



Guide to Online Financial Aid Account Information

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The Office of Financial Aid will communicate most information to you via your Ozone account instead of by mail. Check your Ozone account for:

- email regarding your account
- information required to process your aid
- financial aid which you have been awarded

Visit owens.edu/financial_aid for details about financial aid programs, eligibility requirements, important policies, and application procedures.

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STEP 1: Access your Ozone dashboard

Visit ozone.owens.edu to log in.

If this is your first time using Ozone, click on **Activate Account** and follow the instructions. You must have an active admissions application on file to use Ozone.

Information is posted in **cards**. To add a card to your dashboard, select **Discover** from the **Menu**, or click **Discover More** from the bottom of your dashboard. Click the bookmark  to save the card to your dashboard. Click on the Owens logo to return to your dashboard. You can also delete cards from your dashboard by clicking the bookmark . Move the cards on your dashboard by dragging them to another location.

When viewing financial aid information in the following steps, you will be required to **select an aid year** and click **Submit**. *Once you have selected an aid year, you will not be prompted again.*

STEP 2: View your email

Locate the **Quick Links** card and click on **Student Email**.

STEP 3: Review required documents

Locate the **Financial Aid Summary** card. Verify that you are viewing the desired aid year and click on **unsatisfied requirements**.

A list of documents which have been received and requested will be displayed. Additional information regarding your outstanding requirements may also be provided. Click on the requirements which have hyperlinks to access the required form.

STEP 4: View Your Active Messages

Locate the **Financial Aid Summary** card. Verify that you are viewing the desired aid year and click on **active messages** to view messages regarding the following:

- **Book voucher spending limit.** If you have given us permission and you have enough expected aid to cover both tuition and books, we will provide you with a book voucher before funds are disbursed. You can charge your purchases to your account using your book voucher during the book voucher periods published at owens.edu/financial_aid/understanding.
 - **Additional information regarding required documents which are incomplete.**
 - **Certain eligibility requirements which are not met.** To receive financial aid, you must be a regularly-admitted student not enrolled in high school. College Credit Plus, Early Admit, Transient and Guest students are not eligible for financial aid. In addition, you must be in an eligible program with the intent to complete a degree or certificate.
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STEP 5: Review your Satisfactory Academic Progress status

Locate the **Financial Aid Summary** card and click on the **Satisfactory Academic Progress Status** link. For more information about the Satisfactory Academic Progress policy, visit owens.edu/financial_aid/progress_policy.

STEP 6: Review Your Financial Aid Awards

Locate the **Financial Aid Summary** card. Verify that you are viewing the desired aid year and click on **Total financial aid awarded**.

- Select the **Award** Overview tab to see award amounts for the school year, including loans.
If there are offered awards for which a response is required, click on the **Accept Award Offer** tab to provide your response. Click on **Award Messages** at the bottom of the screen for additional information regarding the awards listed.
 - Return to the Financial Aid menu and select **Award Payment Schedule** to see the anticipated payment dates and the amount paid. Amounts paid for Federal Direct loans will not be displayed here; see below.
 - Return to the Financial Aid menu and select **Award History** to view a history of prior financial aid awards.
 - Return to the Financial Aid menu and select **Loan History** to see loans that are processed, and loan payments made.
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STEP 7: View your account balance

Locate the **Term Account Balance** card and select the desired semester. Any aid for which you are eligible will be posted to your account once attendance has been verified. If you have aid left after your fees and authorized charges, such as bookstore purchases, are paid, a refund will be processed through BankMobile.

College Financing Plan

Locate the **Financial Aid Summary** card. Verify that you are viewing the desired aid year and click the **View Financial Aid Details** link, then click on **College Financing Plan**. The College Financing Plan summarizes your financial aid so that you may compare financial aid awards among various colleges and universities.

Enrollment & Attendance

- While it is recommended that you apply early for financial aid, you can enroll in and attend classes while your financial aid is being processed. However, if you are not eligible for aid, you will be responsible for paying your tuition.
- Your aid is based on your enrollment as of the freeze date, as long as the completed results from your FAFSA® are on file by that date. You should enroll in all classes by this date, including those which start later in the semester. The freeze dates are published at owens.edu/financial_aid/enrollment.
- If you drop all of your classes, stop attending, or do not complete all modules for which you have registered, you could be responsible to repay a portion of the financial aid you received. For more information about the Return of Title IV Funds policy, visit owens.edu/financial_aid/enroll_refund.

Questions?

For assistance with financial aid, please contact the Student Service Center at (567) 661-2387, email your Student Financial Services Advisor, or email studentfinancial@owens.edu. Find your Student Financial Services Advisor in the **Advisor(s) Contact Information** card in Ozone. For assistance with Ozone, please contact the Help Desk at (567) 661-7120.

Privacy

Due to privacy regulations, we can share your account information only with you; in some cases, your parents; and certain school officials and agencies. You can set up proxy access to allow us to share information with another individual, such as your parent, spouse, or others. To do so, select the **Personal Information** card in Ozone and choose **Proxy Access**. The Student Service Center does not disclose certain information by phone. Please bring your picture ID when visiting the office.