



# University of Portland



## FINANCIAL AID HANDBOOK 2026-2027

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## INTRODUCTION

An education at University of Portland (UP) is a meaningful investment in each student's future success. We understand that financing a college education can be challenging and we are committed to partnering with students and their families as they navigate the available resources. The Office of Financial Aid helps connect students with institutional, federal, state, and external funding opportunities to assist in bridging the gap between the cost of attendance and a family's available resources. Because financial aid funding is limited, the amount and type of assistance available may vary. To receive maximum consideration, students are expected to meet all established deadlines and follow the outlined application procedures. Our team is here to help families explore options that support their educational goals.

This handbook is designed to provide information on the financial aid application process, on the types of aid that are available, the terms and on the conditions of the aid, as well as answers to common questions students and families have related to financial aid. Additional information is available on the financial aid website (listed below). If you have questions after reading this handbook, contact the Office of Financial Aid.

5000 North Willamette Boulevard  
Portland, OR 97203-5798

T: 503.943.7311 | TF: 800.227.4568

F: 503.943.7508 | E: [finaid@up.edu](mailto:finaid@up.edu)  
[www.up.edu/finaid](http://www.up.edu/finaid)

The Office of Financial Aid is located on the first floor of Waldschmidt Hall.

Our office is open Monday through Friday, from 8:30 a.m. to 4:30 p.m.

Financial Aid Counselors are available for appointments. Email [finaid@up.edu](mailto:finaid@up.edu) to schedule.

## FINANCIAL AID ELIGIBILITY

All current and prospective UP students who are eligible for federal financial aid are encouraged to apply by completing the Free Application for Federal Student Aid (FAFSA) at [studentaid.gov/fafsa](https://studentaid.gov/fafsa). The FAFSA is required for many forms of financial aid, including some institutional scholarships and grants. Students should file a FAFSA every year to be considered for all available aid. Oregon residents who have undocumented status, Deferred Action for Childhood Arrivals (DACA) status, Temporary Protected Status (TPS), or a valid U-visa should submit the Oregon Student Aid Application (ORSAA) at [oregonstudentaid.gov](https://oregonstudentaid.gov).

General eligibility requirements for financial aid are listed below. Not all requirements apply to all forms of financial aid.

- Be regularly admitted to the University
- Have a high school diploma or GED certificate
- Be a U.S. citizen or an eligible non-citizen as defined by the federal Department of Education
- Demonstrate financial need for some types of aid
- Not owe a refund on or be in default on any Title IV or Higher Education Act (HEA) grant or loan
- Be making satisfactory academic progress toward an eligible program of study
- For some forms of aid, students must be enrolled full-time (12 credits undergraduate; 9 credits graduate<sup>1</sup>); some forms of aid are available to students enrolled less than full-time

Eligibility differs based on the type of aid and the criteria set by the funding source. See [Types of Aid](#) for specific eligibility criteria.

Financial aid is intended to pay for courses that are required to complete the student's declared degree(s), major(s), and/or minor(s), or eligible certificate program(s)<sup>2</sup>. Contact the Office of Financial Aid prior to enrolling in non-required courses.

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<sup>1</sup> Audited courses or courses not taken for credit are not included when determining enrollment status.

<sup>2</sup> Not all certificate programs are eligible for financial aid funding.

## TYPES OF AID

Financial aid helps students meet their educational costs at UP and includes scholarships, grants, loans, and Federal Work-Study.

### Scholarships

Scholarships do not have to be repaid and are awarded to students with special qualifications, such as academic, athletic, or artistic accomplishments and talents.

### Merit Scholarships

UP awards merit scholarships to domestic and international undergraduate students based on their academic record submitted when they apply to the University. Merit scholarships cannot be combined; each student will receive one unique merit scholarship based on eligibility criteria.

Students who apply for additional financial aid will have their merit scholarship incorporated into their financial aid package.

### First-Year Undergraduate Student Scholarships

- President's Scholarship
- Arthur A. Schulte, Jr. Scholarship
- Howard Vollum Scholarship
- Holy Cross Scholarship
- Archbishop Christie Scholarship
- Pilots Award

Students offered a first-year undergraduate scholarship will have the name and amount of their scholarship on their acceptance letter from the Office of Admissions.

### Transfer Undergraduate Students

- UP Transfer Scholarship

Students offered the UP Transfer Scholarship will have the information (including scholarship amount) on their acceptance letter from the Office of Admissions.

### International Graduate Students

- International Student Scholarship

Students offered an International Student Scholarship will be notified within 30 days of being fully admitted to the University. More information can be found on the International Student Services website at [up.edu/iss/international-student-resources/international-student-scholarship.html](http://up.edu/iss/international-student-resources/international-student-scholarship.html).

### *Application Procedures*

- Students who apply for admission to the University are automatically considered for merit scholarships. A separate application is not required.

### *Selection Criteria*

- Admission to the University
- Qualifying high school or transfer GPA
- Qualifying standardized test scores (optional, ACT or SAT)
- Strength of application

### *Award Amounts*

- Vary by scholarship
- Determined by the selection criteria listed above

### *Criteria for Renewal*

Merit scholarships are available for up to eight semesters (fall and spring) of undergraduate study at UP. Students using fewer than eight semesters of eligibility will not be eligible for an increased merit scholarship during their last semester prior to graduation. Students requiring more than eight semesters of full-time study must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

To be eligible for renewal, students must:

- Be enrolled full-time<sup>3</sup> in an undergraduate program, and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

A student on an approved leave of absence may have their merit scholarship reinstated if they return to UP within one academic year. A student does not return within one academic year may have to reapply for admission and will have their aid eligibility reevaluated at that time.

Merit scholarships are intended for certain direct expenses (tuition and fees) and may be reduced or canceled if a student receives other aid or benefits. These include, but are not limited to, tuition remission, tuition exchange, ROTC funds, and Providence Awards.

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<sup>3</sup> Exceptions to the full-time requirement may be made for students on accommodation plans through Accessible Education Services (AES); students returning from a medical leave; students with fewer than 12 credits required for their academic program; and students enrolled less than full-time in their last semester prior to graduation. Upon approval, students may have their aid prorated based on the number of required credits. Students can contact the Office of Financial Aid prior to enrolling with questions about how their enrollment will affect their aid.

## **Catholic High School Success Award**

### *Application Procedures and Selection Criteria*

First-time, first-year students from a Catholic high school may be considered for a Catholic High School Success Award; transfer students are not eligible. The Office of Admissions will evaluate students for eligibility and award the Catholic High School Award.

Catholic High School Success Awards are available for up to eight semesters (fall and spring) of undergraduate study at UP. Students using fewer than eight semesters of eligibility will not be eligible for an increased award during their last semester prior to graduation. Students requiring more than eight full-time semesters must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

### *Criteria for Renewal*

- Be enrolled full-time<sup>4</sup> in an undergraduate program
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

A student on an approved leave of absence may have their Catholic High School Success Award reinstated if they return to UP within one academic year. A student who fails to return within one academic year may need to reapply for admission and will have their aid eligibility reevaluated at that time.

Catholic High School Success Awards are intended for direct expenses (tuition and fees) and may be reduced or canceled if a recipient receives other aid or benefits. These include, but are not limited to, tuition remission, tuition exchange, ROTC funds, and Providence Awards.

Regularly admitted undocumented or DACAmented students who attended a U.S. high school (includes 48 contiguous states, District of Columbia, Alaska, and Hawaii; excludes territories and freely associated states) for at least three years are eligible for a Catholic High School Success Award. Eligibility will be determined by the Office of Admissions.

## **Engineering Excellence Award**

### *Application Procedures and Selection Criteria*

First-time first-year students and incoming transfer students who have selected a major within the School of Engineering may be considered for an Engineering Excellence Award. The Office of Admissions will evaluate students for eligibility and award the Engineering Excellence Award.

Engineering Excellence Awards are available for up to eight semesters (fall and spring) of undergraduate study at UP so long as the student maintains a major in the School of Engineering. Students using fewer than eight semesters of eligibility will not be eligible for an increased award during their last semester

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<sup>4</sup> Exceptions to the full-time requirement may be made for students on accommodation plans through Accessible Education Services (AES); students returning from a medical leave; students with fewer than 12 credits required for their academic program; and students enrolled less than full-time in their last semester prior to graduation. Upon approval, students may have their aid prorated based on the number of required credits. Students can contact the Office of Financial Aid prior to enrolling with questions about how their enrollment will affect their aid.



prior to graduation. Students requiring more than eight full-time semesters must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

#### *Criteria for Renewal*

- Be enrolled full-time in an undergraduate Engineering program
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

A student on an approved leave of absence may have their Engineering Excellence Award reinstated if they return to UP within one academic year. A student who fails to return within one academic year may need to reapply for admission and will have their aid eligibility reevaluated at that time.

Engineering Excellence Awards are intended for direct expenses (tuition and fees) and may be reduced or canceled if a recipient receives other aid or benefits. These include, but are not limited to, tuition remission, tuition exchange, ROTC funds, and Providence Awards.

Regularly admitted undocumented or DACAmented students who attended a U.S. high school (includes 48 contiguous states, District of Columbia, Alaska, and Hawaii; excludes territories and freely associated states) for at least three years are eligible for an Engineering Excellence Award. Eligibility will be determined by the Office of Admissions.

### **Business Excellence Award**

#### *Application Procedures and Selection Criteria*

First-time first-year students and incoming transfer students who have selected a major within the School of Business may be considered for a Business Excellence Award. The Office of Admissions will evaluate students for eligibility and award the Business Excellence Award.

Business Excellence Awards are available for up to eight semesters (fall and spring) of undergraduate study at UP so long as the student maintains a major in the School of Business. Students using fewer than eight semesters of eligibility will not be eligible for an increased award during their last semester prior to graduation. Students requiring more than eight full-time semesters must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

#### *Criteria for Renewal*

- Be enrolled full-time<sup>5</sup> in an undergraduate Business program
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

A student on an approved leave of absence may have their Business Excellence Award reinstated if they return to UP within one academic year. A student who fails to return within one academic year may need to reapply for admission and will have their aid eligibility reevaluated at that time.

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<sup>5</sup> Exceptions to the full-time requirement may be made for students on accommodation plans through Accessible Education Services (AES); students returning from a medical leave; students with fewer than 12 credits required for their academic program; and students enrolled less than full-time in their last semester prior to graduation. Upon approval, students may have their aid prorated based on the number of required credits. Students can contact the Office of Financial Aid prior to enrolling with questions about how their enrollment will affect their aid.

