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UNIVERSITY OF PORTLAND

FINANCIAL AID HANDBOOK FOR

UNDERGRADUATE AND GRADUATE STUDENTS

2013-14

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INTRODUCTION

A high-quality, personalized education at the University of Portland is an investment in each student's future success. We recognize that some students and their families may need assistance to meet some of their college costs. We encourage all students who apply to the University of Portland to also complete the [Free Application for Federal Student Aid \(FAFSA\)](#), which allows us to consider you for financial aid. The role of the Office of Financial Aid is to try to help fill the gap that exists between the cost of attendance and funds available from your family.

While we try to meet as much of your financial need as possible, funding is limited. In order to take full advantage of the aid programs available at the University of Portland and to receive maximum consideration of your funding needs, important timelines and procedures must be followed. If you have questions after you have read this handbook, please feel free to contact the Office of Financial Aid at the information below.

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You may also stop by the office, which is located on the ground floor of Waldschmidt Hall on the University campus.

Office hours—8 AM to 5 PM, Monday through Friday.
Counselor Availability—By appointment. Please call ahead to schedule.

This handbook is designed to provide you with information on the financial aid application process, what types of aid are available, the terms and conditions of the aid, and common questions students and families have related to financial aid at different stages of the process. More information can be found on the financial aid website (listed above) or by contacting the Office of Financial Aid directly.

FINANCIAL AID ELIGIBILITY

Any student applying to or currently enrolled at the University of Portland is encouraged to apply for financial aid. Students from families with a wide range of incomes qualify. Even if you know you will not qualify for any need-based aid, you should still complete the FAFSA every year, as it is a requirement for many types of non-need-based aid and scholarships at the University of Portland.

Some general eligibility requirements are listed below. Not all of these requirements apply to all forms of financial aid. See the [Types of Aid](#) section for specific eligibility requirements.

- Be a U.S. citizen or an eligible non-citizen as defined by the Department of Education
- Be regularly admitted to the University
- Demonstrate financial need for some types of aid
- Not owe a refund on or be in default on any Title IV or HEA grant or loan received for prior attendance at any institution
- Be making satisfactory academic progress toward a degree
- Be registered with the Selective Service, if required to do so by law
- For many types of aid, students must be registered full-time (12 credits undergraduate and 9 credits graduate¹)
- Some forms of Federal aid are available to students registered half-time (6 credits undergraduate and 5 credits graduate) or less

Eligibility differs based on the type of aid and criteria set up by the source of the funds. Some funds are based on financial need as defined by the Federal government. Some funds are based on merit, such as GPA, extracurricular activities, and/or test scores. Some funds are based on a combination of both merit and financial need. Other funds might only be based on general criteria such as year in college or major. Almost all types of financial aid require that you complete the FAFSA, even if financial need is not a requirement, to ensure that the student has been considered for need-based funds first.

In general, financial aid is intended to pay for courses that are required to complete your degree program. If you are planning to take courses that do not directly fulfill a requirement for a declared degree, major or minor, contact the Office of Financial Aid to determine how that might affect your aid eligibility.

¹ Audited courses or courses not taken for credit are not included when determining enrollment status.

COST OF ATTENDANCE

The Cost of Attendance (COA) is a standardized set of budgets used as a basis for determining maximum aid eligibility. The COA generally includes tuition, fees, room and board, books and supplies, transportation expenses, and personal expenses. The COA can vary based on program of study, living arrangements while in school, and a wide variety of other factors. COA can also be increased to include expenses such as child care, travel for study abroad, insurance, and professional fees. To request a COA increase, please contact the Office of Financial Aid and request a “Cost of Attendance Increase” form.

EXPECTED FAMILY CONTRIBUTION

The Expected Family Contribution (EFC) is the number used to determine your eligibility for need-based student financial aid. This is determined based on the information you provide on the FAFSA. The EFC is calculated using the federal methodology formula which is approved by Congress. The formula takes several factors into consideration, including:

- Dependency status
- Student and parent/spouse income
- Family size
- Number of family members in college
- Student and parent/spouse assets

The EFC is not the amount of money that you or your family must provide. Rather, you should think of the EFC as an index that schools use to determine your eligibility for federal, state, and institutional student aid.

FINANCIAL NEED

Financial need is determined by the following formula:

$$\begin{array}{rcc} \textit{Cost of Attendance} & - & \textit{Expected Family Contribution} & = & \textit{Financial Need} \\ \text{(COA)} & & \text{(EFC)} & & \text{(Need)} \end{array}$$

Once your financial need is determined, the Office of Financial Aid will create an award package for you with different types of available awards, including grants, scholarships, federal work study and subsidized student loans. However, because funding is limited, your entire financial need may not be met. The remainder of your financial aid award package can be filled with other types of loans or scholarships from outside organizations.

TYPES OF AID

Financial aid is any scholarship, grant, loan, or employment that helps students whose personal and family resources cannot meet the full cost of a University of Portland education. Aid can be need-based (awarded because of your financial need) or it can be merit-based (awarded because of your unique talents or academic ability).

SCHOLARSHIPS

Scholarships are a form of aid that helps students pay for their education. Unlike student loans, scholarships do not have to be repaid. Hundreds of thousands of dollars in scholarships from several thousand sponsors are awarded each year.

Generally, scholarships are reserved for students with special qualifications, such as academic, athletic or artistic talent. Awards are also available for students who are interested in particular fields of study, who are members of underrepresented groups, who live in certain areas of the country or who demonstrate financial need.

MERIT SCHOLARSHIPS

UP has several merit scholarships that are awarded to undergraduate students seeking a first bachelor's degree based on academic ability. Once awarded, students must maintain satisfactory academic progress throughout their time on campus in order to keep merit scholarships. Students must be enrolled full-time² (at least 12 credits³) and meet the terms of the Financial Aid Satisfactory Academic Progress policy to be eligible for a merit scholarship.

Merit awards are available for 8 semesters (fall and spring) of academic study at the University of Portland. Students utilizing less than 8 semesters of eligibility will not be eligible for an increased merit scholarship during their last semester prior to graduation. Additionally, students requiring more than 8 semesters of full-time study to graduate are required to appeal to the Director of Financial Aid for consideration to have their merit scholarship eligibility extended.

A student on an approved leave of absence from the University of Portland may have his or her merit scholarship reinstated if he or she returns to the University of Portland within one academic year. A student on a leave of absence who fails to return within one academic year may have to reapply for admission to the University and will have their aid eligibility reevaluated at that time.

² Exceptions to the full-time requirements may be made for students on accommodation plans through the Office of Students with Disabilities, students returning from a medical leave, and students enrolled less than full-time in their last semester prior to graduation.

³ Audited courses or courses not taken for credit are not included when determining enrollment status.

DEPARTMENTAL SCHOLARSHIPS

Some scholarship funds are awarded by specific departments on campus based on merit and/or talent. Most will require continued academic excellence and/or participation within the department. Some departments will award scholarships to new incoming students and others will only award scholarships to students who have succeeded academically within the department after several semesters or years. Please inquire with your department of interest to find out if they have any scholarships available and if there are any specific application procedures.

ENDOWED/ANNUAL SCHOLARSHIPS

There are over 300 different endowed and/or annual scholarships at the University of Portland. These are funds given by generous donors who also set the criteria for awarding the scholarship funds. Criteria can be as general as “to a deserving student” or as specific as “to a freshman English major from Central Catholic High School.” Some scholarships are awarded by the academic department and others are awarded by the Office of Financial Aid. To be considered for one of these scholarships, you must file a FAFSA. A few of these scholarships also require an additional application. This application will be made available to University of Portland students during the first 2 weeks of the fall semester each academic year.

PRIVATE SCHOLARSHIPS

Private scholarships come from a wide variety of sources. High schools, local clubs, national organizations, foundations, and many others have private scholarships that students should always be on the lookout for.

Scholarship search services provide students with a quick and efficient way to search for scholarships using a database of scholarship awards that match a student’s personal profile with specific scholarship awards in the database. Students may use the computerized scholarship search service to determine which scholarship awards they may be eligible for and using the information generated from the search, apply directly for those specific scholarships. Please note that most scholarship search services are free. We discourage students from paying for these services.

