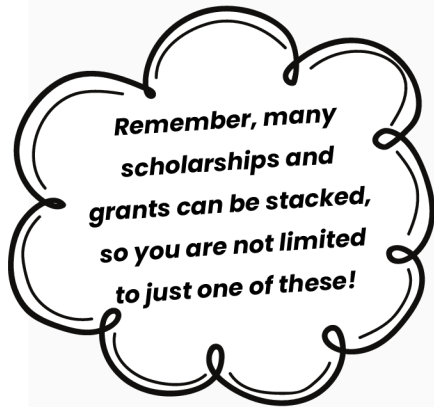


# College Myths



1 College is too expensive.



## FEDERAL *Income-based*

**Pell Grant:** Up to \$7,395 for the 2025–26 award year (July 1, 2025–June 30, 2026)

**FSEOG Grant:** \$100–\$4,000 per year based on financial need, when you apply, other aid received, and availability of funds (Up to \$4,400 if studying abroad)

## STATE *Income-based*

### Oklahoma Tuition Aid Grant (OTAG)

Generally, half of the award is disbursed in fall semester, and the other half is disbursed in spring. You automatically apply for the OTAG when you complete the FAFSA.

Oklahoma's  
Promise

▶ LEARN MORE

- *Eligible Community Colleges & Career Techs:* 75% of enrollment costs or up to \$1,500 (whichever is less)
- *Regional Universities:* Up to \$2,000
- *Research Universities:* Up to \$3,000

### Oklahoma Tuition Equalization Grant (OTEG)

\$2,000 per year at the following private universities:

- Community Care College
- Family of Faith Christian University
- Mid-America Christian University
- Oklahoma Baptist University
- Oklahoma Christian University
- Oklahoma City University
- Oklahoma Wesleyan University
- Oral Roberts University
- Randall University
- Southern Nazarene University
- Southwestern Christian University
- University of Tulsa

### Oklahoma Independent Living Act (Foster Care Tuition Waiver)

Provided through the Oklahoma Regents of Higher Education; can be applied toward tuition. Must check with your case worker to start the application process. Eligibility criteria are as follows:

- Must be a resident of Oklahoma and have been in OKDHS custody for 9 months between the ages of 16–18
- Must have graduated in the last 3 years from an Oklahoma-accredited high school, Oklahoma School of Science and Mathematics or an approved high school bordering Oklahoma; or, must have completed GED
- Must be enrolled in a public college or university, or certain programs at technology centers
- Can receive the waiver until the age of 26 or until earning a Bachelor's degree, whichever comes first

### Oklahoma Teacher Education Programs

- *Teacher Shortage Employment Incentive Program (TSEIP):* Pays back a portion of student loans
- *University of Oklahoma Debt Free Teachers Program:* \$5,000 per year; \$20,000 total
- *University of Central Oklahoma Teacher Incentive Program:* Scholarships vary
- *"Inspired to Teach" Program:* Added salary during your first 5 years of teaching
  - Years 1–3: \$1,000 per year; Year 4: \$2,500; Year 5: \$4,000

## TRIBAL

Most tribes in Oklahoma offer grants that do not require repayment if you maintain a passing GPA. These grants typically are not income-based, which means any student can qualify!

## Oklahoma's Promise

### Eligibility

To enroll in Oklahoma's Promise, the student must be:

- An Oklahoma resident
- Enrolled in 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup>, 11<sup>th</sup> or 12<sup>th</sup> grade (up to December 31<sup>st</sup> of senior year) in an Oklahoma high school (homeschool students must be age 13, 14, 15, 16, or 17)
- Parents' federal adjusted gross income must not exceed:
  - \$60,000 with 1 or 2 dependent children, or;
  - \$70,000 with 3 or 4 dependent children, or;
  - \$80,000 with 5 or more dependent children.

### Expanded Access

Effective July 1, 2025, House Bill 1727 expands access to Oklahoma's Promise.

#### → *Extended Application Deadline*

Students can now apply by December 31 of their senior year.