Business Excellence Awards are intended for direct expenses (tuition and fees) and may be reduced or canceled if a recipient receives other aid or benefits. These include but are not limited to tuition remission, tuition exchange, ROTC funds, and Providence Awards.

Regularly admitted undocumented or DACAmented students who attended a U.S. high school (includes 48 contiguous states, District of Columbia, Alaska, and Hawaii; excludes territories and freely associated states) for at least three years are eligible for a Business Excellence Award. Eligibility will be determined by the Office of Admissions.

## **UP On-Campus Housing Award**

UP may offer the On-Campus Housing Award to undergraduate students with financial need.

### *Application Procedures*

- Students who apply for admission to UP and file a FAFSA are automatically considered for the UP On-Campus Housing Award; a separate application is not required

### *Selection Criteria*

To qualify for the UP On-Campus Housing Award, students must:

- Demonstrate sufficient financial need
- Complete verification, if selected

### *Award Amounts*

- Generally, range from \$100 to \$5,000

### *Criteria for Renewal*

UP On-Campus Housing Award is available for up to eight semesters (fall and spring) of **on-campus residency** at UP, unless designated as a two-year award (appearing as “UP On-Campus Housing Award 2yr” on the Financial Aid Offer). Two-year awards are available for fall and spring terms of the academic year of entry to UP and the academic year immediately following. Note that UP On-Campus Housing Award is not available during study abroad terms (including Salzburg). Students using fewer than eight semesters of eligibility will not be eligible for an increased award during their last semester prior to graduation. Students requiring more than eight semesters of full-time study must appeal to the Director of Financial Aid for consideration to have their housing award eligibility extended.

To be eligible for renewal, students must:

- Be enrolled in an undergraduate program
- Be living in an on-campus residence hall
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

## **Institutional Departmental Scholarships (Athletic, Theater, Music)**

Some scholarships are offered by academic departments based on merit or talent. Students can inquire with their department of interest to determine if scholarships are available and how to apply.

Application procedures, selection criteria, award amounts, and criterion for renewal vary. Students can contact their academic department directly for more information.

Departmental scholarships can apply towards tuition and all fees with the one exception of health insurance. Any aid program with its own section and awarding policies supersedes this limit if dictated by its own awarding policies. Examples include, but are not limited to, athletic aid, tuition remission, tuition exchange, ROTC, Cristo Rey, Davis New Mexico, and Providence Awards, etc.

### **Institutional Endowed/Annual Scholarships**

These funds made possible by generous donors who also help set the criteria for awarding the scholarship funds.

#### *Application Procedures*

To be considered for one of these scholarships, students must:

- File a FAFSA
- Provide additional information if required by the scholarship. For certain scholarships, questions will be posted in SelfServe Banner during the first two weeks of the fall semester each year.

#### *Selection Criteria*

Criteria can be as general as “to a deserving student,” or as specific as “to a first-year English major from Central Catholic High School.” Some scholarships are offered by the academic department, and others are offered by the Office of Financial Aid.

#### *Award Amounts*

- Vary by scholarship and budget allocations

#### *Criteria for Renewal*

To be eligible for renewal, students must:

- Be enrolled full-time<sup>6</sup>
- Meet all components of the [Satisfactory Academic Progress](#) policy each term
- Continue to meet the academic and/or participation requirements of the scholarship donor

NOTE: Renewal is also subject to the availability of funds.

All institutional aid can apply toward tuition and all fees except for health insurance (and excluding fines). Any aid program with its own section and awarding policies supersedes this limit if dictated by its own awarding policies. Examples include, but are not limited to, athletic aid, tuition remission, tuition exchange, ROTC, Cristo Rey, Davis New Mexico, and Providence Awards, etc.

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<sup>6</sup> Exceptions to the full-time requirement may be made for students on accommodation plans through Accessible Education Services (AES); students returning from a medical leave; students with fewer than 12 credits required for their academic program; and students enrolled less than full-time in their last semester prior to graduation. Upon approval, students may have their aid prorated based on the number of required credits. Students can contact the Office of Financial Aid prior to enrolling with questions about how their enrollment will affect their aid..

## **Other Institutional Scholarships and Awards**

UP offers other scholarships and/or awards (such as the Venture Award and the Pilots First Scholarship) based on institutional priorities, student needs, and fund availability. The criteria and amounts for these discretionary funds vary. In general, these funds are renewable for up to eight semesters (fall and spring) at UP if students continue to meet all eligibility requirements. Other institutional scholarships/awards may be partially or fully replaced with [institutional endowed/annual scholarships](#). Contact the Office of Financial Aid with questions about scholarships.

## **Outside Scholarships**

Outside scholarships come from a wide variety of sources. Students can look for scholarships from their high school, local clubs, national organizations, and community foundations. Please visit our website for outside scholarship information at [up.edu/finaid/scholarships](http://up.edu/finaid/scholarships).

Scholarship search services provide students with an efficient way to search for scholarships. These should be free; no one should pay for these services.

Students receiving a private scholarship should notify the Office of Financial Aid by completing an [Outside Scholarship Reporting Form](#). When our office receives the form, the student's financial aid package is adjusted to include the scholarship. Scholarships of less than \$1,000 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 equally between fall and spring semesters unless otherwise specified by the awarding organization or the student.

## Federal Grants

Grants are need-based forms of financial aid that a student does not have to repay.

### Federal Pell Grant

#### *Application Procedures*

To be considered for a Federal Pell Grant, students must:

- File a FAFSA
- Complete verification, if selected

#### *Selection Criteria*

To qualify for a Federal Pell Grant, students must:

- Meet all eligibility requirements to receive Title IV aid
- Demonstrate financial need
- Be an undergraduate student enrolled in their first baccalaureate degree program<sup>7</sup>

#### *Award Amount*

- Depends on SAI and level of enrollment intensity
- Maximum scheduled award varies by aid year
- Students may receive up to 150% of their scheduled award, depending on enrollment

Students expecting a credit balance refund, may receive a [credit balance refund](#) to purchase textbooks and required supplies from the UP bookstore. See "[Book Advances](#)" for more information.

### Special Rule for Maximum Pell Award

If a student indicates on the FAFSA that their parent or guardian was a service member killed in the line of duty (post 9/11 military or public safety officer), the Office of Financial Aid is required to confirm this. Students will be sent an email that directs them to submit documentation to our office to confirm their parent or guardian was a service member killed in the line of duty. Once confirmed, the student will become eligible for a maximum Pell Grant.

Students from Oregon are also encouraged to apply for a [similar grant from the state](#).

### Federal Supplemental Educational Opportunity Grant (SEOG)

#### *Application Procedures*

To be considered for a Federal Opportunity Grant, students must:

- File a FAFSA
- Complete verification, if selected

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<sup>7</sup> Students may only receive the equivalent of 12 full-time semesters of Pell Grant during their academic career.

### *Selection Criteria*

To qualify, a student must:

- Meet all eligibility requirements to receive Title IV aid
- Demonstrate financial need<sup>8</sup>
- Be enrolled at a qualifying college working on a first baccalaureate degree
- Be a Federal Pell Grant recipient

### *Award Amount*

- Varies (dependent on funding)

### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent aid year
- Continue to demonstrate sufficient financial need
- Continue to meet all eligibility criteria prescribed by the Department of Education
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

## **Teacher Education Assistance for College & Higher Education (TEACH) Grant**

### *Application Procedures*

To be considered for a federal TEACH Grant, students must:

- File a FAFSA
- Complete verification, if selected
- Complete a [TEACH Grant Agreement to Serve](#) (ATS)
- Complete [TEACH Grant Initial Counseling](#)
- Complete an application for federal TEACH Grant (request from Financial Aid)

### *Selection Criteria*

To qualify, a student must:

- Meet all eligibility requirements to receive Title IV aid
- Be enrolled as an undergraduate or graduate student
- Be enrolled in one of the following TEACH grant eligible programs: Master of Education (MEd), Master of Arts in Teaching (MAT), Bachelors of Arts or Bachelors of Science majoring in Elementary Education, Secondary Education, Mathematics, Biology, Chemistry, Environmental

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<sup>8</sup> Funds are limited and awarded to students with the lowest SAI first.

Science, Physics, Computer Science, Spanish, French Studies, German Studies, or any field that has been identified as high-need in the annual [Teacher Shortage Area Nationwide Listing](#)

- Meet certain academic achievement requirements (scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25)

#### *Award Amount*

- Up to \$3,772 per academic year (up to \$16,000 aggregate for undergraduate and \$8,000 aggregate for graduate)<sup>9</sup>
- Depends on level of enrollment (full-time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time, less than  $\frac{1}{2}$  time)

#### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year
- Complete a [TEACH Grant Agreement to Serve](#) (ATS) in a subsequent academic year
- Complete [TEACH Grant Subsequent Counseling](#)
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

## **Institutional Grants**

### **University of Portland Grant**

UP may offer the University of Portland Grant to undergraduate students with financial need.

#### *Application Procedures*

- Students who apply for admission to UP and file a FAFSA are automatically considered for the University of Portland Grant; a separate application is not required

#### *Selection Criteria*

To qualify for the University of Portland Grant, students must:

- Demonstrate sufficient financial need
- Complete verification, if selected

#### *Award Amounts*

- Award amounts vary based on financial need

#### *Criteria for Renewal*

The University of Portland Grant is available for up to eight semesters (fall and spring) of undergraduate study at UP. Students using fewer than eight semesters of eligibility will not be eligible for an increased grant during their last semester prior to graduation. Students requiring more than eight semesters of

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<sup>9</sup> Award amount may be reduced due to sequestration.

full-time study must appeal to the Director of Financial Aid for consideration to have their grant eligibility extended.

To be eligible for renewal, students must:

- Be enrolled full-time<sup>10</sup> in an undergraduate program
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

The University of Portland Grant may be partially or fully replaced with [Institutional Endowed/Annual Scholarships](#).

A student on an approved leave of absence may have their institutional grant reinstated if they return to UP within one academic year. A student who fails to return within one academic year may have to reapply for admission and will have their aid eligibility reevaluated at that time.

Institutional grants are intended to be used for tuition and fees and may be reduced or canceled if the student receives other aid or benefits. These include but are not limited to tuition remission, tuition exchange, ROTC funds, and Providence Awards.

### **Other Institutional Grants**

UP may offer additional institutional grants (such as the UP Transfer Grant) in certain circumstances. Funding is limited and is offered based on financial need. Award amounts vary and are subject to annual evaluation. Other institutional grants may be partially or fully replaced with [Institutional Endowed/Annual Scholarships](#).

Students must file a FAFSA to be considered for institutional grants.