If you receive a private scholarship, you are required to notify the Office of Financial Aid in writing. Your award may need to be adjusted in order to stay within federal guidelines. Whenever possible, we will reduce self-help aid (loans and work study) first to make room for an additional scholarship. In general, scholarships \$1,000 or less will be applied entirely to the semester in which funding is received unless otherwise specified by the awarding organization or prohibited by federal regulations. All other scholarships will be divided evenly between fall and spring semesters unless otherwise specified by the awarding organization or requested by the student.

GRANTS

Grants are a form of financial aid, based on need, which you do not have to repay.

FEDERAL GRANTS

Federal grants are based on financial need as determined by completion of the FAFSA or Renewal FAFSA application. To apply for all federal grants, you need to complete the FAFSA as close to January 1 as possible. FAFSAs must be received by the University by March 1 to receive priority consideration for limited funds and timely award packages.

PELL GRANT

To qualify, you must:

- Be a U.S. citizen or eligible noncitizen
- Demonstrate financial need
- Be an undergraduate student enrolled at a qualifying college working on a first baccalaureate degree⁴

Award amount

- Depends on EFC
- Maximum scheduled award for 2013-14 is \$5,635⁵

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

To qualify, you must:

- Be a U.S. citizen or eligible noncitizen
- Be a recipient of a Federal Pell Grant
- Demonstrate exceptional financial need
- Be an undergraduate student enrolled at least half-time

Award amount

- Up to \$2,000⁶ per academic year
- Funds are limited

⁴ Students may only receive the equivalent of 12 full time semesters of Pell Grant throughout their academic career.

⁵ Estimate, pending legislative decision

⁶ Estimate, pending legislative decision

TEACHER EDUCATION ASSISTANCE FOR COLLEGE & HIGHER EDUCATION (TEACH) GRANT

To qualify, you must:

- Complete the Free Application for Federal Student Aid (FAFSA), although you do not have to demonstrate financial need.
- Be a U.S. citizen or eligible non-citizen.
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student.
- Be enrolled in course work that is necessary to begin a career in teaching or plan to complete such course work. Such course work may include subject area courses (e.g., math courses for a student who intends to be a math teacher).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Sign a TEACH Grant Agreement to Serve agreeing to the following:
 - For each TEACH Grant-eligible program for which you received TEACH Grant funds, you must serve as a full-time teacher for a total of at least four academic years within eight calendar years after you completed or withdrew from the academic program for which you received the TEACH Grant.
 - You must perform the teaching service as a highly-qualified teacher at a low-income school. The term highly-qualified teacher is defined in section 9101(23) of the Elementary and Secondary Education Act of 1965 or in section 602(10) of the Individuals with Disabilities Education Act.
 - Your teaching service must be in a high-need field.
 - You must comply with any other requirements that the Department of Education determines to be necessary.
 - If you do not complete the required teaching service obligation, TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Loan that you must repay, with interest charged from the date of each TEACH Grant disbursement.

Award amount

- Up to \$4,000 per academic year (up to \$16,000 for undergraduate and \$8,000 for graduate)⁷. Part time students will have a reduced award based on enrollment level.

⁷ Award amounts may be reduced due to sequestration.

INSTITUTIONAL GRANTS

The University may award institutional grants to undergraduate students seeking a first bachelor's degree. Funding is limited and is awarded based on financial need. Award amounts vary and are subject to annual evaluation. A FAFSA is required to be considered for institutional grants. In general, students must be enrolled full-time⁸ (at least 12 credits⁹) to receive institutional grants. Students must also meet the terms of the Satisfactory Academic Progress policy.

Institutional grants are available for 8 semesters (fall and spring) of academic study at the University of Portland. Students utilizing less than 8 semesters of eligibility will not be eligible for an increased institutional grant aid during their last semester prior to graduation. Additionally, students requiring more than 8 semesters of full-time study to graduate are required to appeal to the Director of Financial Aid for consideration to have their institutional grant eligibility extended.

A student on an approved leave of absence from the University of Portland may have his or her institutional grant reinstated if he or she returns to the University of Portland within one academic year. A student on a leave of absence who fails to return within one academic year may have to reapply for admission to the University and will have their aid eligibility reevaluated at that time.

OREGON OPPORTUNITY GRANT

State grants are based on financial need as determined by completion of the FAFSA or Renewal FAFSA application. Funding is limited and is awarded based on financial need. The initial filing deadline for Oregon Opportunity Grant consideration is February 1, 2013. However, funds are awarded based on FAFSA filing date and may be exhausted prior to February 1, 2013. In order to ensure maximum consideration, Oregon residents should complete a FAFSA as early in January as possible.

⁸ Exceptions to the full-time requirements may be made for students on accommodation plans through the Office of Students with Disabilities, students returning from a medical leave, and students enrolled less than full-time in their last semester prior to graduation.

⁹ Audited courses or courses not taken for credit are not included when determining enrollment status.

LOANS

An education loan is a form of financial aid that must be repaid, with interest. Education loans come in three major categories: student loans (e.g., Stafford, Perkins, Nursing, and Graduate PLUS loans), parent loans (e.g., PLUS loans) and private student loans (also called alternative student loans). For all loans, the Department of Education or your lender may charge an origination fee which will be deducted prior to funds being sent to the University. In addition, loan counseling is required by the Department of Education for all federal student loan borrowers and can be completed online. Students are required to complete Loan Entrance Counseling when applying for their first federal loan at the University of Portland. Loan Exit Counseling is required when a student borrower has dropped below half-time enrollment, even if the student plans to return to UP or attend another university. Finally, students must be in compliance with the Financial Aid Satisfactory Academic Progress policy to receive Stafford, Perkins, Nursing, Graduate PLUS, and Parent PLUS loans. For more information on applying for loans, go to www.up.edu/finaid/loans.

STUDENT LOANS

Student loans are taken out in the name of the student. The student is responsible for repayment based on the terms of the loan. There are several different types of student loans and each has its own unique set of terms. All federally-sponsored student loans listed below require a FAFSA to qualify.

STAFFORD LOAN

Federal Stafford loans disbursed after July 1, 2013 are fixed-rate (6.8%)¹⁰ loans available to undergraduate and graduate students enrolled at least half time. Subsidized Stafford loans (only available to undergraduate students) are need-based and the government pays the interest while you are in school. Unsubsidized Stafford loans are not need-based, and you are responsible for all of the interest that accrues on the loan, including while you are in school.¹¹

To qualify, you must:

- Be a US citizen or eligible non-citizen
- Be an undergraduate/graduate enrolled at least half-time (6 credits for undergraduates and 5 credits for graduates)¹²
- Be making satisfactory academic progress toward a degree
- Not be in default on a previous federal loan
- Be registered with Selective Service, if required
- Demonstrate financial need (Subsidized Stafford Loans only)

Award amount

- Award amounts vary by year in school, cost of attendance, financial need, and enrollment.

¹⁰ In addition to the interest, there is also a 1% origination fee taken by the Department of Education from the proceeds of the loan before the funds are disbursed to the student.

¹¹ Information on Stafford loans is subject to pending federal legislation. Interest rates and subsidies may change. Updated information will be published as it becomes available.

¹² Audited courses or courses not taken for credit are not included when determining enrollment status.

Loan Limits

Dependent

Freshman (0-29 credits)	\$5,500 (up to \$3,500 can be subsidized)
Sophomore (30-59 credits)	\$6,500 (up to \$4,500 can be subsidized)
Junior or senior (60+ credits)	\$7,500 (up to \$5,500 can be subsidized)

Annual loan limit

Independent¹³

Freshman (0-29 credits)	\$9,500 (up to \$3,500 can be subsidized)
Sophomore (30-59 credits)	\$10,500 (up to \$4,500 can be subsidized)
Junior or senior (60+ credits)	\$12,500 (up to \$5,500 can be subsidized)

Annual loan limit

Graduate or professional

\$20,500

Lifetime Aggregate Limits

Undergraduate (dependent)	\$31,000 (up to \$23,000 can be subsidized)
Undergraduate (independent)	\$57,500 (up to \$23,000 can be subsidized)
Graduate or professional**	\$138,500 (up to \$65,500 can be subsidized)

PERKINS LOAN

The Perkins Loan is awarded to undergraduate students with exceptional financial need. This is a campus-based loan program, with UP acting as the lender using a limited pool of funds provided by the federal government. It is a subsidized loan, with the interest being paid by the federal government during the in-school and 9-month grace periods. There are no origination or default fees, and the interest rate is 5.0%. There is a 10-year repayment period.

