OKLAHOMA · STATE AID REFERENCE

Oklahoma State Aid Cheat Sheet (2027–2028)

A two-page reference for counselors and families of the Class of 2027. Free to copy, print, and share.

Oklahoma aid runs through two front doors: the **FAFSA** (Pell, OTAG, OTEG, and the yearly income check for Oklahoma's Promise) and the **Oklahoma's Promise application** on OKcollegestart.org. Three 2025 laws changed the rules: HB 1727 opened Oklahoma's Promise to **seniors through December 31** and created a teacher income track; HB 1282 renamed the Academic Scholars Program the **Oklahoma Rising Scholars Award**; HB 1096 added the CLT. OTAG is now awarded campus by campus to Pell-eligible students. Handouts older than a year are wrong on most of this.

The Programs at a Glance

Program	What it pays and who qualifies
Oklahoma's Promise (income-based tuition)	Tuition at Oklahoma public colleges (not fees, books, or housing); part of tuition at private colleges. 2026–27 rate: $184/credit hour at OU, $189.10 at OSU, $116.55 at Tulsa CC. Parents' AGI at sign-up: $60,000 (1–2 dependent children), $70,000 (3–4), $80,000 (5+). 15-unit core, 2.50 core GPA and 2.50 overall.
Rising Scholars (automatic qualifier)	Fall 2026 starters: $24,000/yr cash at OU, OSU, TU; $13,000 at regionals; $12,500 at community colleges; plus a tuition waiver at public colleges. 99.5 percentile ACT or SAT (official superscore accepted), or National Merit Scholar/Finalist or Presidential Scholar. No income test. Fall 2027 amount not yet published.
Rising Scholars (institutional nominee)	$4,000/yr at research universities, $3,200 regionals, $3,000 community colleges, plus waiver. Minimum: 32 / 30 / 29 ACT, or high GPA plus class rank or a lower score. Limited slots chosen by each college.
OTAG (need-based grant)	Up to $3,000 (OU, OSU, TU), $2,000 (regionals, most privates), $1,500 (community colleges, tech centers); max 75% of tuition and fees. Pell-eligible residents with unmet need. FAFSA only; each college picks recipients.
OTEG (private colleges)	Flat $1,000 per semester at eligible private nonprofit colleges. Full time, parents' AGI $50,000 or less. No Pell requirement.
RUBS (regional universities)	$3,500/yr cash plus tuition waiver. 30 ACT with exceptional GPA and rank, or National Merit Semifinalist or Commended. 15 freshman slots per regional; not transferable.
Concurrent waiver	Tuition waived for up to 18 college credit hours in senior year and 9 in junior year at Oklahoma public colleges. Fees not covered.

Deadlines to Post on Your Wall

Program	Deadline	Where
Oklahoma's Promise application	**December 31 of senior year** (8th–11th graders asked to apply by June 30)	OKcollegestart.org
Oklahoma's Promise documents	**February 1 of senior year** (2025 tax return, custody papers)	Promise document upload
Rising Scholars (automatic)	Application opens each October; letters from late February	State Regents application
OTAG / OTEG	No state date. The college's FAFSA priority date decides who is considered.	FAFSA
Promise in college	FAFSA every year; parents' AGI over $100,000 means no payment that year	FAFSA
College scholarships (Class of 2027)	OSU early Nov 1, 2026; OU and TU Dec 15, 2026; OSU Feb 1, 2027	Each college

The Rules That Trip Families Up

- **Seniors are not too late.** The 10th-grade cutoff ended in July 2025. The real question for a senior is whether the 15-unit core is complete.
- **The second income test runs every year.** Parents' AGI over $100,000 on any year's FAFSA means no Promise that year, and the year still counts against the five-year limit.
- **Tuition is not the bill.** The Promise does not pay fees, books, or housing. At a university, fees alone can exceed what families expect.
- **Hard limits:** three years from graduation to start, five years to use it, 129 paid credit hours, and Satisfactory Academic Progress. A conduct suspension of more than one semester ends it permanently.
- **Tell the college.** The program does not know where the student enrolled. No notice, no bill to the program, no payment.