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<sup>10</sup> Exceptions to the full-time requirement may be made for students on accommodation plans through Accessible Education Services (AES); students returning from a medical leave; students with fewer than 12 credits required for their academic program; and students enrolled less than full-time in their last semester prior to graduation. Upon approval, students may have their aid prorated based on the number of required credits. Students can contact the Office of Financial Aid prior to enrolling with questions about how their enrollment will affect their aid.



## State Grants

### Oregon Opportunity Grant

The [Oregon Opportunity Grant](#) is based on financial need as determined by completion of the FAFSA or Oregon Student Aid Application (ORSAA). Funding is limited; Oregon residents should complete an application (FAFSA or ORSAA) as early as possible for maximum consideration.

#### *Application Procedures*

To be considered for an Oregon Opportunity Grant, students must:

- File a FAFSA or ORSAA by the deadline
- Complete verification, if selected

#### *Selection Criteria*

To qualify for an Oregon Opportunity Grant, students must:

- Meet all eligibility requirements to receive state financial aid
- Demonstrate financial need
- Be a resident of Oregon for at least 12 months prior to enrollment and attending an eligible Oregon institution
- Not be majoring in theology

#### *Award Amounts*

- Varies (dependent on funding)<sup>11</sup>

#### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA or ORSAA in a subsequent aid year
- Continue to meet all other eligibility requirements
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

*Students may receive up to eight semesters of Oregon Opportunity Grant.*

### Oregon Tribal Student Grant

The [Oregon Tribal Student Grant](#) provides funding for eligible Oregon tribal students to offset the cost of attendance at eligible Oregon colleges and universities. Current, new, and continuing students are encouraged to apply for this grant each academic year. The grant is intended to cover the average cost of attendance after all federal and state grants/scholarships have been applied.

Availability of the grant is dependent on funding being allocated for the subsequent academic year by the Oregon Legislature. To apply, students can go to [oregonstudentaid.gov](http://oregonstudentaid.gov).

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<sup>11</sup> Subject to change based on state legislation and funding availability.

## Oregon National Guard State Tuition Assistance

The [Oregon National Guard State Tuition Assistance](#) (ONGSTA) program provides funding for current Oregon National Guard members enrolled in an eligible Oregon postsecondary institution for undergraduate tuition, certain fees, and a book allowance. The grant can be used for up to 120 semester credits. Award amounts vary depending on the type of institution the student attends and their eligibility for other military tuition assistance. Current continuing and new students may apply through the Office of Student Access and Completion (OSAC) at [oregonstudentaid.gov](http://oregonstudentaid.gov).

To be eligible for ONGSTA, students must meet all the criteria below:

- Complete military basic training
- Be a member of the Oregon National Guard and not currently the subject of any adverse actions under the provisions of any Army, Air Force or National Guard regulations
- Be currently drilling and attending all scheduled unit training assemblies and annual training periods
- Not have achieved a bachelor's degree or higher
- Not be in default on any federal Title IV loan or owe a refund on federal Title IV funds previously disbursed, unless the institution disbursing funds determines that the student has made satisfactory arrangements to repay and has regained federal eligibility
- Be enrolled and in good standing (*maintaining a 2.0 GPA or meeting Satisfactory Academic Progress for Title IV funding requirements*) at an [eligible institution](#):
  - Associate degree granting program
  - Undergraduate bachelor's degree granting program
  - Undergraduate certificate program

All U.S. Department of Veteran Affairs education benefits can be used concurrently with the ONGSTA program, and these benefits are not counted into the ONGSTA award calculation. However, the Post-9/11 GI Bill® (*registered trademark of the U.S. Department of Veterans Affairs*) is affected by ONGSTA funds. Students using the Post 9/11-GI Bill® should contact UP's VA School Certifying Official for additional details by emailing [veterans@up.edu](mailto:veterans@up.edu).

## Chafee Education and Training Grant

The [Chafee Education and Training Voucher Program](#), or Chafee Grant, offers financial support to eligible current and former foster care youth pursuing postsecondary education and training.

Availability of the grant is dependent on funding being allocated for the subsequent academic year by the Oregon Legislature. To apply, students can go to [oregonstudentaid.gov](http://oregonstudentaid.gov).

## Oregon Student Child Care Grant

The [Oregon Student Child Care Grant](#) provides financial assistance to eligible postsecondary students to help find childcare and cover the cost of care while they pursue their education.

Availability of the grant is dependent on funding being allocated for the subsequent academic year by the Oregon Legislature. To apply, students can go to [oregonstudentaid.gov](https://oregonstudentaid.gov).

### **Oregon Teacher Scholars Program Grant**

The [Oregon Teacher Scholars Program \(OTSP\) Grant](#) provides funding to help culturally or linguistically diverse eligible Oregon residents complete their preliminary licensure for teaching, school counseling, school social work, and school psychology. The OTSP Grant is offered in partnership with the [Educator Advancement Council](#) and the [Oregon Department of Education](#).

Applicants must complete the [Oregon Teacher Scholars Program \(OTSP\) Grant application](#) and the [FAFSA or ORSAA](#) by the designated deadline each year for full consideration.

Availability of the grant is dependent on funding being allocated for the subsequent academic year by the Oregon Legislature.

## Loans

A loan is a form of financial aid that must be repaid with interest. Education loans come in three major categories: federal loans (Direct Subsidized, Direct Unsubsidized, Direct Parent PLUS, and Direct Graduate PLUS), institutional loans (Eagin and Doucette), or private education loans. See [www.up.edu/finaid/loans](http://www.up.edu/finaid/loans) for further information.

### Direct Subsidized Student Loan

The Direct Subsidized Loan is a need-based loan offered to eligible undergraduate students. The U.S. Department of Education covers the interest for these loans while the student is enrolled in school at least half-time, and repayment is automatically deferred during this period.

#### *Interest Rates*

- The interest rate for loans first disbursed after July 1, 2025, is fixed at 6.39%

#### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2025 is 1.057%
- The origination fee for loans first disbursed after October 1, 2026 is TBD

#### *Application Procedures*

To be considered for a Direct Subsidized Student Loan, students must:

- File a FAFSA
- Complete verification, if selected
- Accept the loan on [SelfServe Banner](#)
- Complete [loan entrance counseling](#)<sup>12</sup> (first-time borrowers only)
- Sign a [master promissory note \(MPN\)](#) (first-time borrowers only)
  - MPNs expire after 10 years

#### *Selection Criteria*

To qualify for a Direct Subsidized Student Loan, students must:

- Meet all eligibility requirements to receive Title IV aid
- Be an undergraduate student enrolled at least half-time (6 credits)
- Demonstrate financial need
- Not have exceeded aggregate loan limits

#### *Award Amounts*

- Award amounts vary by dependency status, enrollment level, and need ([Student Aid Index](#)).

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<sup>12</sup> Loan exit counseling is required when a student borrower has dropped below half-time enrollment, withdraws, or graduates, even if the student plans to return to UP or attend another university.

### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year and continue to meet all eligibility requirements
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

### **Direct Unsubsidized Student Loan**

The Direct Unsubsidized Loan is a non-need-based loan available to undergraduate and graduate students. Borrowers are responsible for the interest accrued while they are school. Repayment is automatically deferred while borrowers are enrolled at least half-time.

**Important Notice Regarding Graduate Direct Unsubsidized Loans** – Beginning with the 2026-2027 academic year, a new federal aggregate cap will be implemented for Graduate Direct Unsubsidized Loans at \$100,000. A legacy provision allows students who borrowed Graduate Direct Unsubsidized Loans prior to the 2026-2027 academic year to continue borrowing at previous limits for up to three years, or until graduation, whichever comes first, so long as they are continuously enrolled in fall and spring terms, and they complete their degree in the published time to credential. This legacy provision expires at the end of the 2028-2029 academic year.

### *Interest Rates*

- The interest rate for **undergraduate** loans first disbursed after July 1, 2025 is fixed at 6.39%
- The interest rate for **graduate** loans first disbursed after July 1, 2025 is fixed at 7.94%

### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2025 is 1.057%
- The origination fee for loans first disbursed after October 1, 2026 is TBD

### *Application Procedures*

To be considered for a Direct Unsubsidized Student Loan, students must:

- File a FAFSA
- Complete verification, if selected
- Accept the loan on [SelfServe Banner](#)
- Complete [loan entrance counseling](#)<sup>13</sup> (first-time borrowers only)
- Sign a [master promissory note \(MPN\)](#) (first-time borrowers only)
  - MPNs expire after 10 years.

### *Selection Criteria*

To qualify for a Direct Unsubsidized Student Loan, students must:

- Meet all eligibility requirements to receive Title IV aid

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<sup>13</sup> Loan exit counseling is required when a student borrower has dropped below half-time enrollment, withdraws, or graduates, even if the student plans to return to UP or attend another university.

- Be an undergraduate or graduate student enrolled at least half-time (6 credits undergraduate; 5 credits graduate)
- Not have exceeded aggregate loan limits

*Award Amounts*

- Award amounts vary by dependency status and enrollment level. See the [chart](#) below for award amounts and aggregate limits.

*Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year and continue to meet all eligibility requirements; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

**Direct Student Loan Annual and Aggregate Limits**

**Annual Loan Limits – Dependent Undergraduate Student**

- First year (0-29 earned credits) ..... \$5,500 (up to \$3,500 can be subsidized)
- Second year (30-59 earned credits) ..... \$6,500 (up to \$4,500 can be subsidized)
- Third year and beyond (60+ earned credits)..... \$7,500 (up to \$5,500 can be subsidized)

**Annual Loan Limits – Independent Undergraduate Student<sup>14</sup>**

- First year (0-29 earned credits) ..... \$9,500 (up to \$3,500 can be subsidized)
- Second year (30-59 earned credits) ..... \$10,500 (up to \$4,500 can be subsidized)
- Third year and beyond (60+ earned credits)..... \$12,500 (up to \$5,500 can be subsidized)

**Annual Loan Limits – Graduate Student**

- Any year ..... \$20,500 (all unsubsidized)

**Lifetime Aggregate Loan Limits**

- Dependent Undergraduate Student ..... \$31,000 (up to \$23,000 can be subsidized)
- Independent Undergraduate Student ..... \$57,500 (up to \$23,000 can be subsidized)
- Legacy graduate borrowers ..... \$138,500<sup>15</sup>
- Graduate Student..... \$100,000<sup>16</sup>

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<sup>14</sup> Independent loan limits also apply to undergraduate students whose parents are unable to borrow through the PLUS program because of a credit denial.

<sup>15</sup> Aggregate loan limits for legacy graduate students include loans received for undergraduate coursework.