To qualify, you must:

- Be a US citizen or eligible non-citizen
- Have a high school diploma or GED certificate
- Be an undergraduate enrolled at least half-time (6 credits)¹⁴
- Be making satisfactory academic progress toward a degree
- Not be in default on a previous federal loan
- Be registered with Selective Service, if required
- Demonstrate exceptional financial need.

Award amount

- Varies, depending on need and available funds
- Renewal is not guaranteed.

¹³ Independent loan limits also apply to undergraduate students whose parents are unable to borrow through the PLUS program because of a credit denial.

¹⁴ Audited courses or courses not taken for credit are not included when determining enrollment status.

NURSING STUDENT LOAN

The Nursing Student Loan is a low-interest (fixed at 5.0%) loan that undergraduate students, enrolled at least half time, who are admitted to the School of Nursing can borrow to pay for their educational expenses. Due to limited availability, the Nursing Student Loan is offered to eligible undergraduate students who demonstrate exceptional financial need. UP is the lender for Nursing Student Loan funds.

To qualify, you must:

- Be a US citizen or eligible non-citizen
- Be an undergraduate student enrolled in the nursing program at least half-time (6 credits)¹⁵
- Be making satisfactory academic progress toward a degree
- Not be in default on a previous federal loan
- Be registered with Selective Service, if required
- Demonstrate exceptional financial need.

Award amount

- Varies, depending on need and available funds
- Renewal is not guaranteed.

GRADUATE PLUS LOAN

Graduate PLUS loan is a federally sponsored fixed-interest rate (7.9%)¹⁶ loan for students attending graduate school.

To qualify, you must:

- Be a citizen or eligible non-citizen
- Not be in default or owe a refund to any Federal program
- Be enrolled in an eligible program at least half-time
- Be registered with Selective Service, if required
- Go through a credit check and be approved by the Department of Education

Award amount

- Up to the full cost of attendance, less other financial aid, including other loans.

¹⁵ Audited courses or courses not taken for credit are not included when determining enrollment status.

¹⁶ In addition to the interest, there is also a 4% origination fee taken by the Department of Education from the proceeds of the loan before the funds are disbursed to the student.

PARENT LOANS

Parent loans are taken out in the name of the parent (biological, step, or adoptive) of undergraduate students. The parent is responsible for repayment based on the terms of the loan. Parents may have the option to defer payments while the student is in school, although interest will continue to accrue during deferment. A FAFSA is required to apply for a PLUS Loan.

PARENT PLUS LOAN

The federal Parent PLUS loan is a fixed interest rate (7.9%)¹⁷ loan for parents of undergraduate, dependent students.

To qualify, the parent must:

- Be a citizen or eligible non-citizen
- Not be in default or owe a refund to any Federal program
- Go through a credit check and be approved by a lender
- Be a parent (biological, adoptive, or step) of the undergraduate student beneficiary.

Award amount

- Up to the full cost of attendance, less other financial aid, including other loans.

LOANS FOR SECOND BACHELOR'S DEGREE

In general, students pursuing a second baccalaureate degree are only eligible for federal Stafford loans, work study, and private/alternative loans (not grants). Students must remain within the aggregate lifetime loan limit (dependent or independent, based on the FAFSA). Dependent students may also be eligible for a PLUS loan.

PRIVATE/ALTERNATIVE LOANS

Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and the limited amount the government allows you to borrow through its programs. Eligibility for private student loans often depends on your credit score and usually requires a co-signer.

Since federal education loans are usually less expensive and offer better terms than private student loans, **you should exhaust your eligibility for federal student loans before resorting to private student loans.**

DIRECT TO CONSUMER LOANS (DTC LOAN)

Direct to consumer loans are education loans that are sent directly to the student and/or parent. We strongly advise against this type of loan. You are required to inform the Office of Financial Aid if you have received this type of loan as it must be included in your overall aid package. Securing a DTC loan without consulting with the Office of Financial Aid could jeopardize other aid in your award package, including scholarships, grants, and loans with better terms.

¹⁷ In addition to the interest, there is also a 4% origination fee taken by the Department of Education from the proceeds of the loan before the funds are disbursed to the student.

TITLE IV LOAN CODE OF CONDUCT

All Officers and employees of the University of Portland, who have responsibilities with respect to student educational loans, must comply with this code of conduct.

Ban on revenue-sharing arrangement with any lender – Neither University of Portland (UP) as an institution, nor any individual officer, employee or agent shall enter into any revenue sharing arrangements with any lender.

Ban on receiving gifts from a lender, guaranty agency or loan servicer – No officer, employee, or agent, or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a de minimus amount.

Ban on contracting arrangements – No officer, employee, or agent, shall accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

Prohibition against steering borrowers to particular lenders or delaying loan certifications – UP shall not assign through award packaging or other methods any first-time borrower's loan to a particular lender; or refuse to certify or delay certification of any loan based on the borrower's selection of a particular lender or guaranty agency.

Prohibition on offers of funds for private loans – UP shall not request or accept from any lender an offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An "opportunity pool loan" is defined as a private education loan made by a lender to a student that involves a payment by the institution to the lender for extending credit to the student.

Ban on staffing assistance – UP shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.

Ban on advisory board compensation – No one employed in the financial aid office or that has any responsibilities with respect to education loans or other student financial aid shall derive any material benefit from serving on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors. However, such individuals may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

FEDERAL WORK STUDY/STUDENT EMPLOYMENT

Student employment provides students with the opportunity to work while enrolled in classes. Federal Work Study (FWS) funds are limited and are awarded based on need. However, a FWS award is not required to work on campus. Student employment earnings cannot be directly applied to student account charges. Instead, students will be paid according to the hours worked; these funds should not be included in your calculations for covering billable charges. Students are responsible for applying and interviewing for student employment jobs.¹⁸

ON-CAMPUS JOBS

There are many types of jobs available to students who choose to work on campus. The University pays student workers at least Oregon minimum wage. Students can work up to 20 hours/week when classes are in session (up to 40 hours/week when classes are not in session).

COMMUNITY SERVICE FEDERAL WORK STUDY

Students awarded Federal Work Study can earn their awards working in various non-profit positions throughout the Portland community, including positions in schools, homeless shelters, etc. This program is administered through the Moreau Center for Service and Leadership.

WORKING ON CAMPUS—STEPS TO FOLLOW

STEP 1 – Office of Financial Aid

- New employees complete a Form W-4 for tax purposes and provide appropriate original, unexpired documents to complete the Form I-9. Valid documents include, but are not limited to, one of the following sets of documents. This can be done prior to finding a job.
 - Original, unexpired Passport
 - Original Social Security Card **and** photo ID
 - Original Birth Certificate **and** photo ID
- Pick up a Student Employment Referral Form if starting in a new position.
- Complete a Direct Deposit Authorization Form at the Payroll Office (optional).

STEP 2 – Find a Job

- Search for a job on the On-Line Student Job Board at www.up.edu/finaid/studentjobs.
- Apply for the position per the instructions provided in the job post.

STEP 3 – Supervisor

- Inquire about interviewing for a job.
- Once offered a job, complete the Referral Form from the Office of Financial Aid.
- Return the completed Referral Form to the Office of Financial Aid prior to beginning the job.

STEP 4 – Timesheets

- Log into Self Serve and record your time worked.
- Submit your time for approval.

¹⁸ Additional information and student employment regulations can be found in the Student Employment Student Handbook available at www.up.edu/finaid - Student Employment - Student Employment Resources – Student Resources.

STEP 5 – Payroll Office

- Paychecks will be mailed to your local address or deposited directly into your bank account on the 10th and 25th of each month. If the 10th or the 25th falls on a non-business day, payments will be issued on the preceding business day.

APPLYING FOR AID

To apply for financial aid, you must do the following:

- **Be regularly admitted student to the University of Portland.** You may apply for financial aid without being admitted to the University. However, your financial aid application will not be processed until you have been admitted. Admission requires a separate application, available from the University's Office of Admission.
- **Complete the FAFSA or Renewal FAFSA.** Be sure to complete the entire form; file in January if possible. It is better to file with estimated income figures rather than to wait until you and/or your parents file your tax forms and therefore miss the March 1 receipt deadline. (The deadline for financial aid from the state of Oregon is February 1.)

Additional steps are necessary to apply for the loans offered as part of the financial aid package. Information on the loan application process can be found at www.up.edu/finaid/loans.

