Loan options, scholarships, fafsa

I would love to discuss the best way to pay for college without going too far into debt. I would also like to discuss scholarships and additional financial programs Know more about financial aid, scholarships, and loans. Decide what is the best option to pay for my actual tuition balance

I would like to determine the best loan or scholarship option for Winter & Spring term, 2025. Scholarships & Financial Aid for my certificate program

Education on more information that has to do with paying and financing college. Resources to reach out to for help with my financial journey.

I need some counsel in regards to financial budgeting for the upcoming winter term, and have a few questions as well.

What do these students really need to know to answer these questions?

I would love to discuss the best way to pay for college without going too far into debt. I would also like to discuss scholarships and additional financial programs Know more about financial aid, scholarships, and loans. Decide what is the best option to pay for my actual tuition balance

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Know more about financial aid, scholarships, and loans. Decide what is the best option to pay for my actual tuition balance

academic plan for the term □ tuition and fee info□ billing process □ what is their financial aid package (understanding each aspect of it and when does it pay) □ additional ways to save or resources...

Loan options, scholarships, fafsa

I would love to discuss the best way to pay for college without going to crain adebt. Yould also like a discuss cholar abs and addition I finar cal programs

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CENTER FOR ADVANCING FINANCIAL EDUCATION (CAFE)

Providing equitable access to financial education within the OSU community and across Oregon

Who We Are

One-stop financial wellness center, providing free services to the OSU community and beyond



What We Do

Provide support for:

- OSU units through trainings & presentations
- Individuals through one-on-one appointments, workshops & self-study modules

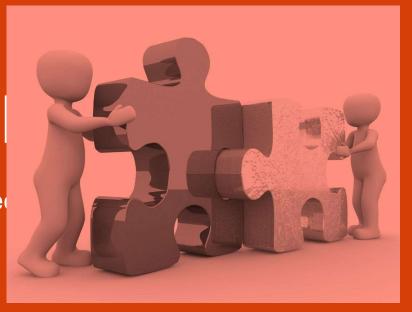
Engage as a strategic partner in cross-campus and statewide initiatives





CAFE SHOW & TE

Helping Students with Their Financial Puzzle Pie



CAFE.oregonstate.edu

CENTER FOR ADVANCING FINANCIAL EDUCATION (CAFE)

Providing equitable access to financial education within the OSU community and across Oregon.

BOOK AN APPOINTMENT



Welcome to CAFE Appointments!

Which category below best describes what you would like to discuss at your meeting? If you are unsure, email: cafe@oregonstate.edu to learn more about the appointment types.

- Paying for college and/or understanding the financial aspects of being a college student (billing/student accounts, scholarships. financial aid, creating a paying for college plan, resources to optimize finances, etc.)
- Please note that our peer mentors are available for both remote and in-person options during the regular academic year. During school breaks such as spring and winter breaks and most of summer break. (with the exception of the new student events), they will offer remote sessions only.
- Basic financial planning (the components of a financial plan, basic budgeting and expense tracking, goal setting, managing credit and debt, basic investing, etc.)
 Please note that our peer educators are trained students who are working towards their Certified Financial Planning (CFP) courses. They are available for both remote meetings only during the academic year. They are often not available during winter, spring, and summer breaks.
- Advanced topics in financial planning (advanced budgeting and credit/debt management, insurance, tax planning, important investing decisions, estate and retirement planning, education funding planning, etc.)

Please note that our Certified Financial Planner (CFP) is only available for remote meetings during the regular academic year and is not available to meet during the breaks: summer, winter, and spring.

Filing my taxes (how to file, resources for filing, resources for tax questions, impact
of scholarships or financial aid on taxes, etc.).

Please note that you will be routed to the Volunteer Income Tax Assistance (VITA) website where you can learn more, email questions and during tax season, you can schedule a time to have your taxes prepared if eliable.

-

CAFE@oregonstate.edu

Meet One-On-One Collaborate With Us Learn More About A Topic Meet with CAFE, virtually or in person to talk about Access our free, self-study learning modules that We deliver presentations and workshops on topics your paying for college and other financial literacy provide education on a variety of topics surrounding related to personal finance. Use the following form for needs. Can't find a time that works for you? Email us at paying for college. Additionally, be connected to other ideas on what we can offer and to let us know a little cafe@oregonstate.edu. financial education resources. more about your needs. ACCESS LEARNING REQUEST A BOOK AN APPOINTMENT MODULES PRESENTATION

that is appropriate given the time and desired content.