<sup>16</sup> Aggregate loan limits for new graduate students will no longer include loans received for undergraduate coursework.

## Eagin and Doucette Loans

Eagin and Doucette loans are institutional loans with UP acting as the lender. Funds for the program were donated by Blanche Eagin and Richard and Evelyn Doucette. Eagin and Doucette loans are non-need-based and subsidized, with interest suspended while the student is in school and during a 6-month grace period following graduation or withdrawal. There are no origination or default fees, and the interest rate is fixed at 7% (subject to annual evaluation). The repayment period is 10 years. While students are attending UP, they qualify for an in-school deferment of their the Eagin and Doucette loans. These loans will not go back into deferment if the student continues with graduate or professional school.

### *Application Procedures*

To be considered for an Eagin or Doucette loan, students must:

- File a FAFSA
- Complete verification, if selected
- Accept the loan on [SelfServe Banner](#)
- Sign a [master promissory note \(MPN\)](#)

### *Selection Criteria*

To qualify for a Doucette or Eagin Loan, students must:

- Be enrolled at least half-time (6 credits for undergraduate or 5 credits for graduate)
- Not be on Financial Aid suspension
- And be one of these:
  - An undergraduate student whose parent is denied the Parent PLUS Loan; or
  - An undergraduate student whose parent is not approved for a private education loan or not approved as a cosigner for the student's private loan; or
  - An independent (undergraduate or graduate) student who is not approved for a private education loan

### *Award Amounts*

- Award amounts vary up to \$6,000, depending on availability of funds
- Lifetime aggregate loan limit is \$30,000 for undergraduate students and \$36,000 for graduate students (graduate limit includes any undergraduate loans)

### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year and continue to meet all eligibility requirements
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

Renewal is not guaranteed.

## Direct Graduate PLUS Loan

Effective for the 2026-2027 academic year, the Graduate PLUS Loan program will be discontinued for new borrowers as part of federal student loan reforms. A legacy provision allows graduate students who borrowed Graduate PLUS loans prior to the 2026-2027 academic year to continue borrowing the Graduate PLUS loan for up to three years while pursuing the same academic program, or until the student graduates, whichever comes first, so long as they are continuously enrolled in fall and spring terms and they complete their degree in the published time to credential. This legacy provision expires at the end of the 2028-2029 academic year. Contact the Office of Financial Aid with any questions by emailing [finaid@up.edu](mailto:finaid@up.edu). Direct Graduate PLUS loans are non-need-based, and the borrower is responsible for the interest accrued while enrolled in school. Repayment begins when the loan is fully disbursed but may be deferred while the student is enrolled in school at least half-time.

### *Interest Rates*

- The interest rate for loans first disbursed after July 1, 2025 is fixed at 8.94%

### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2025 is 4.228%
- The origination fee for loans first disbursed after October 1, 2026 is TBD

### *Application Procedures*

To be considered for a Direct Graduate PLUS Loan, students must:

- Have borrowed a Direct Graduate PLUS Loan that disbursed before July 1, 2026
- File a FAFSA
- Accept the loan on [SelfServe Banner](#)
- Complete a [Graduate PLUS Loan application](#), which includes a credit check
- Complete [loan entrance counseling](#)<sup>17</sup> (first-time borrowers only)
- Sign a [master promissory note \(MPN\)](#) (first-time borrowers only)

### *Selection Criteria*

To qualify for a Direct Graduate PLUS Loan, students must:

- Meet all eligibility requirements to receive Title IV aid
- Be a graduate student enrolled at least half-time (5 credits)
- Meet the credit requirements

### *Award Amounts*

- Up to the full Cost of Attendance, less other financial aid including other loans

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<sup>17</sup>Loan exit counseling is required when a student borrower has dropped below half-time enrollment, withdraws, or graduates, even if the student plans to return to UP or attend another university



### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year and continue to meet all eligibility requirements
- Complete a [Graduate PLUS Loan application](#), which includes a credit check
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

### **Direct Parent PLUS Loan**

Beginning with the 2026-2027 academic year, a new federal aggregate cap will be implemented for Parent PLUS Loans at \$65,000 per student, with no more than \$20,000 allowed to be borrowed in one year. A legacy provision allows parents who borrowed Parent PLUS loans prior to the 2026-2027 academic year to continue borrowing at previous limits for up to three years for the same student, or until that student graduates, whichever comes first, so long as the student is continuously enrolled in fall and spring terms, and they complete their degree in the published time to credential. This legacy provision expires at the end of the 2028-2029 academic year. Contact the Office of Financial Aid with any questions by emailing [finaid@up.edu](mailto:finaid@up.edu). Direct Parent PLUS loans are non-need-based; the borrower is responsible for the interest accrued while their student beneficiary is in school. Payments begin when the loan is fully disbursed but may be deferred while the student beneficiary is enrolled in school at least half-time.

### *Interest Rates*

- The interest rate for loans first disbursed after July 1, 2025 is fixed at 8.94%

### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2025 is 4.228%
- The origination fee for loans first disbursed after October 1, 2026 is TBD

### *Application Procedures*

To be considered for a Direct Parent PLUS Loan, students must:

- File a FAFSA
- Accept the loan on [SelfServe Banner](#)

To be considered for a Direct Parent PLUS Loan, parents must:

- Complete a [Parent PLUS Loan application](#), which includes a credit check
- Sign a [master promissory note \(MPN\)](#)

### *Selection Criteria*

To qualify for a Direct Parent PLUS Loan, a parent must:

- Be the biological or adoptive parent, or the stepparent of a dependent undergraduate student who is enrolled at least half-time at an eligible school
- Not have an adverse credit history
- Meet the general eligibility requirements for federal student aid

Note: Grandparents (unless they have legally adopted the student) and legal guardians are not eligible to borrow Parent PLUS loans, even if they have been primarily responsible for raising the student.

#### *Award Amounts*

- After July 1, 2026, a maximum of \$20,000 per year and an aggregate limit of \$65,000
- Recommended annual borrowing limit of \$16,250 over four years
- Legacy eligibility to borrow up to the cost of attendance less other aid, including other loans, for borrowers of federal loans that disbursed before July 1, 2026

#### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year and continue to meet all eligibility requirements
- Have a parent complete a [Parent PLUS Loan application](#), which includes a credit check
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

### **Private Education Loans**

Private education loans can help bridge the gap between the actual cost of students' education and federal loan limits. Eligibility for private education loans depends on borrower creditworthiness and may require a co-signer. Qualification criteria vary by lender. The application process can be started by contacting the lender directly. The process can take several weeks, so borrowers should start early enough to ensure funds are available at the start of each semester.

We encourage students to consider Direct Subsidized and Unsubsidized loans first, as they generally have lower fixed interest rates and more flexible repayment options. Additionally, federal student loans offer deferment options and income-based repayment plans.

### **Private Education Lenders**

UP will certify private education loans for our students from any lender selected by the student, except where the lender asks us to certify a loan outside of current regulations.

Students should consider federal student loans first as they generally have lower, fixed interest rates, and more flexible repayment options. Additionally, federal student loans offer deferment options, forgiveness programs, and income-based repayment plans. Students should exhaust their federal student options before pursuing private loans.

We assist students looking for private education loans by providing a [comparison tool through Elm Select](#) that students and their families can consider when choosing financing options. Borrowers are not limited to the lenders in the comparison tool. We recommend that borrowers research their options when considering private education loans.

A lender may be dropped from the comparison list if unethical or deceptive practices are perceived, or if origination, process, or servicing concerns arise that cannot be resolved satisfactorily. UP retains the right to adjust the comparison tool at any time. No lender may bargain to be included in the comparison tool with respect to a certain type of loan or by providing benefits to UP as to another type of loan.

## Direct to Consumer Loans (DTC Loan)

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

## Title IV Loan Code of Conduct

All UP officers and employees who have responsibilities with respect to student educational loans must comply with the following Oregon College Loan Code of Conduct:<sup>18</sup>

- **Revenue sharing prohibition** – UP and its employees are prohibited from receiving anything of value from any education loan lending institution in exchange for promoting the education loan products of that lending institution. This provision does not prohibit UP employees from receiving compensation for conducting non-university business with any education loan lending institution or from accepting compensation that is offered to the public. This provision also does not prohibit UP from accepting charitable contributions from an education loan lending institution, so long as UP gives no competitive advantage or preferential treatment to the education loan lending institution related to its education loan activity in exchange for such support.
- **Gift and trip prohibition** – UP employees are prohibited from receiving anything of more than nominal value (\$50) from any education loan lending institution during any 12-month period. This prohibition includes trips for University employees paid for by education loan lenders; except that this provision shall not be construed to prohibit any UP employee from receiving compensation for the conduct of non-university business with any education loan lending institution, or from accepting compensation that is offered to the public.
- **Advisory board compensation rules** – UP employees are prohibited from serving on the advisory board of any education loan lending institution. Education loan lending institutions may obtain advice and opinions of financial aid officials on financial aid products and services through trade associations, industry surveys, or other mechanisms that do not require service on education loan lending institution advisory boards, provided such person receives no compensation for such service. This provision shall not apply to participation on advisory boards that are unrelated in any way to financial aid or higher education loans.
- **Education loan guidelines** – The UP private education loan comparison tool must be based on the characteristics of the education loan products – including interest rates, borrower benefits, and services to borrowers – offered by the listed education loan lending institutions rather than on the financial interests of the University. If UP also makes education loans, the education

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<sup>18</sup> This code was prepared by the Oregon Department of Justice with the assistance of a multi-institution committee coordinated by the Oregon Alliance of Independent Colleges and Universities and composed of representatives from independent institutions and community colleges.

loan(s) it provides must have characteristics that are comparable to, or better than, those of the other education loan lending institutions listed.

- **Use of mascot, logo, emblem, or name by lenders** – UP shall not authorize or permit an education loan lending institution to use the name, emblem, mascot, or logo of the University or words, pictures, marks, or symbols readily identified with UP in the marketing of education loans that in any way that implies that the college endorses those loans.
- **Loan resale disclosure** – To be eligible to appear on a preferred lender list, a lender must disclose any agreement(s) to sell its loans to another entity. In addition, no lender may bargain to be a preferred lender with respect to a certain type of loan by providing benefits to a college as to another type of loan.
- **Lender identification requirement** – UP will not permit employees of education loan lending institutions on campus to identify themselves as employees of the University, and no employee of an education loan lender may work in, or provide staffing assistance to, UP Office of Financial Aid; except that employees of the University that also make education loans may perform their normal functions as long as those functions comply with relevant laws and regulations, and with the other items of this code of conduct.