Oklahoma's Promise: Check These Three Gates Early

1. Income at sign-up. Parents' federal adjusted gross income from the most recent completed tax year (the 2025 return for fall 2026 applicants): $60,000 / $70,000 / $80,000 by number of dependent children. Teacher track: a parent with 10+ years as a certified Oklahoma public school classroom teacher qualifies under 700% of the federal poverty level ($231,000 for a household of four, 2026 table). Social Security death and disability benefits are excluded.

2. The 15-unit core by graduation. 4 English, 3 lab science (not general science), 3 math at Algebra I or above, 3 history and citizenship (one American history), 2 more from those subjects or computer science, foreign language, AP, psychology, sociology, or a concurrent liberal arts or science course. 2.50 GPA in the core and 2.50 overall. Homeschool and non-accredited schools also need a 22 ACT.

3. Income every year in college. Parents' AGI at or under $100,000 (700% of poverty on the teacher track), read from that year's FAFSA.

Rising Scholars award table

Institution type	Automatic qualifier, fall 2026 starters	Automatic, 2025 and earlier starters (2026–27)	Institutional nominee	Nominee minimum ACT
Research (OU, OSU, TU)	**$24,000/yr**	$7,200/yr	$4,000/yr	32
Regional universities	**$13,000/yr**	$5,700/yr	$3,200/yr	30
Community colleges	**$12,500/yr**	$5,200/yr	$3,000/yr	29

Public colleges add a tuition waiver. Keep it with full-time enrollment, a 3.25 GPA, and 24 hours a year. Fall 2027 amounts not yet published: confirm with the State Regents at 405-225-9948.

Counselor Calendar: What to Tell Students When

When	What to tell students
8th–11th grade	Apply for Oklahoma's Promise by June 30 so course gaps can be fixed. Juniors: up to 9 tuition-free concurrent hours.
Senior fall (now)	FSA IDs, 2027–28 FAFSA, OKcollegestart account. Promise application by Dec 31, 2026. OSU early date Nov 1; OU and TU Dec 15. Top scorers: Rising Scholars application.
January to Feb 1, 2027	Upload Promise documents by Feb 1. OSU scholarship deadline Feb 1.
Late Feb to March 2027	Rising Scholars letters arrive. Finish the FAFSA by March 1 (OU's need-based date) for every Oklahoma school.
End of April to May 2027	High school returns the Promise verification form and final transcript after final grades.
Fall 2027	Tell the college's aid office the student is a Promise student. First summer after graduation is not covered.

Three Mistakes That Cost Oklahoma Students Money

- **Missing one core course.** A diploma is not the same as the 15-unit core. Check it course by course in senior fall, while a spring course can still fix it.
- **Skipping the FAFSA in college.** No FAFSA means no income check and no Promise payment, even for families who expect nothing federal.
- **Filing the FAFSA late.** OTAG is a fixed pot at each college. A Pell-eligible student who files after the priority date can qualify and still get nothing.

The December 31 mirage

December 31 is the last day to submit the Oklahoma's Promise application, and it is the date everyone repeats. It does not enroll the student. The tax return and household documents are due **February 1**, and an incomplete file enrolls no one. A senior who applies on December 30 should have the 2025 return ready to upload the same week.

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

Oklahoma's Promise rules, deadlines, and FAQ	**okpromise.org** · 800-858-1840
State Regents financial aid programs (OTAG, OTEG, Rising Scholars, RUBS)	**okhighered.org/admin-fac/finaidresources**
Our Oklahoma state aid guide	**collegereadyparent.org/oklahoma**
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 Oklahoma State Regents for Higher Education and okpromise.org in October 2026. Rules change, and Oklahoma's legislature takes up Promise bills most sessions; confirm details with the official program pages and the college's financial aid office before making financial decisions.