VERIFICATION

Verification is a review process in which the Office of Financial Aid assures the accuracy of the information on the student's FAFSA. During the verification process the student and family/spouse will be required to submit documentation for the amounts listed (or not listed) on the FAFSA. The Office of Financial Aid will inform you via mail or email of what forms and documents are required. **Please submit only what is requested of you.**

If there is an asterisk next to the EFC figure on your Student Aid Report (SAR), then you have been selected for verification. You may also be selected for verification by the University of Portland. Verification is **required** for all first-time students receiving any form of need-based institutional financial aid. You will be notified by UP if you are selected for verification.

If any discrepancies are uncovered during verification, the Office of Financial Aid may require additional information for clarification. Such discrepancies may cause your final financial aid package to be different from the initial package described on the award letter. If you are selected for verification, your award is considered an **estimate** until verification is complete.

If you choose not to submit the required documentation, you may no longer be eligible for federal, state, and most institutional aid. Verification concerns applicants for most Federal Student Aid programs but is not required if the student will only receive a Parent or Graduate PLUS loan or an unsubsidized Stafford loan because these loans are not based on need. However, a student cannot avoid verification by choosing to borrow an unsubsidized Stafford loan if he or she is eligible for a subsidized Stafford loan.

SPECIAL CIRCUMSTANCES/EXPENSES

We recognize that the FAFSA may not always portray an accurate picture of your financial situation. Although considerations for specific situations are limited, we may be able to give additional consideration as described below. If you believe you have a special circumstance, please contact the Office of Financial Aid and request a “Special Circumstance Form.”

After reviewing your special circumstance documentation, your aid package may remain the same, be increased, or reduced according to the financial information that has been submitted. As all files requesting special circumstance consideration will be verified, tax documents and other documents pertaining to the circumstance are required.

Decisions are final and will be communicated directly to the student. For more information, contact the Office of Financial Aid. Any additional funding awarded is only available for the academic year for which the special circumstance is approved. Special circumstances must be reviewed annually. Please do not submit documents unless instructed by our office.

EXAMPLES OF CIRCUMSTANCES CONSIDERED

- Loss or reduction of income (layoff, illness, forced reduction of hours, temporary employment, etc.) or benefits (unemployment, disability, social security, child support, alimony, etc.)
- Unreimbursed medical bills
- Death, divorce, separation
- Non-reoccurring payments received

EXAMPLES OF CIRCUMSTANCES NOT CONSIDERED

- Increase of standard living expenses
- Purchasing material items such as a car, home appliances, vacations, second homes
- Reduction of assets
- Credit issues, line of credit changes, previous student loan debt, etc.
- Siblings or parents who are also attending college. Siblings are already taken into account on the FAFSA.

The special circumstance process has several phases. First, the Office of Financial Aid will verify your file using the documents provided. All changes will be sent back to the Department of Education for approval before the Special Circumstance adjustments can be made. This process will take several weeks to complete and will result in multiple award revisions. Aid may be increased, remain the same, or be decreased as a result of this process. Additional aid is not guaranteed.

RENEWAL OF AID

With the exception of the merit scholarship, most aid is not automatically renewed from year to year. In general, students must complete the FAFSA each year to be considered for aid.

DEPARTMENTALLY AWARDED SCHOLARSHIPS

If you have a departmentally awarded scholarship (athletic, ROTC, drama, music, etc.), contact that department to find out if there are requirements to have the scholarship renewed and if they have a specific deadline. If you are unsure whether your scholarship is awarded by the Office of Financial Aid or a separate department, contact the Office of Financial Aid and we will let you know.

NON-DEPARTMENTAL INSTITUTIONAL AID

For all other institutional grants and scholarships, if you are maintaining satisfactory academic progress and are enrolled full-time, we will attempt to renew your institutional aid at the same levels that you currently have. Availability is dependent on funding. If you receive additional funding from another source, such as an outside scholarship or new departmental award, we must take that aid into consideration and may have to reduce your previous aid to prevent an over-award.

FEDERAL OR STATE GRANTS

If you had a federal or state grant for the previous academic year, you must complete the FAFSA or Renewal FAFSA to be re-considered for the grant in subsequent academic years.

COMMUNICATION WITH STUDENTS

All correspondence from the Office of Financial Aid will be sent to the **student**. If the parent or spouse of a student wants to receive information about a student's financial aid package, it is the student's responsibility to forward that information to the appropriate parties.

For new students who do not have access to the University network and a University e-mail account, the office communicates via the email listed on the FAFSA (when available), paper, and the U.S. Postal Service. For students who have network access and a University e-mail account, the office communicates via e-mail notifications and the Self-Serve Portal. It is important for students to check their University e-mail account regularly—even over the summer and breaks—to be sure they receive correspondence from the Office of Financial Aid.

All paper letters will be mailed to the permanent address in the University's database for the student. It is important for you to update your address with the Registrar's Office to ensure correspondence is sent to the correct address.

There are many times throughout the academic year when information and announcements are sent through the Announcements Portal. All students with a UP email account have access to the Announcements Portal. It is the student's responsibility to check for financial aid information and announcements. The Office of Financial Aid attempts to communicate in multiple methods to students. However, some information will be sent only via e-mail and some only via the U.S. Postal Service.

STUDENT RECORDS RELEASE

The Federal Educational Rights and Privacy Act (FERPA) limits the information the University can release without the student's permission. The student is the only person we can discuss financial information with unless we are given written authorization to speak to a specific person (for example, a parent or spouse). If you would like the Office of Financial Aid to be able to speak with another individual regarding your file, please complete the Student Records Release at <https://pilots.up.edu/group/main/ferpa>. Indicate which individuals you would like us to be able to speak to and check the box indicating that you would like to release financial information¹⁹. This release will be valid until the student graduates, stops attendance, or updates their Student Records Release.

¹⁹ Financial information includes Financial Aid and Student Accounts information.

IMPORTANT DEADLINES

The University of Portland has a priority filing deadline for scholarship and aid consideration. For maximum possible consideration, we must receive the FAFSA by **March 1**. The FAFSA takes up to four weeks to process so you need to complete and submit it by **January 31** to meet the University's priority deadline. It is better to file with estimated figures than to wait until you and/or your parents have filed your taxes. (Awards based on estimated figures are tentative.) If you miss the March 1 priority filing deadline you will still be considered for financial aid. However, some types of aid have limited funds that are depleted after the first priority group is awarded.

2013-14 FINANCIAL AID CALENDAR

January 1, 2013

- FAFSA available at www.fafsa.gov. Complete the FAFSA as early in January as possible for maximum aid consideration.

January 31, 2013

- Preferred deadline to submit FAFSA to ensure receipt by March 1.

February 1, 2013

- Deadline to submit the FAFSA for consideration for Oregon Opportunity Grant.

February 15, 2013

- Oregon Student Access Commission Scholarships Early Bird filing deadline

March 1, 2013

- FAFSA must be received by the Office of Financial Aid for maximum consideration
- Oregon Student Access Commission Scholarships filing deadline

April 22, 2013

- Priority deadline for completing loan application processes (Stafford, PLUS, Grad PLUS, Nursing, Perkins, and Alternative loans) for Summer 2013 semester. The final deadline to submit loan applications and/or changes for the Summer 2013 semester is 7 business days before your last scheduled summer class.
- Priority deadline for submitting additional information, verification materials (if selected) and any other forms the Office of Financial Aid has requested for students attending Summer classes.

May 1, 2013

- Tuition deposit due

May 16, 2013

- Summer 2013 undergraduate census date (See [Credit Hour Completion Requirements](#) for more information on the census date.)

June 1, 2013

- Phi Theta Kappa Scholarship Application due (transfer students only; application available at www.up.edu/finaid/forms)

June 27, 2013

- Summer 2013 graduate census date (See [Credit Hour Completion Requirements](#) for more information on the census date.)

July 1, 2013

- Priority deadline for completing loan application processes (Stafford, PLUS, Grad PLUS, Nursing, Perkins, and Alternative loans) for Fall 2013 semester.
- Priority deadline for submitting additional information, verification materials (if selected) and any other forms the Office of Financial Aid has requested for students attending Fall/Spring semester.

August 15, 2013

- Fall 2013 student employment jobs posted online.