## **Federal Work-Study and Student Employment**

All students eligible to work in the U.S. can apply to work on campus and, if hired, earn a paycheck for hours worked. Some students may be eligible for Federal Work-Study. However, eligibility for Federal Work-Study is not required to work on campus. Students are responsible for applying and interviewing for jobs. Campus earnings, including Federal Work-Study, should not be included in students' calculations to pay their bill.

Additional information and student employment regulations can be found in the Student Employment Student Handbook available at [www.up.edu/studentemployment](http://www.up.edu/studentemployment).

### **Federal Work-Study**

#### *Application Procedures*

To be considered for Federal Work-Study, students must:

- File a FAFSA
- Complete verification, if selected

#### *Selection Criteria*

To qualify for Federal Work-Study, students must:

- Meet all eligibility requirements to receive Title IV aid
- Be an undergraduate or graduate student enrolled at least half-time (6 credits undergraduate; 5 credits graduate)
- Demonstrate financial need

#### *Award Amounts*

- Up to \$2,600
- Award amounts vary and are subject to available funds.

#### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent year and continue to meet all eligibility requirements
- Continue to demonstrate financial need
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

### **On-Campus Jobs**

There are many types of jobs available to students who choose to work on campus. UP pays student employees at least Oregon minimum wage for the Portland metro area.

## **Community Service Federal Work-Study**

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

# COST OF ATTENDANCE

The Cost of Attendance (COA) is a standardized budget used to determine maximum aid eligibility. COA includes tuition, fees, housing, meals, books, supplies, equipment, transportation, personal expenses, and loan fees. COA varies based on program of study, living arrangements, and various other factors.

## Costs

Below is some basic information about COA at UP for the 2026-2027 academic year, which covers Summer 2026, Fall 2026 and Spring 2027. These figures are based on averages and assumptions about the general student population. An individual student's COA can vary significantly. Students can view their individualized COA in [SelfServe Banner](#).

## Undergraduate Tuition

Full-time Tuition Fall or Spring Semesters (12+ Credits).....	\$30,500/Semester
Part-time Tuition Fall or Spring Semesters (1-11 Credits) .....	\$1,910/Credit
Summer Semester (1+ Credits).....	\$975/Credit

## Graduate Tuition

### *School of Business*

Master of Business Administration .....	\$1,700/Credit
Master of Business Administration in Nonprofit Management .....	\$850/Credit
Master of Science in Finance.....	\$1,700/Credit
Master of Science in Operations and Technology Management.....	\$1700/Credit

### *School of Education*

Master of Arts in Education.....	\$800/Credit
Master of Arts in Higher Education and Student Affairs .....	\$800/Credit
Master of Arts in Teaching.....	\$1,125/Credit
Master of Education .....	\$800/Credit
Doctor of Education/Educational Specialist.....	\$1,000/Credit
Education Certificates (Post-Baccalaureate; Post-Masters).....	\$800/Credit

### *School of Nursing*

Doctor of Nursing Practice.....	\$1,300/Credit
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## Fees

Professional Tuition (BSN Nursing Classes).....	\$160/Credit
Professional Tuition (Engineering, Nursing Public Health & Wellness and Undergraduate Business) .....	\$110/Credit
Student Activities Fee (Full-time Undergraduate Students; Fall/Spring).....	\$150/Semester
Campus Access Fee (Full-time Undergraduate Students, Fall/Spring).....	\$525/Semester
New Student Fee (Full-time Undergraduate 1 <sup>st</sup> Year Students, Fall Only).....	\$275/Semester
Parking Fee (Student Parking).....	\$145/Semester
Health Insurance	
- Undergraduate (Full-time Students; Required but Can Be Waived).....	\$1,485.50/Semester
- Graduate Students (Optional).....	\$1,967.50/Semester
Private Music Lessons.....	\$500/Credit
Laboratory/Workshop Fees.....	Varies

## Housing

On-Campus- Traditional Hall Single Room.....	\$7,450/Semester
On-Campus – Traditional Hall Double/Triple/Quad Room.....	\$5,750/Semester
Off-Campus <sup>19</sup> (Estimated; Varies).....	\$TBD/Semester

### Housing for Juniors and Seniors

On-Campus- Traditional Hall Single Room.....	\$6,450/Semester
On-Campus – Traditional Hall Double/Triple/Quad Room.....	\$5,550/Semester
On-Campus – Haggerty & Tyson Single Room.....	\$7,800/Semester
On-Campus – Haggerty & Tyson Double Room.....	\$6,150/Semester
Off-Campus <sup>20</sup> (Estimated; Varies).....	TBD/Semester

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<sup>19</sup> Students living with parents/relatives may have \$807 per semester included in their COA to cover housing costs.

<sup>20</sup> Students living with parents/relatives may have \$807 per semester included in their COA to cover housing costs.



## Meals

On-Campus Meal Plan 1 (2,300 points).....	\$2,625/Semester
On-Campus Meal Plan 2 Standard (2,775 points) .....	\$3,100/Semester
On-Campus Meal Plan 3 (3,250 points).....	\$3,575/Semester
On-Campus Meal Plan 4 (4,500 points).....	\$4,825/Semester
Off-Campus <sup>21</sup> (Estimated; Varies) .....	\$2,533/Semester

## Meals for Juniors and Seniors

Basic Meal Plan (1,150 points).....	\$1,250/Semester
Apartment Only Meal Plan (725 points) .....	\$775/Semester
Off-Campus <sup>22</sup> (Estimated; Varies) .....	\$2,533/Semester

## Other Expenses

Books (Estimated; Varies) .....	\$570/Semester
Loan Fees .....	Varies
Personal Expenses (Estimated; Varies).....	\$695/Semester
Transportation (Estimated; Varies) .....	\$242-\$732/Semester

Additional information on institutional charges can be found on the [Office of Student Accounts](#) website or in the [University Bulletin](#).

## Cost of Attendance Increase

The Office of Financial Aid uses average expenses for all students attending UP. Students with higher expenses than the standard Cost of Attendance included on their offer letter can complete and return a *2026-2027 Cost of Attendance Increase Request*, available in the [PilotsUP Portal](#). Cost of Attendance can be increased for costs such as health insurance, childcare, etc. Cost of Attendance cannot be increased to cover car payments or mortgage payments. In general, an increase in Cost of Attendance will result in eligibility for additional loans, not gift aid.

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<sup>21</sup> Students living with parents/relatives may have \$836 per semester included in their COA to cover meal costs.

<sup>22</sup> Students living with parents/relatives may have \$836 per semester included in their COA to cover meal costs.

# DETERMINING FINANCIAL NEED

## Student Aid Index

The Student Aid Index (SAI) is the number used to determine a student's eligibility for need-based financial aid, determined from the information provided on the FAFSA. The SAI is calculated using the federal methodology formula approved by Congress. The formula takes several factors into account, including:

- Dependency status
- Family size
- Student and parent or spouse income
- Student and parent or spouse assets

The SAI is not the amount of money that a student or their family must provide. Rather, the SAI is an index schools use to determine the students' eligibility for federal, state, and institutional aid. A lower SAI indicates greater financial need, with a negative SAI representing the highest financial need.

## Financial Need

Financial need is determined by the following formula:

$$\text{Cost of Attendance} - \text{Student Aid Index} = \text{Financial Need}$$

The Office of Financial Aid will use the results of this formula to create a financial aid offer for students with different types of available aid, including grants, scholarships, Federal Work-Study, and/or loans. However, we may not be able to meet a student's entire financial need because funding is limited. Remaining need can be filled with other types of loans or scholarships from outside organizations.

Students can see their individual need calculation in [SelfServe Banner](#).

## VERIFICATION

Verification is a review process in which the Office of Financial Aid ensures the accuracy of the information on students' FAFSAs. Students may be selected for verification by the U.S. Department of Education or by UP. During verification, students and their family or spouse will be required to submit documentation of the information found on the FAFSA.

The following documentation may be required as part of verification:

- Verification Worksheet
- Student (and spouse, if applicable) tax documentation – If federal tax information (FTI) was not transmitted, return to the FAFSA and use the FUTURE Act Direct Data Exchange (FA-DDX) or submit a signed and dated copy of the student's federal tax return
- Parent (if applicable) tax documentation – If FTI was not transmitted, return to the FAFSA, and use the FA-DDX or submit a signed and dated copy of the parent's or parents' federal tax return
- Additional documents, as necessary

The Office of Financial Aid will inform students by email if they are selected for verification. The email will list what forms and documents are required. **Students should only submit requested items.**

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

Students chosen for verification who do not submit the required documentation will no longer be eligible for federal, state, and most institutional aid.

Verification affects applicants of most federal student aid programs but is not required of students who will only receive a Parent or Graduate PLUS Loan offer or a Direct Unsubsidized Loan offer because these loans are not based on need. However, students eligible for a Direct Subsidized Loan cannot avoid verification by choosing to borrow a Direct Unsubsidized Loan instead.

## Deadlines

Complete verification documents need to be submitted before the last date of enrollment for the 2026-2027 year to receive aid for the year. Late documents may not be processed. Contact the Office of Financial Aid for clarification about any deadlines.

### Summer 2026

For students who will no longer be enrolled after the summer 2026 semester, complete verification documents must be received seven business days before the last summer class.

If student's last term of enrollment is...	Then, verification documents are due by...
First six-week session: May 18 – June 25	June 16, 2026
Second six-week session: June 29 – August 6	July 28, 2026
First eight-week session: May 18 – July 9	June 30, 2026
Second eight-week session: June 15 – August 6	July 28, 2026

### Fall 2026

For students who will no longer be enrolled after the fall 2026 semester, complete verification documents must be received by November 20, 2026.

### Spring 2027

Complete verification documents must be received by April 16, 2027 for the 2026-27 academic year.

## SPECIAL CIRCUMSTANCES

The FAFSA may not always portray an accurate picture of a student's financial situation. Although considerations for specific situations are limited, we may be able to give additional consideration as described below. Students who believe they have a special circumstance can contact the Office of Financial Aid to request a review of their aid eligibility.

### 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.)
- Nonrecurring payments received
- Death, divorce, separation, change in family size
- Catastrophic medical/dental care expenses

### Examples of Circumstances Not Considered

- Increase of standard living expenses
- Purchasing material items such as a car, home appliances, vacations, or second homes
- Reduction of assets
- Credit issues, line of credit changes, previous student loan debt, etc.
- Parents who are also attending college

Tax documents and other supporting documentation pertaining to the circumstance are required before an appeal may be reviewed.

