

OHIO • STATE AID REFERENCE

Ohio State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Ohio pays through two doors that do not talk to each other. The FAFSA opens the Ohio College Opportunity Grant (OCOG), the Work Ready Grant, and the Second Chance Grant. The high school opens the Governor's Merit Scholarship and Ohio Guaranteed Admission, both decided on class rank taken from grade point average at the end of junior year, with no application at all for public and chartered nonpublic students. Choose Ohio First runs entirely through the college. Dollar figures below are the 2026–2027 amounts, the most recent Ohio has published; 2027–2028 amounts are set by the state budget in June 2027. Verified against the Ohio Department of Higher Education (ODHE), August 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Ohio College Opportunity Grant (need-based, FAFSA only)	2026–2027 full-time maximums: \$5,000 private nonprofit, \$4,000 public main campus, \$2,000 private for-profit, \$492 regional campus, \$0 community college, \$600 at eligible Pennsylvania institutions. Requires an SAI of \$3,750 or less and household income of \$96,000 or less. Tuition and general fees only, never refunded to the student. Capped at 10 semesters for life.
Governor's Merit Scholarship (merit, no application)	Up to \$5,000 a year for four years, applicable to the full cost of attendance rather than tuition alone. Schools nominate top-ranked students off junior year GPA; ODHE sends the offer. Homeschool and dropout recovery students apply themselves by October 1 with a composite ACT or SAT, not a superscore. Renews on a 3.0 cumulative GPA and 20 credits a year.
Ohio Guaranteed Admission (ORC 3345.06)	Top 10% of the class: guaranteed admission to every Ohio public, at a regional campus if the student does not meet the unconditional standard. Top 5%: guaranteed main campus admission plus the Governor's Merit nomination. Requires the Class Rank Certification Form to be sent to each college, and the college's own deadline to be met.
Choose Ohio First (STEM, college-controlled)	State-funded, college-awarded. Amounts, majors, deadlines, and process all set by each campus. Tuition-specific, so OCOG or War Orphans can reduce or cancel it. Changing to a major outside the eligible list typically forfeits it and can leave a balance owed.
Ohio Work Ready Grant (workforce)	Up to \$6,000 a year full-time for technician-aligned advanced manufacturing and engineering technology programs, with no financial need test. Up to \$3,000 a year for other qualifying programs, needing a Pell-eligible SAI. Only at community colleges, regional campuses, and Ohio Technical Centers, never a main campus. Refundable to the student.
War Orphans & Severely Disabled Veterans' Children	For 2026–2027 the board set 77% of tuition and general fees at publics and \$6,397 a year at privates. Children of Ohio veterans with a 60% or higher overall service-connected rating. Apply between ages 16 and 24. Full-time enrollment and a 2.0 GPA required. Deadline May 15.
College Credit Plus (grades 7–12)	College courses in high school, free at public colleges for funded students. Public students file a letter of intent with the school by April 1. Nonpublic and homeschool families file a state funding application through OH ID between February 1 and April 1, with no appeal for missing it.
Second Chance Grant (returning students)	A one-time \$3,000 grant, applicable to full cost of attendance. Ohio residents without a bachelor's degree who stopped out of an Ohio institution 8 months to 5 years ago. The school applies on the student's behalf, so nothing happens unless someone asks. Cannot be combined with Choose Ohio First, Safety Officers, War Orphans, or the National Guard Scholarship.
Also worth knowing	Safety Officers College Memorial Fund: children and spouses of officers and firefighters killed in the line of duty anywhere in the US. Ohio National Guard Scholarship: applied for through the Guard, tuition-specific, applied before OCOG. NEALP: a forgivable loan for Ohio nursing students, reapply annually. Forever Buckeyes: in-state tuition for Ohio graduates returning from out of state. College Adoption Grant. ETV for students with foster care experience.

Deadlines to Post on Your Wall

Date	What it governs	Where it happens
October 1	Governor's Merit nomination portal closes, including the homeschool and dropout recovery application. Also ODHE's state FAFSA deadline for OCOG within the aid year.	meritscholarship.ohio.gov
Around Nov 1	Schools notify Governor's Merit nominees and Guaranteed Admission qualifiers. ODHE instructs districts not to tell students before this.	The high school
Dec to March	Ohio colleges' own financial aid priority dates. This window holds most of the money and gets the least attention.	Each college
Feb 1 to Apr 1	College Credit Plus funding application for nonpublic and homeschool families, closing 5:00 p.m. April 1. No appeal. Public students file a letter of intent by April 1.	OH ID, then the high school
May 15	Two at once. Governor's Merit offers are rescinded if not accepted in the portal. War Orphans applications close for the coming academic year.	meritscholarship.ohio.gov and wos.ohiohighered.org
Late July	The War Orphans board meets and sets award percentages. No funding is released before this, so fall bills arrive first.	ODHE State Grants

The Rules That Trip Families Up

- Junior year decides it, and nothing after it does. Class rank for both Governor's Merit and Guaranteed Admission is calculated from GPA at the end of eleventh grade. ODHE states that a student who was not nominated but later graduates in the qualifying group cannot be added.
- A full-tuition scholarship cancels OCOG outright. Any student whose tuition and general fees are fully covered by tuition-specific aid is ineligible. Partial coverage is subtracted first. This is why an award letter can shrink in July, and the financial aid office cannot override it.
- OCOG is tuition money and never becomes a refund check. Any overage goes back to the state. The only exceptions are qualified foster youth at community colleges and students on federal veterans' education benefits, who may apply it to housing and living expenses.
- A tuition guarantee shrinks the state grant. Wright State, Youngstown State, Shawnee State, and Central State each have separate, lower OCOG amounts calculated per entering cohort. Two public universities are not always offering the same state grant.
- Selective service registration gates everything. Ohio law conditions every state grant and scholarship, and in-state tuition at publics, on compliance, including for a student whose eighteenth birthday falls after the FAFSA was filed.