#### → *Increased Income Eligibility for Educators' Children*

Children of Oklahoma public school teachers with at least 10 years of certified service in the classroom now qualify under a higher income limit.

#### → *Special Income/Enrollment Provisions*

May apply to:

- Children adopted from certain court-ordered custody and children in the custody of court-appointed legal guardians
- Taxable Social Security benefits based on the disability or death of the student's parent(s)
- Students placed into DHS custody during the 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup> or 11<sup>th</sup> grade who were unable to enroll in the program may enroll prior to their official date of high school graduation

#### → *More Information*

- The federal adjusted gross income (AGI) of the student's parents (or the income of the student, if the student is officially determined to be financially independent of their parents) may not exceed \$100,000 at the time the student begins college and prior to receiving the scholarship. This income limit is applied each year the student is enrolled in post-secondary education.

### Oklahoma's Promise 2025-26 Scholarship Rates

Amounts are paid per credit hour. A typical full-time student will take 15 credits per semester.

#### **Public Research Universities**

Oklahoma State University (Stillwater & Tulsa)	\$180.55
University of Oklahoma	\$179.00
OU Health Sciences	\$190.20

#### **Miscellaneous Public Programs/Branches**

OSU-OKC	\$129.95
OSU IT - Okmulgee	\$152.45
Reach Higher Adult Degree Completion	\$296.98

#### **Independent Associate Degree Granting Institutions**

College of the Muscogee Nation	\$120.00
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#### **Independent Research Universities**

University of Tulsa	\$180.00
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#### **Independent Regional Universities**

Mid-America Christian University	\$229.00
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## Oklahoma's Promise

### Oklahoma's Promise 2025-26 Scholarship Rates (continued)

Amounts are paid per credit hour. A typical full-time student will take 15 credits per semester.

#### Public Regional Universities

Cameron University	\$180.50
East Central University	\$216.00
Langston University	\$159.76
Northeastern State University	\$235.25
Northwestern Oklahoma State University	\$235.75
Oklahoma Panhandle State University	\$172.00
Rogers State University	\$172.00
Southeastern Oklahoma State University	\$236.00
SE - OCCC, Rose, TAFB	\$220.00
Southwestern Oklahoma State University	\$245.23
SWOSU - Online RN to BSN	\$252.00
University of Central Oklahoma	\$260.18
UCO - Nursing	\$276.90
UCO - College of Business Admin.	\$276.90
UCO - Language Pathology	\$276.90
UCO - Prof. Teacher Education	\$265.18
University of Science and Arts of Oklahoma	\$221.00

#### Public Community Colleges

Carl Albert State College	\$105.00
Connors State College	\$109.00
Eastern Oklahoma State College	\$115.43
Murray State College - on campus	\$144.20
Murray State College - off campus	\$179.20
Murray State College - Gunsmithing	\$156.20
Northeastern Oklahoma A&M College	\$114.00
Northern Oklahoma College	\$122.70
NOC/OSU Gateway Program	\$180.55
Oklahoma City Community College	\$103.86
Redlands Community College	\$154.84
Rose State College	\$129.73
Rose - Cyber Security (4-year)	\$143.63
Rose - TAFB	\$176.30
Seminole State College	\$109.00
Tulsa Community College	\$116.55
Western Oklahoma State College	\$117.00

#### Other degree granting institutions that are accredited by a national accrediting body

Tuition is paid at a comparable rate to the public institutions. Contact OK Promise for institutional specific rates.

2 It is difficult to get into college.

The number of students attending college post-pandemic has dropped, causing colleges to increase their recruitment of prospective students. These days, many colleges are not as academically competitive as they used to be, so an average or below-average GPA is not necessarily a barrier. Importantly, admission requirements you see on college websites often have exceptions, so even if you don't think you qualify, it's worth trying!

3 College isn't for me.

College is rarely like high school. Often, students who struggled in high school or simply disliked it have gone on to thrive in college. College also comes in a variety of flavors and teaching styles. Take a deep dive into prospective schools - you may find that there is a well-suited experience for everyone.