Decisions are final and will be communicated directly to the student. Any additional funding offered is only available for the academic year for which the appeal is approved. Special circumstances must be reviewed annually. Students should not submit documents unless instructed by our office.

The Special Circumstance process can take several weeks to complete. Files are reviewed in the order received.

Aid may be increased, remain the same, or be decreased because of this process. Additional aid is not guaranteed.

## UNUSUAL CIRCUMSTANCES

Unusual circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g. human trafficking, refugee or asylee status, parental abandonment, incarceration). This is also commonly referred to as a dependency override.

A student that indicates Unusual Circumstances on the FAFSA will provisionally be considered an independent student and will be required to complete our **Independent Student Status Confirmation** form and provide supporting documentation.

## 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, it is up to the student to forward that information to another party.

For new students who do not yet have access to UP's network and a university email account, the office communicates via the U.S. Postal Service and the email listed on the FAFSA or provided on the admissions application. For students who have network access and a UP email account, the office communicates via email notifications and the [SelfServe Banner](#) portal. It is important for students to check their University email account regularly to be sure they receive correspondence from the Office of Financial Aid.

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

Throughout the academic year, information and announcements will be sent through the University 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 with student by multiple methods.

### Proxy Access

Proxy access allows UP students to grant access to designated individuals to view certain student information online and/or to speak with specific University departments about their information. For example, a student may grant proxy access so that a parent can view their financial aid information via the UP [SelfServe Banner](#) portal. The person being granted access to the student's information is referred to as the proxy. For additional information visit the [Parent Proxy FAQs page](#).

The required steps below outline how to establish proxy access and provide consent required to comply with the Family Educational Rights and Privacy Act (FERPA). After the student completes these steps, the designated proxy will receive an email confirming the account has been created, along with a temporary link and password to complete the authentication process.

### Instructions for Establishing Proxy Access

#### Step 1: Navigating to the Add New Proxy page

- The student logs into [SelfServe Banner](#) using with their UP username and password and selects the Proxy Access tab.
- There, they choose Proxy Management from the Proxy Access menu and select "Add New."

#### Step 2: Complete Profile and Additional Information

- The student enters the name and email address of the person being added as a proxy. The student should not use their own email address for the proxy because the email entered will serve as the proxy's username. Important account management information will be sent to this email. Students adding more than one proxy should use a unique email address for each proxy.

- The student should complete the fields under the “Profile and Additional Information” sections:
  - Relationship
  - Description – Enter a personal label for the proxy (dad, mom, spouse, etc.).
  - Passphrase – Choose a passphrase the proxy must provide to UP personnel to confirm their identity and discuss FERPA-protected information.
  - Start Date – Enter the date for the proxy’s account to begin.
  - Stop Date – Enter the date for the proxy’s access to end. The default is five years from the start date but may be updated at any time.

### **Step 3: Specify Authorization and Submit**

- After selecting a Relationship, the Authorizations section displays.
- The student can choose the specific information the proxy will have access to. Authorizations can be updated at any time and take effect immediately.
- After reviewing Authorizations, select Submit. The new proxy will be listed on the Proxy Management page as inactive until they activate their account.
- The proxy will receive three emails with instructions for activating their account and accessing the authorized information. The student will receive copies of these emails.
- Students can change the profile or authorizations of a proxy by selecting the Edit icon under a proxy’s name.

## DATES AND DEADLINES

UP has established dates and deadlines to ensure students' aid is processed and ready in a timely manner. See [up.edu/finaid/deadlines](http://up.edu/finaid/deadlines) for a complete list of dates and deadlines for the current academic year.

### Processing Time

It takes two to four weeks to process a financial aid application. The timeline for processing applications can vary depending on the time of year. We work hard to process as many financial aid applications as we can to help students get their funds before the start of each semester. However, we can't guarantee when the funds will arrive. If financial aid hasn't been received and credited to a student's account for any reason, and the account isn't fully paid, the student can contact the Office of Student Accounts to explore options for avoiding late fees or being dropped from classes for non-payment.

### Financial Aid Disbursements

Financial aid is disbursed directly to students' accounts. If all required paperwork is submitted and processed by the published deadlines, financial aid is disbursed based on the schedule below:

#### Summer

Type of Aid	Disbursement Date
Institutional Grants/Scholarships	Not applicable
Federal Grants	First week of July
State Grants	Not applicable
Federal Direct Loans	10 days before the student's first day of classes
Institutional Loans	10 days before the student's first day of classes



## Fall

Type of Aid	Disbursement Date
Institutional Grants/Scholarships	First or second week of July
Federal Grants	10 days before the student's first day of classes
State Grants	First or second week of July
Federal Direct Loans	10 Days before the student's first day of classes
Institutional Loans	First or second week of July
All Other Aid	As funds are received

## Spring

Type of Aid	Disbursement Date
Institutional Grants/Scholarships	Approximately November 15
Federal Grants	10 Days before the student's first day of classes
State Grants	Approximately November 15
Federal Direct Loans	10 Days before the student's first day of classes
Institutional Loans	Approximately November 15
All Other Aid	As funds are received

Funds unavailable for disbursement on these dates are disbursed on a rolling basis as they become available or as the student meets the requirements for the funds. Financial aid proceeds go to pay the balance on the [student's account](#) first. Any excess proceeds are issued in a [credit balance refund](#).

## BILL PAYMENT

The Office of Student Accounts sends bills based on the following approximate timeframe:

Semester	Bill Available	Payment Due
Summer	Early April	Early May
Fall	Early July	Early August
Spring	Late November	Early January

See the [Student Accounts website](#) for specific dates and deadlines. Missing payment deadlines may result in late fees, restricted access to view grades, registration holds, diploma holds, and/or canceled registration. Contact the Office of Student Accounts at [stu-acct@up.edu](mailto:stu-acct@up.edu) with questions about billing or payments.

### Credit Balance Refunds

If a student's financial aid exceeds the charges on their Student Account, they may receive a refund. Refunds are processed twice per week (Tuesdays and Fridays) throughout the semester, beginning the second week of the semester. Refunds will not be issued before the first day of classes. Students are encouraged to set up direct deposit. Additional information can be found on the [Student Accounts website](#).

### Book Advances

The University offers students the option to request advance funds for books when their paid financial aid exceeds their charges. Once tuition, fees, and housing and food charges have been paid, students can use any remaining financial aid to buy books from UP's bookstore. The following policies apply:

- Student must be matriculated and registered for classes.
- All requested documents must have been submitted to the Office of Financial Aid before the priority deadline.
- Book advances are available for request the Thursday before the start of the semester through the first day of the semester only.

To request a book advance:

- Students go to the campus bookstore and select their books. At checkout, they tell the cashier they are using a book advance. The cashier will ring up the books, void the transaction, and give the student the voided receipt.
- Students then take the voided receipt to Student Accounts where they will receive a voucher for either the cost of their books or the amount of the credit on their account, whichever is less.
- The voucher can then be used at the bookstore to purchase books.

Visit the [University of Portland Bookstore](#) for more information on purchasing or renting textbooks.

## SATISFACTORY ACADEMIC PROGRESS

Federal regulations require UP to monitor the academic progress of all students to ensure they are making progress toward a degree or certificate. This policy defines the standards of Satisfactory Academic Progress (SAP), the circumstances under which financial aid may be revoked if those standards are not met, and the process available for students to appeal SAP decisions. These requirements apply to all students enrolled at UP.

### What Is Satisfactory Academic Progress?

To make SAP, students must:

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

Students who fail to meet **any** of these standards, will be classified as not making Satisfactory Academic Progress. **All students are required to maintain the following minimums for the three standards listed above.**

### GPA Requirements – Undergraduate

Students must maintain a minimum of a 2.0 semester GPA<sup>23</sup>. Students who fail to maintain a 2.0 semester GPA will be classified as not making SAP<sup>24</sup>.

Students must also maintain a minimum 2.0 cumulative GPA after attempting 60 credits. Students who fail to maintain a 2.0 cumulative GPA after attempting 60 credits will be classified as not making SAP and their aid will be immediately suspended.

Students who repeat a course for which they earned an unsatisfactory grade will have the new grade used in the GPA calculations for SAP.

Some scholarships and grants may require recipients to maintain a specific GPA to remain eligible, which may be higher than the SAP standard.

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<sup>23</sup> GPA will be calculated according to the process described in the [UP Bulletin](#).

<sup>24</sup> An undergraduate student taking all pass or no pass courses in a semester will not receive a GPA for that semester. To meet the minimum GPA requirement, a student will be expected to pass all credits attempted.

## GPA Requirements – Graduate

Graduate students must maintain a minimum of a 3.0 semester and cumulative GPA<sup>25</sup>. Students who fail to maintain a 3.0 semester and cumulative GPA will be classified as not making SAP<sup>26</sup>.

Some scholarships and grants may require recipients to maintain a specific GPA to remain eligible for that funding, which may be higher than the SAP standard.

## Credit Hour Completion Requirements

Students must satisfactorily complete the number of credit hours for which they are registered on the recalculation date of the semester, based on level and enrollment status.

		Level	
		Undergraduate	Graduate
Enrollment Status	Full-time	12+ credits	9+ credits
	$\frac{3}{4}$ Time	9-11 credits	7-8 credits
	$\frac{1}{2}$ Time	6-8 credits	5-6 credits
	< $\frac{1}{2}$ Time	<6 credits – All credits attempted	<5 credits – All credits attempted

## Recalculation Date for Financial Aid

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 students are registered on the pre-determined recalculation date for that term. The recalculation date is the last date to drop courses with a 100% refund for the semester. Non-required, audited, or zero-credit courses are excluded when determining enrollment status.

- Summer – Varies; based on the start date(s) of the courses.
- Fall – 5<sup>th</sup> day of the fall semester
- Spring – 5<sup>th</sup> day of the spring semester

Students must complete the enrollment level for which they are registered on the recalculation date of the semester.

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.

Students who fail to earn the credit hours for their level and enrollment status will be classified as not making SAP.

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<sup>25</sup> GPA will be calculated according to the process described in the [UP Bulletin](#).

<sup>26</sup> A graduate student taking all pass or no pass courses in a semester will not receive a GPA for that semester. To meet the minimum GPA requirement, a student will be expected to pass all credits attempted.

Students who initially earn an “I” or “IP” for a course and then complete the course with a satisfactory grade, may have their SAP status reviewed and updated when their grade is posted. It is the student’s responsibility to contact the Office of Financial Aid to have their SAP status reviewed and updated.

Students who earn zero credits in a semester may also be required to return a portion of their financial aid for the semester. See the [Return to Title IV](#) section for more information.