Governor's Merit Scholarship: Check These Three Things Early

- Was the student nominated? ODHE gives each school a specific nomination count and the school picks the names off junior year GPA. Ask the counselor for that count and whether your student is on the list. That answer is exact and available now.
- Has the award been accepted in the portal? An offer is not an award until the student logs in and accepts. This is the single most expensive step in Ohio financial aid.
- Did the Class Rank Certification Form reach every college? Guaranteed admission is a right the student has to exercise. If the form did not arrive by the college's deadline, the application is read as an ordinary one.

Governor's Merit term	What ODHE publishes
Award	Up to \$5,000 a year. ODHE says 'up to' because awards are reduced proportionally if acceptances exceed the appropriation.
Duration	Four years, capped at 8 semesters or 12 quarters. Undergraduate only, to the first bachelor's degree.
What it covers	Tuition, fees, books, equipment, room and board, and transportation, up to the published cost of attendance. Broader than OCOG.
Renewal	Automatic, no form. Requires a 3.0 cumulative GPA and 20 credit hours across the academic year. Twenty credits is below full-time, so part-time study does not end it.
Failed renewal	Appeal goes to the college's financial aid office, not ODHE. The college's decision is final.
Acceptance	Must be accepted in the portal by May 15 or it is rescinded, and it is not reissued to another student. 'Undecided' is an accepted school choice.
Forfeited by	Enrolling out of state, permanently, including at reciprocity schools. Not enrolling within two years. Not spending it within six. Not graduating high school on time.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Say plainly that junior year grades set the class rank behind Governor's Merit and Guaranteed Admission. Start College Credit Plus, remembering the April 1 letter of intent. Homeschool and dropout recovery students should plan an ACT or SAT date, since their application needs a composite score.
Senior fall, through Oct 1	Districts submit nominations. Homeschool and dropout recovery students apply at meritscholarship.ohio.gov before the portal closes. File the FAFSA as soon as it opens. Request the Class Rank Certification Form and send it with every Ohio public application.
November	Nomination notifications go out. Confirm every nominee has a personal email in the portal, not a school address, because every later notice arrives that way.
Dec to March	College financial aid priority dates, where most of the money is decided. Ask each college about Choose Ohio First for the student's exact major, since the state does not run that process and eligible majors differ by campus.
April and May 15	April 1: College Credit Plus paperwork for younger students, with no appeal for nonpublic and homeschool families. Then start May 15 reminders for every nominee. On May 15 the Governor's Merit award must be accepted in the portal and War Orphans applications are due. Both are firm, and the merit award is gone if the date passes.
Summer	Confirm the school choice in the merit portal so ODHE knows where to send the money. Warn War Orphans families that the board does not meet until late July, so the first bill arrives before the funding does.

Three Mistakes That Cost Ohio Students Money

- Waiting to accept until the college decision is made. The two are unrelated. The portal takes 'Undecided' and can be updated later. A student who waits past May 15 loses up to \$20,000 over four years, and ODHE does not pass it to anyone else.
- Skipping the FAFSA on an income assumption. OCOG reached households with total income up to \$96,000 under the 2026–2027 rules, which is further than most families assume. Both gates have to be cleared, income and an SAI of \$3,750 or less, but neither is checked if nobody files.
- Writing off the two-year path because OCOG pays \$0 there. True about OCOG, misleading about Ohio. The Work Ready Grant exists only at community colleges, regional campuses, and Ohio Technical Centers, pays up to \$6,000 for technician-aligned programs with no need test, and unlike OCOG it refunds to the student.

The May 15 cliff

Most Ohio families never apply for the state's largest merit award, so nothing in the process teaches them it can be lost by inaction. The school nominates, ODHE emails an offer, and the responsibility then transfers silently to a seventeen-year-old who is still deciding where to go. There is a quieter second version: the student accepts but leaves the school choice as 'Undecided' and never returns, so ODHE has no address to send the money to and it never reaches the bill. Both are fixable in five minutes, and only if someone knows to look.

Free Resources: No Account, No Cost, No Data Collection

All Ohio programs and official rules	highered.ohio.gov/students/pay-for-college
Governor's Merit portal and FAQ	meritscholarship.ohio.gov
OCOG award charts and calculators	ohiohighered.org/ocog/calculators
Our Ohio state aid guide	collegereadyparent.org/ohio
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org. Verified against the Ohio Department of Higher Education in August 2026 using ODHE program pages and guidance memo FA 27-001. Dollar figures are 2026–2027 amounts, the most recent Ohio has published; 2027–2028 amounts are set by the state budget in June 2027. One open item: ODHE publishes the Governor's Merit threshold as the top five percent of the class, while House Bill 96 contained language stepping it down by year. We are confirming with ODHE rather than publish a figure we cannot source; a school's nomination count is exact either way. Confirm anything you are budgeting on with ODHE and the college's financial aid office.