Budgeting while in college
Financial aid (ex: FAFSA/ORSAA)

Scholarships | OSU ScholarDollars
Scholarships | Private scholarship searching
Smart Start (goes over OSU's paying for college basics for new students: billing, financial aid, paying for college planning steps, resources, and more)

SMART START (goes over paying for college basics for new students: billing, financial aid, paying for college planning steps, resources and more - not OSU specific)

Paying for college financial planning workshop

Select all the options below you are interested in. Use the comment box to clarify as needed. Please note that often we are limited on time and will work with you to create a presentation

2324

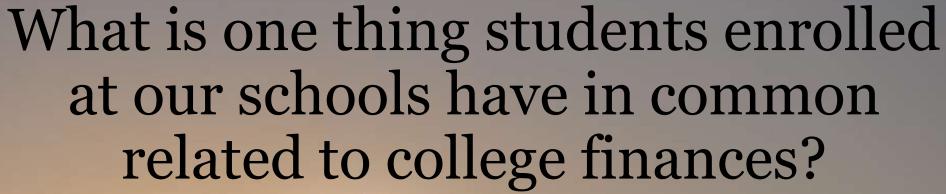
2425

- 1,147 1:1 Appts. Total
 - 37% incoming
- 62% current
 - 1% not a student
 - 90% indicated useful or very useful (post-appt. survey)
- 68 Presentations, 2058 participants

July 1- Dec. 13

- 698 1:1 Appts. Total
 - 30% incoming
 - 52% current
 - 18% not a student
 - 93% indicated useful or very useful (post-appt. survey)
- 25 presentations, 451 participants



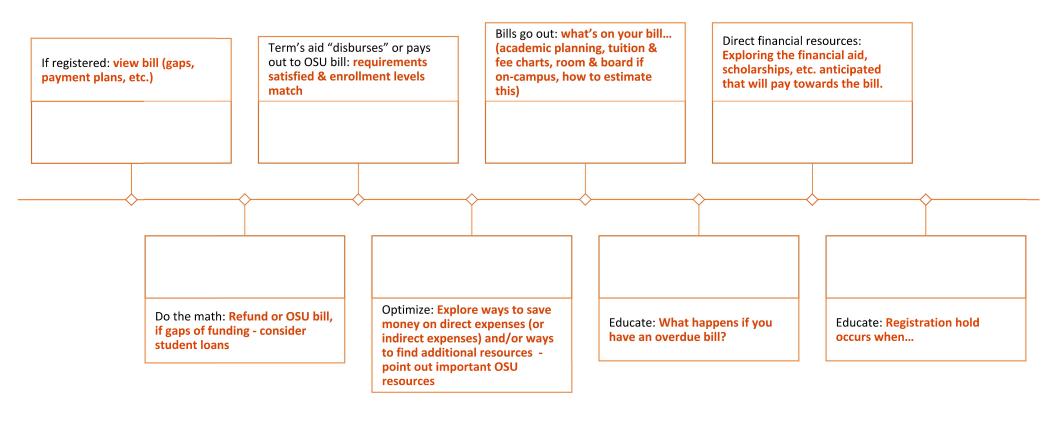




Billing...



One Term at a Time...



What is a billing flow each term or semester at your school? In talking about it, can you weave in other financial puzzle pieces?

Academic Planning Direct Expenses (tuition& fees, maybe room & board) Financial Aid Deep Dive

Disbursements Direct Expense Estimates Refunds Overdue Bill Consequences

Registration Holds Resources to Save Resources for Additional Funding

. . .

PHONES OUT... Pull this up!



cafe.oregonstate.edu --> Resources

2.Use this link for tuition and fee calculator.