September 6, 2013

- Fall 2013 undergraduate and graduate census date

December 1, 2013

- Final deadline to submit loan applications (Stafford, PLUS, Grad PLUS, Nursing, Perkins, and Alternative loans) and/or changes for Fall 2013 semester. Applications and/or changes submitted after this date may not be processed.
- Priority deadline for completing loan application processes (Stafford, PLUS, Grad PLUS, Nursing, Perkins, and Alternative loans) for Spring 2014 semester.

January 24, 2014

- Spring 2014 undergraduate and graduate census date

April 15, 2014

- Final deadline to submit loan applications (Stafford, PLUS, Grad PLUS, Nursing, Perkins, and Alternative loans) and/or changes for Spring 2014 semester. Applications and/or changes submitted after this date may not be processed.

PROCESSING TIME

Generally it takes two to four weeks to process either an award offer or complete a loan application once the documents are submitted to the Office of Financial Aid. The timeline for processing applications can be faster or slower depending on the time of year and if applications are submitted during peak processing times. Spring is peak processing time for award packaging and summer is peak processing time for loan applications. If a fully completed FAFSA is received by March 1, new students should receive an award offer prior to the May 1 decision deadline for new freshmen. Aid applications received after March 1 are not guaranteed to be processed prior to the May 1 decision deadline or prior to the start of the May summer session.

The Office of Financial Aid will attempt to process as many applications as possible to assist students in receiving their financial aid prior to the beginning of any academic semester, but cannot guarantee when funds will be received. If financial aid funds of any kind have not been received and credited to a student's account for any reason, resulting in a student's account not being paid in full, the student must work with the Office of Student Accounts to determine available options to avoid being assessed a late fee or being dropped from classes for non-payment.

PAYING YOUR BILL

Bills for summer semester are sent in early April. Bills for fall semester are sent in early July. Bills for spring semester are sent in late November. Your account must be cleared by the date specified by Student Accounts for that semester. Being cleared means either the account is paid in full or the Student Accounts office knows how the account is going to be paid in full and is simply waiting for the funds to arrive. Failure to clear your account with the Student Accounts Office by the appropriate deadline may result in late fees, cancelled registration, holds placed on registration for future semesters, or having a hold placed on grades/transcripts. If your financial aid or payments have not been received by the Student Accounts office it is crucial that you stay in communication with them regarding how you plan on clearing your account and the status of your aid.

SATISFACTORY ACADEMIC PROGRESS

Federal regulations require that students make Satisfactory Academic Progress toward completing their degrees to receive federal financial aid. This policy defines Satisfactory Academic Progress (SAP), the process by which financial aid is revoked for failure to make SAP, and the process by which students may appeal SAP decisions. This policy applies to all students receiving some form of federal, state, and /or institutional aid at the University of Portland.

WHAT IS SATISFACTORY ACADEMIC PROGRESS?

The University of Portland is required to monitor the academic progress of all students who are receiving some form of federal financial aid. This policy also applies to state and institutional financial aid. This is to ensure that financial aid funding is awarded to students who are actively pursuing a degree and are making progress toward that degree.

To make SAP, students must:

1. Meet a minimum GPA requirement, AND
2. Satisfactorily complete a minimum number of credits each semester, AND
3. Complete their degree programs within a maximum timeframe and complete the necessary amount of credits attempted to remain on pace to graduate within the maximum timeframe.

If a student fails to meet **any one** of these standards, he or she will be classified as not making Satisfactory Academic Progress for financial aid purposes.

WHAT ARE THE MINIMUM REQUIREMENTS TO MAINTAIN SAP?

All financial aid recipients are required to maintain the following minimum standards.

GPA REQUIREMENTS – UNDERGRADUATE

Undergraduate financial aid recipients are expected to maintain the same minimum grade point average (GPA) as any other student enrolled at University of Portland²⁰, which is 2.0. Any undergraduate student failing to maintain a 2.0 semester GPA will be classified as not making SAP for financial aid purposes.

Additionally, if an undergraduate student does not have a minimum 2.0 cumulative GPA after completing 48 credits (the equivalent of 4 full-time semesters) the student's financial aid will be suspended. The student will have to show proof through the appeal process that he or she can get back on pace to graduate within the maximum timeframe assigned to their program of study before receiving further financial aid funding.

If a student repeats a course for which he or she has earned an unsatisfactory grade, the GPA calculation for purposes of SAP will use the new grade for determining GPA.

²⁰ GPA will be calculated according to the process described in the University of Portland Bulletin.

All students should be aware that some scholarships and grants may require recipients to maintain a specific GPA to remain eligible, which may be higher than the SAP standard.

GPA REQUIREMENTS – GRADUATE

Graduate students receiving financial aid are expected to maintain the same minimum grade point average (GPA) as any other graduate student enrolled at University of Portland²¹, which is 3.0. Any student failing to maintain a 3.0 semester GPA will be classified as not making SAP for financial aid purposes.

All students should be aware that some scholarships and grants may require recipients to maintain a specific GPA to remain eligible for that particular funding, which may be higher than the SAP standard.

CREDIT HOUR COMPLETION REQUIREMENTS

In addition to meeting the GPA requirements defined above, financial aid recipients must satisfactorily complete the number of credit hours for which they received financial aid, based on level (undergraduate or graduate) and enrollment status (full time, ¾ time, ½ time, or < ½ time).

	Undergraduate	Graduate
Full time	12 + credits	9 + credits
¾ Time	9-11 credits	7-8 credits
½ Time	6-8 credits	5-6 credits
< ½ Time	<6 credits – All credits attempted	<5 credits – All credits attempted

Financial aid will be locked at the enrollment level (full time, ¾ time, ½ time, or < ½ time) for which a student is registered on the pre-determined census date for that term. Audited courses or courses not taken for credit are not included when determining enrollment status.

Summer – 4th day of the 1st summer session (undergraduate); 4th day of the 2nd summer session (graduate)

Fall – 10th day of the fall semester

Spring – 10th day of the spring semester

	Summer	Fall	Spring
Undergraduate	May 16, 2013	September 6, 2013	January 24, 2014
Graduate	June 27, 2013	September 6, 2013	January 24, 2014

²¹ GPA will be calculated according to the process described in the University of Portland Bulletin.

All students are expected to complete the enrollment level for which their financial aid is disbursed.

Grades of A, B, C, D, and P will be considered satisfactory completion of a course. Grades of F, NP, W, I, IP, NG, and AD will not be considered satisfactory completion of a course.

If a student fails to earn the necessary credit hours for their enrollment level, the student will be classified as not making SAP for financial aid purposes.

If a student initially earns an “I” or “IP” for a course and completes the course with a satisfactory grade within two semesters of earning the incomplete, the student’s SAP status may be reviewed and updated at that time. It is the student’s responsibility to contact the Office of Financial Aid to have his or her SAP status reviewed and updated.

Students who earn no credits in a semester may also be required to return a portion of the financial aid for the semester. For more information, please see the [Federal Return of Title IV Funds Policy](#) section of the Financial Aid Handbook.

PACE REQUIREMENTS

Students must complete their degree within 150% of the maximum number of credits required for the degree as posted in the University Bulletin. This maximum number of credits determines the pace at which a student must complete credits in order to graduate within the maximum time frame. Students must satisfactorily complete 67% of the credits attempted.

Pace is determined by the following formula:

$$\text{Cumulative Credits Earned} \div \text{Cumulative Credits Attempted} = \text{Pace}$$

Cumulative Credits Earned and Cumulative Credits Attempted includes accepted transfer credits. Cumulative Credits Attempted also includes courses with a grade of “W” regardless of the reason for withdrawal (medical, academic, etc.).

Students who fall behind the 67% pace will be classified as not making SAP for financial aid purposes.

If a student repeats a course for which he or she has earned an unsatisfactory grade, the credits for both the original and repeated course will count toward the calculation of pace and the maximum time frame to complete the degree. The credits for both the original and repeated course will be included in the *cumulative credits attempted* component of the pace calculation. However, credits for only one completion of the course will be counted in the *cumulative credits earned* component of the pace calculation. Additionally, a student may not use financial aid to repeat a class more than once (excluding variable credit courses). It is the student’s responsibility to ensure that the grade for the original course is changed to an “E” in the student’s record when the grade for the repeated course is entered.

HOW OFTEN IS SAP REVIEWED?

The Office of Financial Aid will review your progress at the end of each semester to determine whether you have met the minimum GPA, Credit Hour, and Pace standards. Failure to meet all of these standards will result in warning or suspension (described below).