## **Pace Requirements**

Students must complete their degree within 150% of the maximum number of credits required for their degree or certificate as posted in the [UP Bulletin](#). This maximum number of credits determines the pace at which students must complete credits to graduate within the maximum time frame – 67%.

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* include accepted transfer credits. *Cumulative Credits Attempted* also includes courses with an unsatisfactory grade (F, NP, W, I, IP, NG, and AD), regardless of the reason for that grade.

If students fall behind the 67% pace, they will be classified as not making SAP.

If students repeat a course, the credits for the original and repeated course will count toward the calculation of pace and the maximum time frame to complete their degree or certificate. Credits for the original and repeated course will be included in *Cumulative Credits Attempted*; credits for only one completion of the course will be included in *Cumulative Credits Earned*.

Additionally, students may not use financial aid to repeat a passed class more than once (excluding variable credit courses). Students may appeal to request financial aid for repeating a previously passed course more than once.

## **How Often Is SAP Reviewed?**

The Office of Financial Aid will review student progress at the end of each semester to determine whether students have met the minimum GPA, credit hour, and pace standards. Failure to meet these standards will result in warning or suspension as described below.

## **What Is Financial Aid Warning and When Does It Occur?**

Financial aid warning is the result of falling below the minimum semester or cumulative GPA requirement, failing to complete the minimum number of credits required, 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, students may still receive financial aid. Students on financial aid warning successfully meeting all SAP standards in the next semester of enrollment return to good standing.

## **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 meet SAP requirements for a second consecutive semester. Students who are suspended have all federal, state, and institutional financial aid suspended.

Additionally, undergraduate students who do not have a minimum 2.0 cumulative GPA after attempting 60 credits will have their financial aid immediately suspended.

### **Can a Student Appeal Financial Aid Suspension?**

Students have the right to appeal their suspended status by submitting a written petition to the Financial Aid Appeal Committee. The appeal includes:

- An [Application for Reinstatement of Financial Aid](#) form (required).
- A detailed personal statement to the Financial Aid Appeal Committee (required) that includes:
  - An explanation of circumstances leading to the student not meeting SAP requirements
  - Steps taken to address challenges to improve academic performance
- Documentation supporting the basis for the appeal and the steps taken by the student to address their challenges (recommended but not required).

The Director of Financial Aid reviews first suspension appeals. Students are notified of the decision within three weeks of submitting their complete appeal. The decision of the director is final.

Students who are suspended a second time after a successful appeal may appeal again. The Financial Aid Appeal Committee reviews second financial aid appeals. Second appeals may be limited to institutional aid only, depending on whether the student meets eligibility requirements for federal and/or state financial aid. The Financial Aid Appeal Committee is composed of various members of the University community, including faculty and staff representatives. The Director or Associate 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 decision of the committee is final.

### **Appeal Deadlines**

Complete appeals, including all required documentation, must be submitted at least two weeks before the start of the next semester of enrollment, and students are strongly encouraged to submit their appeals as early as possible after receiving a suspension notice. Late appeals may not be reviewed.

### **What Is Financial Aid Probation and When Does It Occur?**

Financial aid probation is granted when a financial aid appeal is approved. During probation, students may be required to meet specific conditions to continue receiving financial aid. These conditions can include following an approved academic plan, maintaining a designated enrollment level, or other requirements set by the Office of Financial Aid.

While on probation, students may still receive financial aid if they are meeting the conditions of their appeal. Students successfully complete all SAP requirements during their next semester of enrollment will return to good standing. Students failing to meet all SAP requirements or failing to meet the conditions of their probation will be suspended. Second suspensions can be appealed and will be reviewed by the Financial Aid Appeal Committee.

### **Can Suspended Aid Be Reinstated?**

Yes. Students choosing not to appeal, or who have their appeal denied, can have their financial aid reinstated if they meet all the standards below:

- Complete a minimum of six credits at UP (or more credits, as required to meet all regular SAP standards). These credits must be applicable to the student's degree or certificate. 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 on pace to complete the program of study within the maximum timeframe of the cumulative attempted credits divided by the cumulative earned 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 financial aid after meeting the above conditions.

## Withdrawals

Students who do not plan on returning to UP can start the withdrawal process by obtaining a Request to Withdraw form from the associate dean of their college or school. Whether a student is withdrawing at the end of a semester or between semesters, the student can file the form at any time in the semester preceding their permanent withdrawal. The withdrawal will be processed at the end of the semester.

Students who leave UP without completing the withdrawal form, including the required signatures, may be charged for subsequent semesters in which they have registered. Not attending classes does not constitute withdrawal from UP.

There are some financial consequences to withdrawing. If a student is unsure of how withdrawing will impact them financially, it is recommended that they contact the Office of Financial Aid prior to withdrawing. There are two definitions of withdrawal:

- **Official Withdrawal** – The student completes required withdrawal procedures described above.
- **Unofficial Withdrawal** – The student stops attending or participating in all courses before the end of the semester and does not complete required withdrawal procedures. There are two categories of unofficial withdrawal for purposes of this policy:
  - 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.
  - 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 academic activity (when available).

### Procedure for Identifying Students Who Unofficially Withdraw

The Office of Financial Aid will identify all students who earned zero credits for the term. The Associate Director of Financial Aid will determine which of these students received Title IV financial aid for the term and did not complete all required withdrawal procedures. These students will be classified as having unofficially withdrawn.

### Procedure for Determining Withdrawal Date

*Official Withdrawal* – For purposes of the Return of Title IV Aid formula, the withdrawal date will be the date the student initiates an official withdrawal form or otherwise expresses their intent to withdraw from UP.

*Unofficial Withdrawal* – For purposes of the Return of Title IV Aid Formula, the withdrawal date will be the last date of academic activity as reported by professors or the midpoint of the semester if academic activity information is unavailable. The Office of Financial Aid will also confirm attendance in the subsequent semester of enrollment. Students who are enrolled but are not attending, will have their aid canceled.



## **Procedure for HEROES Act**

When a student is called to serve on active duty, or qualifying National Guard duty, during the semester, UP will return any unearned federal or state financial aid funds as determined by the Return of Title IV Funds calculation. Any personal payments (cash, monthly payment plan payments, and/or loans) less nonrefundable fees and/or refunds processed prior to the withdrawal and less any federal funds the school was required to return to the Department of Education from the Return to Title IV Funds policy calculation, will be applied to the student account for the semester of return.

## Medical Leave of Absence Policy

The full medical leave policy is located under Miscellaneous Regulations in the [UP Bulletin](#).

A medical leave of absence (MLOA) may become necessary when a student experiences a documented medical or psychological condition that significantly limits the student's ability to function safely or successfully and meet their responsibilities as a student at UP.

Students requesting a MLOA should have a discussion with their associate dean. If the decision is made to seek a MLOA, the student will receive a Medical Certification form to be completed by their off-campus health care provider. The form can be submitted to the Office of the Associate Provost. The deadline for submitting a request for a MLOA is 5 p.m. on the Friday two weeks prior to the end of the semester. Applications submitted after that date will not be considered, except in extraordinary circumstances. In such circumstances, additional documentation and information may be required.

UP is committed to supporting the successful return of a student rejoining the University community after the completion of a voluntary MLOA. Prior to return, the student may be contacted by the associate dean of their college or school, who may suggest measures that may be helpful to ensure the student is receiving sufficient support for their return to campus life. The Care Team coordinator will also offer the student support.

Upon return from a voluntary MLOA, the student may receive the institutional aid they are scheduled to receive for the semester of return, which is subject to the financial aid Satisfactory Academic Progress ([SAP](#)) policy. The full amount of remaining institutional financial aid may be reinstated if the student is otherwise meeting SAP.

Any personal payments (cash, monthly payment plan payments, and/or loans), less nonrefundable fees and/or refunds processed prior to the approved MLOA, and less any federal funds the school was required to return to the Department of Education from the Return to Title IV Funds policy calculation, will be applied to the student account for the semester of return as long as the student returns within one year (the three semesters that follow the grant of a MLOA, inclusive of fall, spring, and summer) of the approved leave, unless an extension has been granted. These funds will generally be applied as a one-time medical tuition discount. The total amount of institutional financial aid plus the medical tuition discount cannot exceed institutional charges for the semester of return. Unused funds will not be returned.

Financial aid received from any non-institutional or third-party source (e.g. federal/state financial aid 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. Providence Match Grant, ROTC Room and Board Scholarship, etc.) will only be reinstated if the funds from the third party are reinstated.

## **Institutional Policy on Refunds Following Student Withdrawal**

Refunds are calculated from the date the Office of the Registrar receives a completed withdrawal application. A student needs to complete the appropriate paperwork by the deadlines specified to be eligible for a refund.

This institutional refund policy applies to students who are withdrawing from all classes in a semester<sup>27</sup>. Students withdrawing from some, but not all, classes should contact the Office of Student Accounts for more information. The refund schedule is calculated from the first day of classes each semester and is applied as follows:

### **On-Campus Fall and Spring Semesters**

- Withdrawal during the first week: 100% of tuition and fees
- Withdrawal during the second week: 75% of tuition
- Withdrawal during the third week: 50% of tuition
- Withdrawal during the fourth week: 25% of tuition
- Withdrawal after the fourth week: no tuition refund

### **On-Campus Summer Semester**

- Eight-Week Course
  - Withdrawal during the first week: 100% of tuition and fees
  - Withdrawal during the second week: 40% of tuition
  - Withdrawal after the second week: no tuition refund
- Six-Week Course
  - Withdrawal during the first four weekdays: 100% of tuition and fees
  - Withdrawal during the fifth through seventh weekdays: 40% of tuition
  - Withdrawal after the seventh weekday: no tuition refund
- Courses shorter than six weeks
  - Withdrawal prior to start of class: 100% of tuition and fees
  - Withdrawal on first day of class or later: no tuition refund

### **Off-Campus M.Ed. Program, Any Session**

- Withdrawal on the Monday after the first class meeting: 100% of tuition
- Withdrawal after the Monday after first class meeting: no tuition refund

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<sup>27</sup> Students who are 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 occurs.

## Refundable Charges

The following charges are included in the institutional refund calculation:

- Tuition
- Professional Tuition

## Non-Refundable Charges

The following charges are non-refundable and not included in the institutional refund calculation:

- Student Activities Fee
- Campus Access Fee
- New Student Fee
- Health Insurance
- Lab Fees
- Course Fees
- Individual Performance Music Fees
- IES Exchange Fee
- Library Fines
- Health and Counseling Center Charges
- Public Safety Fines
- Residence Hall Fines
- Late Fees
- Student Financial Responsibility Agreement Fine
- Extended Stay Housing Charges

The Office of Residence Life is responsible for determining refunds<sup>28</sup> of housing and meals charges, which are typically prorated based on a student's date of departure from their residence hall. Reduced housing and meal charges may not necessarily result in a refund. Additional information on institutional refunds can be found on the [Office of Student Accounts](#) website.