Fall 2025 Type of Credits **Total Credits** Cost Notes \$4,567.00 In-Person Credit Costs (Tuition + Fees) Matriculation Fee (\$350 In Your First Term) Ecampus Credit Costs (Tuition + Fees) Community College (If Dual-Enrolled This Term) Study Abroad or Health Insurance (International Students) On-campus Housing Costs Total Direct Cost for the Term \$4,567.0 Out-of-Pocket Cost for Fall Term -\$1,133.00

Scholarships Grants Federal Loans Private Loans Parent PLUS Loans	\$1,200.00 \$2,000.00 \$2,500.00
Federal Loans Private Loans	
Private Loans	\$2,500.00
Parent PLUS Loans	
The state of the s	
Personal Savings	
Family Contributions	
Other	

Total Financial Support for Term

5.Will you have a bill or a refund?

3.As you enter in numbers, your anticipated bill will show here.

1.Start Here – enter anticipated plan.

Academic Plan					
Class	Course Code	Credits	Course	Campus	
Class 1	BA XXX	3		In-Person	•
Class 2	COMM XXX	4		In-Person	*
Class 3	BIO XXX	4		Ecampus	•
Class 4	PAC XXX	2		In-Person	-
Class 5					•
Class 6					•
Total Credits	1		13		

4.Enter your anticipated financial aid, scholarships, etc. for the term and it will add here.

ACADEMIC PLANNIN

Talking points w/ worksheet

Academic Plan		c Plan			
Class	Course Code	Credits	Course	Campus	
Class 1	BA XXX	3		In-Person	,
Class 2	COMM XXX	4		In-Person	*
C' -0 0	BIO XXX	4		Ecampus	•
lass 4	PAC XXX	2		In-Person	٠
lass o					•
C F					•
Total Credits			13		

College Financial Considerations

4-year degree

Grade too low

Drop or withdraw

Miss a class in a series

Change majors

Add minor

6-year graduation rates

Overall cost

Student loan debt

Opportunity to earn



MORE TIME = GREATER OVERALL COST

One Term at a Time

Assess Direct Expenses

Use these links to see housing Use this link for tuition and fee and dining calculator. costs if living Fall 2025 on-campu Type of Credits **Total Credits** Notes S. In-Person Credit Costs (Tuition + Fees) \$4,567.00 Matriculation Fee (\$350 In Your First Term) Ecampus Credit Costs (Tuition + Fees) Community College (If Dual-Enrolled This Term) Study Abroad or Health Insurance (International Students) On-campus Housing Costs On-campus Dining Plan Costs Total Direct Cost for the Term \$4,567.00

Out-of-Pocket Cost for Fall Term

-\$1,133.00

One Term at a Time

Assess Direct Resources

+ + +

- Look at Financial Aid package
- Review scholarship data (OSU, ROTC, Ford, etc.)
- Assess savings account
- Discuss with anyone helping you pay
- Save loans for last
 this can help you
 determine need.

Financial Resources		
Type of Financial Resource	Amount Expected For Term	
Scholarships	\$1,200.00	
Grants	\$2,000.00	
Federal Loans	\$2,500.00	
Private Loans		
Parent PLUS Loans		
Personal Savings		
Family Contributions		
Other		

Total Financial Support for Term \$5,700.00

One Term at a Time

Math!

Total Direct Cost for the Term

S4,567.00

Out-of-Pocket Cost for Fall Term

-\$1,133.00

Total Financial Support for Term

\$5,700.00

Will you have a bill or a refund?

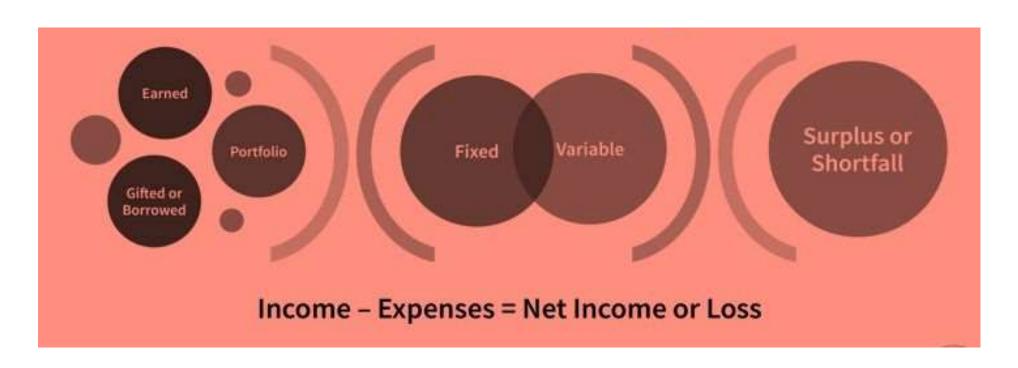
HOW WILL IT HELP OUR STUDENTS TO KNOW IN ADVANCE THAT THEY WILL HAVE A BILL?