WHAT IS FINANCIAL AID WARNING AND WHEN DOES IT OCCUR?

Financial aid warning is the result of a student either falling below the minimum semester GPA requirement, and/or failing to complete the minimum number of credits required by his or her enrollment status, and/or failing to complete the minimum number of credits to remain on pace to graduate within the maximum time frame.

While on financial aid warning, the student may still receive financial aid. Students on financial aid warning who successfully complete all SAP requirements in the next semester will have their financial aid warning status removed.

WHAT IS FINANCIAL AID SUSPENSION AND WHEN DOES IT OCCUR?

Financial aid suspension occurs when a student who is currently on financial aid warning fails to complete the defined satisfactory progress requirements for a second consecutive semester. Financial aid is suspended, including all federal, state, and institutional aid.

Additionally, if an undergraduate student does not have a minimum 2.0 cumulative GPA after completing 48 credits (the equivalent of 4 full-time semesters) the student's financial aid will be suspended.

CAN A STUDENT APPEAL FINANCIAL AID SUSPENSION?

Students placed on financial aid suspension status have the right to appeal their status. To appeal financial aid suspension a student must submit a written petition to the Director of Financial Aid within three weeks of the date of the suspension notification. The petition should include:

1. A *Request for Reinstatement of Financial Aid* form available at www.up.edu/finaid/forms.
2. A statement in the student's own words explaining why he or she failed to achieve the required credits, required GPA, and/or pace.
3. A description of the specific actions the student has taken or will take to recover the failed or withdrawn courses or missing credits
4. A description of the specific actions the student will take or has taken to prevent the situation from reoccurring, and

5. Any supporting materials that may be helpful to the Director of Financial Aid in reviewing the appeal (e.g. a letter from the student's academic advisor or dean, an approved educational plan completed with an academic advisor²², medical documentation, etc.).

Petitions will be reviewed by the Director of Financial Aid, who will notify the student of the decision within three weeks of receiving the petition. The decision of the Director is final.

If a student is placed on financial aid suspension status and denied financial aid a second time after a successful first appeal, the student may again appeal the suspension for **institutional financial aid only** using the same process described above. Students may not appeal for federal or state financial aid a second time. In this instance the appeal will be reviewed by a committee composed of:

- The Registrar
- The Director of the Freshman Resource Center
- The Director of Institutional Research
- A representative the Associated Students of the University of Portland Student Senate
- A representative of the faculty Senate
- An at-large representative of the University faculty or staff

The Director or Assistant Director of Financial Aid will serve as an ex officio, non-voting member of this committee to provide information about financial aid policies and regulations. The Director of Financial Aid will notify the student of the committee's decision within four weeks of the end of the semester in which the appeal is submitted. The decision of the committee is final.

WHAT IS FINANCIAL AID PROBATION AND WHEN DOES IT OCCUR?

Financial aid probation is the result of a successful financial aid appeal. Financial aid probation may have conditions that a student must meet in order to continue to receive financial aid funding. Conditions may include following an approved education plan that has been created with the student's academic advisor, specific enrollment level, etc.

While on probation the student may still receive financial aid if they are meeting the conditions of their financial aid appeal. Probationary students who successfully complete all SAP requirements in the next semester will have their financial aid probationary status removed. Failure to meet all SAP requirements or failure to remain on an approved education plan will result in suspension of financial aid. Students who are suspended in a semester following a probationary semester may not appeal and will not be eligible for financial aid in subsequent semesters.

²² A student who is suspended due to not meeting the pace component of the SAP policy is required to submit an approved educational plan for at least the number of semesters it will take a student to achieve the minimum 67% pace.

ONCE A STUDENT'S FINANCIAL AID HAS BEEN SUSPENDED, CAN IT BE REINSTATED?

Yes. Financial aid may be reinstated if a student chooses not to appeal, if the initial appeal is denied, or if the student is suspended following a probationary semester. In order to have aid reinstated, a suspended student must meet all SAP standards described below:

- Complete at least six credits at the University of Portland (more credits may be required in order to meet all regular SAP standards). These credits must be applicable to the student's degree and the student must earn a minimum 2.0 semester GPA for undergraduate students or 3.0 semester GPA for graduate students. Students must pay out of pocket or use a private education loan to pay for these credits.
- Have a minimum 2.0 cumulative GPA for undergraduate students or 3.0 cumulative GPA for graduate students;
- Be in good academic standing per the University policies;
- Be on pace to complete the program of study within the maximum timeframe of the cumulative earned credits divided by the cumulative attempted credits, never to exceed 150% of the stated program requirements. Overall pace must be at least 67% based on the pace formula:

$$\text{Cumulative Credits Earned} \div \text{Cumulative Credits Attempted} = \text{Pace}$$

Contact the Director of Financial Aid to discuss reinstatement of the student's financial aid after meeting the above conditions.

WITHDRAWALS

A withdrawal occurs when a student decides to drop all of his or her classes and leave the University, either temporarily or permanently. There are some financial consequences to withdrawing outlined below. If you are unsure of how withdrawing from the University will affect you financially, contact the Office of Financial Aid **prior to withdrawing**, when possible.

INSTITUTIONAL REFUND POLICY

Refunds are calculated from the last date of attendance reported on the Application for Withdrawal. You need to process the appropriate withdrawal paperwork by the deadlines specified in order to be eligible for a refund. The withdrawal process begins in the Registrar's office. That office will provide you with the Application for Withdrawal form.

The institutional refund policy applies if you are doing a partial withdrawal, or if you are doing a full withdrawal²³. The policy begins counting from the first day classes begin each semester and is applied as follows:

ON-CAMPUS FALL AND SPRING SEMESTERS

- During the first week: 100 percent of tuition and fees
- During the second week: 75 percent of tuition
- During the third week: 50 percent of tuition
- During the fourth week: 25 percent of tuition
- After the fourth week: no tuition refund

ON-CAMPUS SUMMER SEMESTER(S)

- *8-week Course*
 - During the first week: 100 percent of tuition and fees
 - During the second week: 40 percent of tuition
 - After the second week: no tuition refund
- *6-week Course*
 - During the first 4 weekdays: 100 percent of tuition and fees
 - During the 5-7 weekdays: 40 percent of tuition
 - After the seventh weekday: no tuition refund
- *Courses shorter than 6 weeks*
 - No refund after classes begin
 - If withdraw prior to start of class begins: 100 percent of tuition and fees
 - First day of class or later: no tuition refund

OFF-CAMPUS M.ED. PROGRAM, ANY SESSION

- Monday after the first class meeting: 100 percent of tuition
- After the Monday after first class meeting: no tuition refund

²³ Students withdrawn for judicial reasons after the start of the academic term are not eligible for a refund of institutional charges, regardless of when the withdrawal occurred.

FEDERAL RETURN OF TITLE IV FUNDS POLICY

DEFINITION OF WITHDRAWAL

Official Withdrawal – A withdrawal is considered official if the student completes all required withdrawal procedures.

Unofficial Withdrawal – A withdrawal is considered unofficial if the student quits attending or in any way participating in all courses before the end of the term and does not complete all required withdrawal procedures.

RETURN OF TITLE IV FINANCIAL AID

Financial aid funds are awarded to a student under the assumption that the student will attend the University of Portland for the entire term. If the student officially or unofficially withdraws from the University during the term, the student is required to return the unearned part of the funds which were received to help pay educational expenses for the term. Liability for return of Federal Title IV funds will be determined according to the following guidelines:

1. All federal aid is considered earned if the student remains enrolled and attends at least one class such that he or she completes at least 60% of the term in which federal aid is received, and the student was eligible for the federal aid at the time the aid was applied to the account.
2. A pro-rated portion of the federal aid received must be returned according to the Return of Title IV Funds Formula if the student officially or unofficially withdraws from the University before completing 60% of the term.

If a student did not receive all of the funds that they earned, the student may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the school must get the student's permission prior to disbursement. The student can choose to decline these loan funds to reduce unnecessary debt. The school may automatically use part or all of the post-withdrawal disbursement of grant funds to pay tuition, fees, and room and boards charges. The school needs the student's permission to use post-withdrawal disbursement funds to pay any other school charges.

Some Title IV funds that were scheduled for disbursement may not be available as a post-withdrawal disbursement because of other eligibility requirements.