4 I don't need to go to college.

You can have a career without a college degree. However, you will find that employees at the top of the chain in any field typically have a college degree. Additionally, college degrees create stability, and college attendance creates experiences that you won't want to miss!

## 5 I can't afford a private college.

It is possible to attend private colleges at an expense comparable to public universities. Ivy League schools such as Princeton, and "mini Ivies" such as Amherst, Bowdoin, and Colby allow students whose families meet a minimum economic threshold to attend at no cost. At some of these institutions, definitions

of "income-challenged" can be as high as \$150,000 per year, such as at Colgate University in New York.

**Compare the cost of a public and private college below.**

	OKLAHOMA STATE UNIVERSITY	SOUTHWESTERN CHRISTIAN UNIVERSITY
<b>TUITION &amp; FEES</b>	\$13,920	\$21,900
<b>HOUSING &amp; MEALS</b>	\$11,780	\$8,500
<b>TOTAL COST</b>	\$25,700	\$30,400
<b>AMOUNTS COVERED</b>		
OK Promise	\$5,416.50 + \$1,000 <i>Cowboy Covenant</i>	\$6,870
OTAG	Up to \$3,000	Up to \$2,000
OTEG	\$0	\$2,000
FSEOG	\$1,000	\$1,000
Pell Grant	\$7,395	\$7,395
Tribal Tuition Waiver	\$0	Up to \$4,000
<b>TOTAL COVERED:</b>	<b>\$17,811.50</b>	<b>\$23,265</b>
<b>AMOUNT OWED (PER YEAR)</b>	<b>\$7,888.50</b>	<b>\$7,135</b>

*These totals do not include internal merit, athletic or talent scholarships, nor do they include university endowments or church match grants, which are typically more available to students at smaller private liberal arts colleges such as Southwestern Christian University. At both schools above, the amounts listed can also be reduced by Federal Work Study (FWS) and federal student loans. Further funding may also be provided by your tribe's higher education department.*

## ACADEMIC SCHOLARSHIP COMPARISON

	OKLAHOMA STATE UNIVERSITY	SOUTHWESTERN CHRISTIAN UNIVERSITY
<b>23-24 ACT or 1050-1120 SAT</b>		
with 3.5-3.7 GPA	\$0	\$1,500
<b>24-25 ACT or 1160-1220 SAT</b>		
with 3.0-3.49 GPA	\$1,000	
with 3.5-3.74 GPA	\$1,500	
with 3.75-4.0+ GPA	\$2,000	\$2,500 (3.71 GPA needed; 25 ACT)
<b>26-27 ACT or 1230-1290 SAT</b>		
with 3.0-3.49 GPA	\$1,250	
with 3.5-3.74 GPA	\$1,750	
with 3.75-4.0+ GPA	\$2,250	\$3,500 (3.81 GPA needed; 27 ACT)
<b>28-29 ACT or 1300-1350 SAT</b>		
with 3.0-3.49 GPA	\$1,500	
with 3.5-3.74 GPA	\$2,000	
with 3.75-4.0+ GPA	\$2,500	\$5,000 (3.91 GPA needed; 29 ACT)

## COLLEGE PROFILE



**LOCATION:** Bethany, Oklahoma (suburb of Oklahoma City)

**STUDENT POPULATION:** 400+

**DEGREES:** Bachelor and Master level

**ATHLETIC AFFILIATION:** NAIA (National Association of Intercollegiate Athletics)

**STUDENT TO PROFESSOR RATIO:** 11 to 1

### INTERNAL SCHOLARSHIP FOR NATIVE STUDENTS

Tribal Tuition Waiver: Up to \$4,000 per year in matching funds tied to your tribe's allocated amount.

Example: If your tribe provides \$2,000 per year in higher education funding to you, SCU will also provide you with \$2,000.

### OTHER SCHOLARSHIPS NOT RELATED TO INCOME QUALIFICATION

TEACH Grant: For education majors, this grant provides up to \$3,772 per year.