Oregon State
University

WHAT ABOUT A STUDENT'S INDIRECT EXPENSES?

Things outside of the bill...

A budget is a summary of your planned expenses compared with your planned income, for a predetermined time-period



Monthly Income	
Housing	\$0.00
Transportation	\$0.00
Education	\$0.00
Personal	\$0.00
Savings	\$0.00
Monthly Expenses	\$0.00

HOUSING EXPE	NSE
Mortgage	
Rent	
Renter's Insurance	
Repairs/Maintenance	
Home Insurance	
Water/Gas/Electricity	
Cable/TV/ Internet	
Phone & Cell	
TOTAL	\$0.00

EDUCATION EX	PENSE
Student Loans	
College Tuition	
School Supplies	
TOTAL	\$0.00

TRANSPORTATION	N EXPENSE
Car Payment	
Car Insurance	
Gas/Fuel	
Car Repairs	
TOTAL	\$0.00

FOOD & PERSONA	L
Groceries/Household	
Clothing	
Entertainment	
Medical	
Pet Supplies	
Other Expense	
Min. Monthly Payments	
TOTAL	\$n.nc

Savings	
Emergency Fund	
Investment	
Retirement Fund	
	- 2
TOTAL	\$0.00

Need help? Get in touch! Sechedule a 1:1 with CAFE

INSTRUCTIONS

Money is a Tool and a Budget is the Blueprint

- Now that you have an estimate of your direct costs, what about your 1. Start by entering your monthly income in cell C4 (see orange)
- 2. Enter in your monthly expenses next to the appropriate category item customize and/or relable categories Add category items to an expense box if needed
- 3. Make sure your expenses are not more than your income
- 4. Adjust your budget as needed
- 5. Keep evolving and learning to create a budget system that works best f

NET INCOME

\$0

AY 2

AY 3 AY 4

WUE Scholarship Estimator

Non-Billing Budget

+







<u>http://</u>beav.es/MoreFundsOSU

Ways to Save or Decrease Expenses (OSU & non-OSU resources)

529 or ESA College Savings Plans	These are common education savings plans, each with unique advantages. https://beav.es/ESA-529
All Student Tuition & Fees	If you are an undergraduate student with required 100 & 200 level courses to take, consider taking some of those courses at one of our partner community colleges. With the Degree Partnership Program, you'll pay the lower community college tuition for those credits. https://beav.es/DPP
	If you are taking courses in-person, you are paying student fees. You should understand all that your fees are covering and use those resources to the fullest. This usually includes basic services through the health center, Counseling and Psychological Resources (CAPS), legal services with ASOSU, free tickets to a variety of games or events, membership at Dixon Recreation Center, and more. https://beav.es/OSUStuFees
Clothing	If on the Corvallis campus, see Benny's Business Closet for gently used, low-cost professional clothing. https://beav.es/BBC If on the Cascades campus, see the Clothing Connection, located at Central Oregon Community College. https://beav.es/CC