The requirements for Title IV program funds are separate from the institution's refund policy. The student may still owe funds to the school to cover unpaid institutional charges. The school may also charge the student for any Title IV program funds that the school was required to return on the student's behalf.

The University of Portland will return Title IV funds in the following order:

- Unsubsidized Direct Stafford loans
- Subsidized Direct Stafford loans
- Federal Perkins loans
- Direct PLUS loans
- Federal Pell Grants
- Federal SEOG
- Federal TEACH Grants
- Iraq and Afghanistan Service Grant

RETURN OF STATE FINANCIAL AID

All state aid is considered earned if the student remains enrolled and attends at least one class such that he or she completes at least 60% of the term in which state aid is received, and the student was eligible for the state aid at the time the aid was applied to the account.

A pro-rated portion of the state aid received must be returned according to the Return of Title IV Funds Formula if the student officially or unofficially withdraws from the university before completing 60% of the term.

RETURN OF INSTITUTIONAL FINANCIAL AID

All institutional aid is considered earned if the student remains enrolled and attends at least one class such that he or she completes attendance through the end of the institutional refund period (see [Institutional Refund Policy](#)) of the term in which institutional aid is received, and the student was eligible for the institutional aid at the time the aid was applied to the account.

A pro-rated portion of the institutional aid received must be returned according to Institutional Refund Policy if the student officially or unofficially withdraws from the university before the end of the institutional refund period.

RETURN OF FUNDING FROM OUTSIDE SOURCES

When a student who has received funding from an outside source (such as a scholarship organization) withdraws from the University, return of those funds is subject to the guidelines of the organization. In some cases, all outside funds may need to be returned to the organization.

RETURN OF FUNDING FROM PRIVATE LOANS

When a student who has received funding from an private loan withdraws from the University, the University of Portland will return any private loan funding not required to cover remaining institutional charges after all other adjustments have been made.

CATEGORIES OF UNOFFICIAL WITHDRAWAL

There are two categories of unofficial withdrawal for purposes of this policy:

1. If the university determines that a student did not begin the withdrawal process or otherwise notify the University of the intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student's control, the withdrawal date is the date the university determines is related to that circumstance.
2. If the university determines that the student withdrew for any other reason without providing notice, the withdrawal date is the midpoint date of the semester or the last date of attendance (if provided by an instructor with the grade submission).

PROCEDURE FOR IDENTIFYING STUDENTS WHO UNOFFICIALLY WITHDRAW

Within 11 days of the end of the term, the Office of Financial Aid will identify all students who earned all F or a combination of F and W grades for the term. Within 15 days of the end of the term, the director of financial aid will determine which of these students received Title IV financial aid for the term. A student receiving Title IV financial aid will be classified by the director of financial aid as having unofficially withdrawn if the director determines that the student did not complete at least one class. (See next section for information about how this determination is made.)

PROCEDURE FOR DETERMINING WITHDRAWAL DATE

Official Withdrawal – For purposes of the Return of Title IV Aid Formula, when a student officially withdraws from the university the refund date will be determined by the date the Office of Financial Aid signs off on the withdraw form or the last date of attendance if self-reported by the student on the withdrawal form.

Unofficial Withdrawal – For each student identified as earning all F or a combination of F and W grades for the term, the director of financial aid will use the last date of academically related activity as reported by the student's professors for the Return to Title IV calculation. The Office of Financial Aid will also confirm attendance in the subsequent semester of enrollment for all students who unofficially withdraw. Students who are enrolled but not attending will have their financial aid cancelled.

MEDICAL WITHDRAWAL POLICY

If you are given an approved medical leave of absence by the Health Center, your financial aid for the current semester may have to be adjusted based on federal, state, and institutional policies. You will receive a letter from the Office of Financial Aid with information about any adjustments made. If a refund was processed prior to your approved medical leave you may need to return some or all of the funds to the University of Portland.

Upon your return from an official medical leave you may receive the institutional aid you are scheduled to receive for the semester you return (subject to the financial aid satisfactory academic progress policy). This means that the full amount of your institutional financial aid may be reinstated.

Any personal payments (cash payments, TMS payments, and/or alternative loans) applied to your student account for the semester you withdraw will be applied to your account for the semester of your return as long as you return within one year of your approved leave. These funds will be applied as a one-time medical tuition discount. The total amount of institutional financial aid plus tuition discount cannot exceed your institutional charges for the semester you return. Any unused funds may be used in a subsequent semester. However, the total of your medical tuition discount may only be used once.

Financial aid you received from any non-institutional or third party source (e.g. Title IV funds, outside scholarships, etc.) will not be replaced by the University and will be subject to the stipulations of the agency providing the aid. Additionally, institutional funds that are dependent on receipt of funds from a third party (e.g. UP Providence Match Grant, ROTC Room & Board Scholarship, etc.) will only be reinstated if the funds from the third party are reinstated.

Failure to return to the University of Portland within one year will cancel the provisions of this policy. The Health Services Director may extend the approved medical leave beyond one year at his or her discretion. All other existing financial aid policies, including the financial aid satisfactory academic progress policy remain in effect. Exceptions occur when federal or state law and/or regulations supersede University policy.

Prior to returning to the University you must provide the Director of the Health Center with documentation from your health care provider that you are well enough to return and meet the academic demands of your program.

AID FOR STUDY ABROAD PROGRAMS

Financial aid is available for most study abroad programs. If you are interested in enrolling in a study abroad program, contact the Studies Abroad office.

INSTITUTIONAL PROGRAMS

Institutional programs are those run by the University of Portland. Academic year (fall and/or spring semesters) programs include:

- Freemantle, Australia
- Galway, Ireland
- Granada, Spain
- London, England
- Rome, Italy
- Salzburg, Austria

Institutional (except Tuition Exchange), federal, and state aid are available for use in any academic year institutional study abroad program.

The University of Portland also offers summer study abroad programs. Only federal financial aid (loans and grants, for students who qualify) is available for summer institutional study abroad programs. Please refer to the Study Abroad website for complete list of UP summer programs.

IES PROGRAMS

The Institute for European Studies (IES) offers students opportunities to study abroad in a wide variety of locations not available through the Institutional Study Abroad programs. The University of Portland has only a partial consortium agreement with IES. Therefore, only federal and state aid (loans and grants, for students who qualify) may be used for most IES programs. However, French majors studying abroad with IES in Paris or Nantes, France, during a fall or spring semester are eligible for institutional (except Tuition Remission and Tuition Exchange), federal and state aid as long as they are approved by the Studies Abroad Office.

Only federal financial aid (loans and grants, for students who qualify) is available for summer IES study abroad programs, including programs in Arles and Paris, France.

OTHER PROGRAMS

There are numerous study abroad programs that do not fall into the previous categories. Any program that does not qualify as “Institutional” or “IES” would be categorized as “Other.” No institutional, federal, or state aid can be used for these programs through the University of Portland. Check with the host institution for aid options available through their Office of Financial Aid.

AMERICAN UNIVERSITY

Only Political Science major students who have the director of the AU program's signature endorsing their application for the Washington Semester program at AU are permitted to receive transfer of financial aid from University of Portland to American University. Such students will be permitted to transfer their institutional, federal, and state aid to American University. Students should complete the Washington Semester at American University Checklist which can be obtained from the program director.

ROTC & STUDY ABROAD

Please refer to the Air Force and/or Army ROTC policies available online at www.up.edu/finaid - Types of Aid – Veterans/ROTC.

TUITION EXCHANGE/REMISSION & STUDY ABROAD

Tuition remission can only be used for institutional study abroad programs in the fall and spring semesters. Tuition Remission is not available for summer study abroad programs; students will be eligible to apply for federal financial aid in the summer.

Tuition Exchange cannot be used for study abroad under any circumstances. Tuition exchange students can have one semester of institutional aid (merit and grant aid if eligible) originally awarded to them upon first entering UP reinstated to allow them to study abroad. This aid can be applied to any study abroad program approved by the Studies Abroad Office.

VETERANS BENEFITS & STUDY ABROAD

Students receiving VA benefits should contact the VA Certifying Official **prior** to studying abroad. Not all students may receive VA benefits while studying abroad.

AID FOR SUMMER SESSIONS

To receive most forms of aid during the summer semester you must be an admitted and matriculated student at the University of Portland.

