independent Colleges and Universities sponsor a variety of scholarship programs supported by contributions from businesses and individuals wishing to support Ohio Valley University students through their organization. Recipients must be West Virginia residents. Scholarship selections are conducted annually by the financial aid office of Ohio Valley University.

Congregational Match Scholarships

OVU will match any congregation-sponsored scholarship at a 2:1 ratio (maximum OVU contribution is \$5,000).

Express Scholarships

Scholarships are available for members of the University's a cappella vocal group *Express*. Selections are determined by audition; more information is available by calling the Ohio Valley University admissions office at (304) 865-6200.

Faith-Based High School Scholarships

Graduates from a Wood County, WV, or Washington County, OH, faith-based high school are eligible for up to \$6,000 in scholarship funds per academic year. Graduates from faith-based high schools outside these counties are eligible for up to \$4,000 per academic year.

High School Junior Discount

Students who are accepted for admittance during their junior year of high school are eligible to receive a \$1,000 scholarship their freshman year only.

K.S. Foundation Scholarships

Qualified residents of Stark County, Ohio, and surrounding counties may receive an annual award of \$1,500. Recipients must maintain good academic standing to continue their awards in successive years.

Niche Group Scholarships

Students are eligible to receive scholarships for participation in OVU's niche group program. Contact an admissions recruiter for more details.

Resident Assistant Scholarship

Students chosen to be Resident Assistants will receive a scholarship equal to the cost of a private dorm room (\$5,150 for the 2018-19 academic year).

Wood and Washington County Grant

Students who have either (1) graduated from a Wood County (WV) or Washington County (OH) high school or (2) been residents of Wood County (WV) or Washington County (OH) for more than one year are eligible to receive \$5,000 annually.

Scholarship Guidelines

The following guidelines apply to the awarding and continuing of institutional scholarships at Ohio Valley University:

- 1) Eligibility is limited to those full-time students in good academic standing who are pursuing their first undergraduate degree.
- 2) Application of the university's direct cost refund policy may in some instances reduce the amount of an institutional scholarship.
- 3) Scholarship recipients must maintain their participation in the academic or extracurricular program for which the award was given. A voluntary withdrawal or dismissal from the program will result in a prorated reduction of the award. Withdrawal from the university will also result in a prorated reduction of the award as indicated in the Withdrawals and Refunds section of the catalog.
- 4) Continuing eligibility for most scholarships is reviewed on an annual basis. Recipients must maintain their eligibility. The requirements for maintaining specific scholarships are available in the financial aid office.
- 5) Institutional scholarships are not available for summer terms, study abroad programs, Washington Center programs (or similar programs), and the Special Education Endorsement program.
- 6) Due to the unique eligibility and awarding guidelines of the individual endowed scholarships offered by the university, awards will be made annually from each program by the financial aid office.

- 7) Institutional scholarships are awarded using an Academic +1 system. All students are evaluated for an academic scholarships and one other institutionally funded award of their choosing and eligibility.

Academic Scholarship Guidelines

Eligibility for academic scholarships is evaluated by looking at a student's ACT score (or SAT equivalent) and high school GPA. When a student has at least a 21 ACT score and a 3.0 high school GPA, the ACT score (or SAT score converted to an equivalent ACT score) will be multiplied with the high school GPA to determine the student's Academic Factors. Academic Factors in the following ranges equate to these academic scholarships:

- 63-84.99 \$2,500
- 85-99.99 \$4,000
- 100-114.99 \$6,500
- 115-127.99 \$12,000
- 128+ Full tuition

These additional guidelines for the awarding and maintenance of academic scholarships also apply:

- 1) A continuing student who was not previously eligible for an academic scholarship can *earn* an award after completing a minimum of 32 credit hours with a 3.25 or higher GPA.
- 2) Transfer students with a minimum of 32 credit hours of transfer credit and a 3.25 or higher GPA may qualify for an academic scholarship.
- 3) There are prescribed minimum cumulative GPA requirements (from 3.0 to 3.60) for the maintenance of an academic scholarship from year to year. Specific information for each scholarship level is available from the financial aid or admissions office.
- 4) Students placed on final academic warning or academic suspension are not eligible for academic scholarships. Academic awards for spring semester will be reviewed mid-year if a student is placed on final academic warning or academic suspension after the fall semester.
- 5) Academic scholarship eligibility is reviewed annually prior to the beginning of the fall term. Awards for continuing students will be determined by the cumulative GPA maintenance standards. Awards may increase or decrease depending on the student's cumulative GPA.
- 6) Students cannot use residual ACT scores to earn an initial academic scholarship nor can residual ACT scores be used to increase current academic scholarship levels.
- 7) The scholarship guidelines listed in the previous section of the catalog also apply to the university's academic scholarship programs.

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