resources and connections that could relate to your situation: an advisory board, annual events, family friendly spaces, early care and education options on the Corvallis campus (along with short-term options), lactation support, Child Care Assistance Programs, kid's clothing exchanges, a gift closet, ideas on other related scholarships, resources for caregivers, https://beav.es/FRC **Family Activities** Check in with the Family Resource Center to see what free and family friendly local events are happening. https://beav.es/FRC Check out events happening on the OSU campus. https://beav.es/Events Check in with your local community's newspapers, event calendars, schools, libraries, community centers, Parks & Recreation Department, etc. There may be scholarships for activities or student discounts; it never hurts to ask. To find food resources in your area (if living in the U.S.), call 2-1-1 or visit 211.org. Find free meals on the Corvallis campus with @EatFreeOSU. Consider lowering your meal plan if living on-campus and finding you don't need the full Visit the BNC to shop at their food pantry, get ideas for food assistance, find support in applying for SNAP, and more. https://beav.es/BNC Check out the Make Cents program through OSU's University Housing and Dining Services (on the Corvallis campus), which tells you what healthy, low-cost options are available. Additionally, participate in the Orange Cash program and get 10% off your on-campus https://beav.es/MakeCentsUHDS Housing & Utilities If living on-campus, consider more affordable options like a triple economy https://beav.es/UHDS If living in Corvallis with dependents, consider Family Housing which is below market value in Corvallis. There is a waitlist, so get on it as soon as possible. https://beav.es/FamHousingOSU Visit the BNC to brainstorm emergency housing or housing options. https://beav.es/BNC To find housing and utility resources (if living in the U.S.), call 2-1-1 or visit 211.org. Shop around for better renters or homeowners' insurance rates. Individua IDAs are a resource for qualifying Oregonians to leverage the power of their own savings to Development support self-determined financial goals. Participants enroll in an IDA with a community-based Account (IDA) organization, open a bank account with a local financial institution, and connect to financial

If you have dependents, connect with OSU's Family Resource Center. They have many

Dependent Care

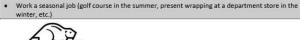


INCREASE INCOME http://beav.es/SaveOSU

Ways to Increase Your Financial Resources

Employment	Student Positions with OSU: Student positions at OSU make up a substantial portion of OSU's workforce. All jobs must be posted on the HR website. Working at OSU as a student is a great way to earn some money and be supported in your journey. Undocumented students with DACA status should consider work on-campus as well. https://beav.es/StuJobOSU
	International student work: International students can find work as well. The link below explains pathways to employment. Be sure to investigate Curricular Practical Training (CPT), Optional Practical Training (OPT), and H-1B Sponsorship. https://beav.es/IntlStuJobOSU For support with the job search process, utilize the Career Development Center (CDC). https://beav.es/OSUCDC
Financial Aid (federal, state, &/or OSU aid)	Be sure you are utilizing all the financial aid you have access to by meeting one-on-one with CAFE. CAFE has an internal document that tracks resources across campus in various departments. They can help you determine if you are receiving the maximum aid through financial aid (and refer you as needed) and help you investigate other resources for your situation. cafe.oregonstate.edu
OSU Emergency Loan	If you are an enrolled student who needs money quickly, you can consider an Emergency Loan through the Student Accounts Office. This allows you to borrow \$350, once per term. The loan is

charged to your student account and must be paid before you can borrow again. https://beav.es/EmLoanOSU OSU is a research institution and there are paid research opportunities across the institution, both within your area of study and outside. If you are a graduate student, check in with your departments directly for available assistantships. Undergraduate students can use the Undergraduate Research office https://beav.es/GradOps https://beav.es/UGReseach Scholar Dollars Every year you can be considered for OSU-wide and departmental scholarships through OSU's scholarship platform, ScholarDollars, The scholarship applications open every November with a deadline for many scholarships on February 15, though each scholarship may have a unique deadline. You need to apply every year. The system matches you with scholarship opportunities. You can also use the system year-round to learn about scholarships outside of OSU all in one place! https://beav.es/OSUSD Besides ScholarDollars, scholarships come from many places and exist for many reasons. Here are some places where you can find additional scholarship opportunities: https://beav.es/ScholarshipInfo https://beav.es/ScholarshipInfo2 Oregon residents should apply each year to the Office of Student Access and Completion Scholarships. Additionally, pay attention to opportunities with the Ford Family Scholars program. https://beav.es/OSACScholarships https://www.tfff.org/scholarships/ford-scholars/ National and Global Scholarship Advising is a great resource for students to get support finding and applying to competitive national and international scholarships. https://beav.es/NGSA Find scholarship information for specific OSU populations. o Future domestic students: https://beav.es/FutureOSUStuScholarship o International students https://beav.es/IntlScholarshipsOSU o Graduate students https://beav.es/GradS-F o OSU Cascades https://beav.es/ScholarshipCascades o Military veteran students https://beav.es/MVScholarships o Undocumented students https://beav.es/DreamerScholarship o Students who have dependents https://beav.es/FRCScholarship o Studying abroad scholarships https://beav.es/AbroadScholarship Preparing a competitive scholarship application is a process that requires time and energy. If you need help on your materials, consider utilizing the Writing Center. https://beav.es/WrOSU The Supplemental Nutrition Assistance Program (SNAP) is offered through the Department of SNAP Benefits Human Services (DHS) and provides eligible participants financial assistance each month for buying