In general, half-time enrollment (6 credits for undergraduate or 5 credits for graduate) is required for most types of financial aid, although Pell grants are available to eligible undergraduate students enrolled less than half-time. Enrollment is the total number of credits a student is enrolled in at the summer census date (see [Credit Hour Completion Requirements](#) for more information on the census date). Loans are the primary forms of financial assistance available during summer session(s), although some grants may be available for students who qualify. Most institutional grants and scholarships are not awarded for Summer Session(s) (unless approved by administrative exception).

Financial aid will be locked at the enrollment level (full time, $\frac{3}{4}$ time, $\frac{1}{2}$ time, or $< \frac{1}{2}$ time) for which a student is registered on the summer census date (4th day of the first 6-week summer session for undergraduate students; 4th day of the second 6-week summer session for graduate students). Before changing your enrollment after the 4th day of the first summer session, you should contact the Office of Financial Aid to determine how the enrollment change will affect your financial aid eligibility.

AID FOR SECOND BACHELOR'S DEGREE

A student is considered to be completing a second bachelor's degree if he or she has already completed the credits required for a first bachelor's degree, whether or not the degree was actually conferred by the institution. Students working on two degrees simultaneously at the University of Portland must complete both degrees in the same semester in order to retain eligibility for institutional financial aid and federal grants. Students who have already completed a bachelor's degree are eligible to receive federal loans, work study, and alternative education loans only (and outside scholarships, if eligible).

SPECIAL PROGRAMS/POPULATIONS

There are several special assistance programs managed through the Office of Financial Aid. While the Office of Financial Aid does not select recipients for these programs, all awards are processed via the financial aid office.

AIR FORCE ROTC

Beyond the freshman year, all UP institutional ROTC related funds are contingent upon the student receiving their ROTC scholarship from the Air Force. The one exception to a student receiving an institutional ROTC related fund without concurrently receiving their ROTC scholarship is the Room and Board scholarship (see next paragraph). In cases where the ROTC scholarship from the Air Force is suspended or the student is dropped from the ROTC program, they may have any merit award or UP Grant that was awarded to them as an incoming freshman reinstated assuming they still meet the University's requirements of satisfactory academic progress.

Eligibility for UP institutional ROTC related funds is evaluated every semester. The only exception to this rule is made for the Room and Board scholarship during the freshman year. During the freshman year, an AFROTC high school program award recipient may receive the Air Force Room and Board Scholarship as long as they are officially in the Air Force ROTC program at the University of Portland (3 year HSSP winners). For complete University of Portland Air Force ROTC financial aid policies and procedures please see the "Types of Aid" section of our financial aid website at www.up.edu/finaid.

While a FAFSA is not required to receive Air Force ROTC funding, a FAFSA is required to receive all UP-provided, ROTC-related scholarships.

ARMY ROTC

All UP institutional Army ROTC related funds are contingent upon the student receiving and validating their ROTC scholarship from the Army (with the exception of advance designee cadets during the freshman year). In cases where the ROTC scholarship from the Army is suspended or the student is removed from the ROTC program, they may have any merit award or UP Grant that was awarded to them as incoming freshman reinstated assuming they still meet the University's requirements of satisfactory academic progress. Eligibility for UP institutional ROTC related funds is evaluated every semester. For complete University of Portland Army ROTC financial aid policies and procedures please see the "Types of Aid" section of our financial aid website at www.up.edu/finaid.

While a FAFSA is not required to receive Army ROTC funding, a FAFSA is required to receive all UP-provided, ROTC-related scholarships.

ATHLETICS SCHOLARSHIPS

The Office of Financial Aid will apply any athletic scholarships you have been awarded by the Athletics department on top of your otherwise awarded financial aid. Reductions to other awarded financial aid will be made only when needed to prevent an over award or if the athletic scholarship causes you to be over your eligibility for need based aid. For more information about receiving an athletic scholarship, please contact the athletics department. If you have further questions about how your athletic scholarship might affect your financial aid package, please contact the Office of Financial Aid.

In order to receive athletic aid, student athletes must report all outside scholarships to the Office of Financial Aid. Please complete the *Student Athlete Outside Aid Form* to do so which is located at www.up.edu/finaid/forms.

CONSORTIUM AGREEMENTS

A Consortium Agreement is a written, formal agreement between two institutions eligible to participate in Title IV Federal funding programs. The Consortium Agreement allows a student to enroll in courses at another institution while working toward a degree at the University of Portland. Classes taken at the Host Institution under a consortium agreement must be classes never offered at the University of Portland. Furthermore, classes must be fully accepted into a degree program at the University of Portland. All consortium agreements must be approved by the Provost or Associate Provost.

GRADUATING STUDENTS

Students dropping below full-time in their last semester of study prior to graduation will have their financial aid prorated. Students should submit their request to have their aid prorated in writing to the Office of Financial Aid using the "Change of Enrollment" form. Students may only receive financial aid for credits required for graduation.

PROVIDENCE SCHOLARS PROGRAM FOR NURSES

This program is awarded by Providence Health & Services to undergraduate nursing students for their final five semesters of the undergraduate nursing program. The Providence Scholars Award covers 56.25% of tuition each of the final five semesters, including summer. The University provides a matching grant of 25% of tuition and professional tuition. The combination of the Providence Scholars Award and the UP Match Grant equals 81.25% of total tuition coverage for the final five semesters of the Nursing program.

The Providence Scholars Award portion is a scholarship loan from Providence which is forgiven one month at a time during the contractual three year (36 months) work agreement with Providence. In the event that the student does not fulfill their work agreement, the outstanding loan amount, together with interest accrued thereon, is repayable to Providence. Providence Scholars will have their aid packages adjusted by the Office of Financial Aid to accommodate these Providence Scholars Awards. This will result in reduction or cancellation of institutional aid. Students may still be eligible for federal and state aid, including grants and loans.

Students apply through the School of Nursing in their sophomore year; transfer students apply when they are applying to the University. Contact the School of Nursing directly for more information about the Providence Scholars Program.

RELIGIOUS TUITION DISCOUNT

This program is available to Roman Catholic Clergy members of a Roman Catholic Religious order and covers 25% of tuition and fees.

Students who serve churches, church schools, and other Roman Catholic institutions as lay ministers or educators may receive up to 25% in religious tuition discount matching an employer contribution.

To apply for Religious tuition discount, please pick up a Request for Tuition Discount Form from the Office of Financial Aid or download the form at www.up.edu/finaid/forms.

Religious tuition discount is not available to students enrolled in the EdD program.

TUITION REMISSION/EXCHANGE

Students receiving Tuition Remission or Tuition Exchange are not eligible for most other forms of University grants or scholarships.

Applications for Tuition Remission and Tuition Exchange are handled by the Office of Human Resources and the Office of Admissions respectively. The Office of Financial Aid is notified when an application is approved.

Tuition remission may be used for University of Portland Institutional study abroad programs, ILACA study abroad programs, or an IES study abroad program that is required for a student's major and is approved by the director of the Studies Abroad office. Tuition remission may only be used for studies abroad during the Fall and Spring terms. Summer studies abroad and E-Scholars extra program charges are not eligible for tuition remission. Tuition remission for study abroad programs may only be used to cover tuition charges. In cases where study abroad programs have a single charge including expenses beyond tuition, remission will cover only the portion of the charges that is derived from tuition expenses. Please contact the Studies Abroad office if you have questions about a program's eligibility for tuition remission.

Tuition exchange may not be used for any study abroad programs regardless of the semester and also may not be used to cover E-Scholars extra program charges. Tuition exchange is only available for study in the Fall and Spring terms with the exception of Nursing majors during their required summer term of study.

VA TUITION BENEFITS

Institutional scholarships may be reevaluated for students receiving VA tuition benefits.

POLICIES AND DISCLOSURES

As required by the Higher Education Opportunity Act – 2008, the University of Portland provides a variety of information to the campus community and prospective students. Links to these policies and reports and to the offices that provide them can be found at www.up.edu/policies. Print copies can be requested from the offices listed on the website.

BOOK VOUCHERS

Books must be purchased from your own funds unless you have financial aid that overpays your student account. If you expect an overpayment, the Office of Student Accounts will debit your Student Account to purchase textbooks up to the amount of the overpayment. You must obtain a voided receipt showing your book total from the bookstore and bring it to the Office of Student Accounts. They will issue you a voucher made out to the University of Portland Barnes and Noble Bookstore. You may request a book advance on the Thursday before classes begin.