. Turn your hobby into a side hustle (cleaning on the side, walking dogs, nanny, etc.)

with the BNC. https://beav.es/BNCSNAP

Other Ideas

Students

Suggested by

food. Learn more about eligibility requirements and get help with your application by connecting





Paying for College

Federal Student Aid

Oregon Student Aid

Paying for College (general)

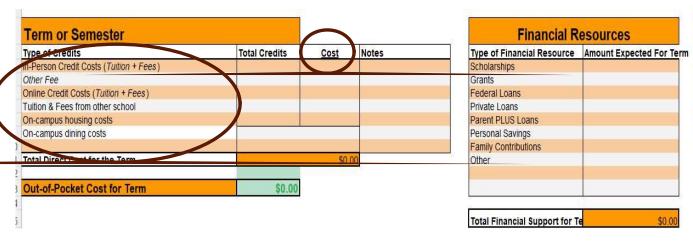
Paying for College (OSU)

Exploration of Funding Options

Wiew a longer term paying for college Google Sheet - OSU specific (open and download your copy)

View a longer term paying for college Google Sheet - Not OSU specific (open and download your copy)

A	В) C	D E
College Tuition & Fees	Financial Aid Office	Phon Financial Aid Office Email	
Bushnell University	(541) 684-7201	Contact Here	
Blue Mountain Community College	(541) 278-5779	FinancialAid@bluecc.edu	
Central Oregon Community College	(541) 383-7260	coccfinaid@cocc.edu	
Chemeketa Community College	(503) 399-5018	Contact Here	
Clackamas Community College	(503) 594-6082	finaid@clackamas.edu	
Clatsop Community College	N/A	finaid@clatsopcc.edu	
Columbia Gorge Community College	(541) 506-6011	financialaid@cgcc.edu	
Corban University	(503) 375-7006	financialaid@corban.edu	
Eastern Oregon University	(541) 962-3552	fao@eou.edu	
George Fox University	(503) 554-2302	N/A	
Southwestern Oregon Community Col	<u>le</u> (541) 683-5141	<u>N/A</u>	
Klamath Community College	(541) 880-2325	finaid@klamathcc.edu	
Lane Community College	(541) 463-3400	finaid@lanecc.edu	
Lewis & Clark College	(503) 768-7074	fao@lclark.edu	
Linfield University	(503) 883-2225	finaid@linfield.edu	
< > Instructions	Oregon Colleges	Tuition & Fees AY 1 AY 2	AY 3 AY 4 No



Academic Plan			
Class	Course Code	Credits	Course Name
Class 1			
Class 2			
Class 3			
Class 4			
Class 5			
Class 6			
Total Credits			

Type of Credits	Total Credits	Cost	Notes
In-Person Credit Costs (Tuition + Fees)			
Matriculation Fee (\$350 In Your First Term)			
Ecampus Credit Costs (Tuition + Fees)			
Community College (If Dual-Enrolled This Term)			
Study Abroad or Health Insurance (International Students)			
On-campus Housing Costs	77		
On-campus Dining Plan Costs			
Total Direct Cost for the Term		\$0.	00

Type of Financial Resource	Amount Expected For Terr
Scholarships	
Grants	
Federal Loans	3
Private Loans	
Parent PLUS Loans	1
Personal Savings	
Family Contributions	4
Other	

Academic Plan				
Class	Course Code	Credits	Course Name	Campus
Class 1				
Class 2				Ť
Class 3				
Class 4				
Class 5				
Class 6				
Total Credits			· ·	0

Total Financial Support for Te

\$0.00



EXIT TICKET

http://beav.es/OASFAA

<u>25</u>





Questions & Contact

Email | CAFE@oregonstate.edu

Website | CAFE.oregonstate.edu



Kayleen.Salchenberg
@oregonstate.edu
AFC