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<sup>28</sup> 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 occurs.

## **Federal Return of Title IV Funds Policy**

Financial aid funds are offered to students under the assumption that they will attend UP for the entire term. Students who officially or unofficially withdraw from UP during the term may be required to return the unearned part of the aid they received to help pay educational expenses for the term.

All federal aid is considered earned if a student remains enrolled and attends at least one class such that they complete at least 60% of the term in which they received federal aid and they were eligible for the federal aid at the time the aid was applied to their account.

A prorated portion of the federal aid received must be returned according to the Return of Title IV Funds Formula if a student officially or unofficially withdraws from UP before completing 60% of the term.

If a student did not receive all the funds that they earned, they may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, UP must get student permission prior to disbursement. A student can choose to decline the loan. UP may automatically use part or all the post-withdrawal disbursement of grant funds to pay tuition, fees, and housing and meal charges. UP needs student 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. A student may still owe funds to UP to cover unpaid institutional charges. The University may also charge a student for any Title IV program funds that were returned on their behalf.

UP will return Title IV funds in the following order:

1. Direct Unsubsidized Loan
2. Direct Subsidized Loan
3. Direct Plus Loan
4. Federal Pell Grant
5. Federal SEOG
6. Federal TEACH Grant

## **Return of State Financial Aid**

All state aid is considered earned if a student remains enrolled and attends at least one class such that they complete at least 60% of the term (as determined by the Return to Title IV Aid Calculator) in which they received state aid and they were eligible for the state aid at the time the aid was applied to their account.

State aid may need to be returned if a student officially or unofficially withdraws from the University before completing 60% of the term. A student may retain state aid if the withdrawal does not result in a credit balance refund. In those cases, funds will be returned to the state.

## **Return of Eagin and/or Doucette Loans**

All Eagin and/or Doucette loan funds are considered earned if the student borrower remains enrolled and completes attendance through the end of the institutional refund period, if the student was eligible for the loan at the time it was applied to their account.

A prorated portion of the institutional aid received will be returned if the student officially or unofficially withdraws from the University before the end of the institutional refund period.

## **Return of Institutional Financial Aid**

All institutional aid is considered earned if the student remains enrolled and attends at least one class such that they complete attendance through the end of the institutional refund period (see [Institutional Policy on Refunds Following Student Withdrawal](#)) of the term in which they received institutional aid and they were eligible for the institutional aid at the time the aid was applied to their account.

A prorated portion of the institutional aid received will be returned if the student officially or unofficially withdraws from the University before the end of the institutional refund period.

## **Return of Funding from Outside Sources**

If a student receives funds from an outside source (such as a scholarship organization) and withdraws from UP, 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**

If a student receives funds from a private loan and withdraws from the University, UP will return any private loan funding not required to pay remaining institutional charges after all other adjustments have been made.

## **Return of Funding for Affected Individuals under the HEROES Act**

For students who are an affected individual called to serve on active duty, or qualifying National Guard duty, during the semester, UP will return any unearned federal or state funds as determined by the Return of Title IV Funds calculation. Any personal payments (cash, monthly payment plan payments, and/or loans) less nonrefundable fees and/or refunds processed prior to the withdrawal and less any federal funds the school was required to return to the Department of Education from the Return to Title IV Funds policy calculation, will be applied to the student's account for the semester of return.

## Return to Title IV Examples

### Example 1 | Regular Fall Semester

During the fifth week of the fall semester, Wally Pilot, who received both federal and institutional financial aid to help pay for the semester's charges, completed an official withdrawal. The fall semester had 100 countable days of which the student completed 30.

Wally Pilot received a \$3,248 Pell Grant and a \$1,732 (net amount) federal Direct Subsidized Loan, as well as an \$11,000 President's Scholarship. After the Return to Title IV Aid calculation was completed, it was determined that Wally had earned 30.0% of his federal aid. Since this was the fifth week of the semester, there was no tuition refund, so the entire \$11,000 of the President's Scholarship was retained to help pay the student's account charges.

Based on federal rules, UP is required to return the entire federal Direct Subsidized Loan of \$1,732 and \$1,754 of the federal Pell Grant. In this example, the student does not need to make any return of funds to federal student aid programs, however, since UP had to return funds, this created a negative balance on Wally Pilot's student account. Wally Pilot is responsible to pay the total of the returned funds ( $\$1,732 + \$1,754 = \$3,486$ ) to UP's Office of Student Accounts.

Wally Pilot receives notification from the Office of Financial Aid of the adjustments made to their federal financial aid because of withdrawing.

### Example 2 | Summer Modules

Federal regulations may require a recalculation of federal aid eligibility if a student withdraws from, drops, or does not begin scheduled coursework that is offered in a modular format. Modular courses are those that do not span the length of the payment period or period of enrollment.

Students enrolled in both summer session one and summer session two who withdraw from summer session one coursework before completing all the scheduled days in the session **must notify the Office of Financial Aid to provide active confirmation of their intent to attend summer session two**, even if the student remains enrolled in summer session two.

A student enrolled in modules is not considered to be withdrawn if:

- The student successfully completes one module or a combination of modules with a combined length of at least 49% of the number of allowable countable days in the payment period or period of enrollment. Successful completion means the student earned passing grades (grades of F, NP, NG, W, I, or AD do not qualify as successful completion).
- The student successfully completes coursework comprising of at least half-time status (6 credits for undergraduate students, 5 credits for graduate students).
- The student provides written confirmation of attendance in a later module that begins later in the payment period and within 45 days of the end of the module the student withdrew. The written confirmation must be provided as close as possible to the date that the student ceases attendance and before the time the school is required to take action under the Return to Title IV Aid calculation. The school cannot assume a student will attend a future module based simply on their existing registration in a later module.

- The student completes all the graduation requirements for their program of study before completing either the days or hours in the payment period or period of enrollment that they were required to complete.

If federal funds are returned to the federal aid programs, as a result of the Return to Title IV calculation, this may leave a balance on the student's account, which becomes the student's responsibility to pay to the Office of Student Accounts.



## SPECIAL PROGRAMS

The Office of Financial Aid manages several special assistance programs. The Office of Financial Aid does not select recipients but does process funds for these programs.

### **Air Force and Army Reserve Officers' Training Corps**

UP provides special financial assistance to students participating in the Air Force and Army ROTC programs. Please review the [Financial Aid for ROTC Cadets Handbook](#) to understand what types of scholarships are available, the terms and conditions of the scholarships, and answers to common questions students and families have about ROTC scholarships.

### **Athletics Scholarships**

The Office of Financial Aid will incorporate any athletic scholarships offered by the Athletics department into the student athlete's financial aid package. Reductions to other offered financial aid will be made only when needed to prevent awarding over the cost of attendance, or if the athletic scholarship causes the recipient to be over their eligibility for need-based aid. For information about receiving athletic scholarships, contact the Athletics department. For questions about how an athletic scholarship might affect a student's financial aid, please contact the Office of Financial Aid.

### **Consortium Agreements**

A consortium agreement is a written, formal agreement between two institutions eligible to participate in Title IV federal funding programs. A consortium agreement allows a student to enroll in courses at another institution while working toward a degree at UP. Classes taken at the host institution under a consortium agreement must be classes not offered at UP and fully accepted into a degree program at UP. All consortium agreements must be approved by the Provost or Associate Provost.

### **Graduating Students**

Students in their last semester of study prior to graduation who have fewer than 12 credits of required coursework remaining may receive a prorated amount of their institutional scholarships and/or grants. Students who will be enrolled less than full-time in their last semester of study should contact the Office of Financial Aid to have their aid prorated once they have registered for their last term. Students may only receive federal financial aid for credits required for graduation.

### **Providence Scholars Program**

The Providence Scholars Program is available to undergraduate nursing students for their junior and senior year terms from Providence Health & Services. The Providence Scholars Award portion of the program pays 56.25% of tuition each semester, including summer (if required), with a scholarship loan. The University contributes the UP Providence Match Grant of 25% of tuition, which includes coverage of 100% of any professional tuition fees. The combination of the Providence Scholars Award and the UP Providence Match Grant equals 81.25% of total tuition.

The Providence Scholars Award 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. Students who do not fulfill their work agreement are responsible for the outstanding loan amount, and any interest accrued thereon, which is repayable to Providence.

The Providence Scholars Award will replace any previously offered institutional financial aid, including merit scholarships and institutional grants. Students may still be eligible for federal, state, and some forms of institutional aid.

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

## **Religious Tuition Discount**

This Religious Tuition Discount is available to Roman Catholic clergy, members of a Roman Catholic religious order, and lay employees of Roman Catholic religious institutions enrolled in the Bachelor's, Master's, and certificate programs in the School of Education. Eligible student may receive up to a 25% discount on tuition and fees. Lay employees are eligible for this benefit when their employer matches the discount.

Complete a [Request for Religious Tuition Discount form](#) to request a Religious Tuition Discount.

## **Second Bachelor's Degree Students**

A student is completing a second bachelor's degree if they have already completed the credits required for a first bachelor's degree, even if the degree was not yet conferred by the institution. Students working on two degrees simultaneously at UP must complete both degrees in the same semester to retain eligibility for institutional financial aid and federal grants. Students who have completed a bachelor's degree may be limited to federal loans, Federal Work-Study, and private loans.

## **Summer Students**

Students must be admitted and matriculated for the summer term to receive any financial aid they are eligible for.

Enrollment is the total number of credits students are enrolled in for all summer sessions. Financial aid eligibility will be determined on a per credit basis. Contact the Office of Financial Aid to determine how changing enrollment after financial aid has been paid to a student's account will affect aid eligibility.

Undergraduate students who have filed an official FAFSA and are enrolled in six or more credits will be sent to their UP email account a Summer Loan Intent form to complete to have summer federal loans included in their financial aid package. If a student does not complete the Summer Loan Intent form their aid package will be completed without federal loan offers for the summer term. If a student is eligible for federal grant aid for the summer term, that will be included in their aid package regardless of whether they complete the Summer Loan Intent form. Graduate students who have filed an official FAFSA and are enrolled in 5 or more credits for summer will have summer federal loan offers automatically included in their aid packages.

## Studies Abroad

Financial aid availability depends on the study abroad program. Study abroad programs approved for credit by UP may be considered for enrollment at UP for offering and paying federal student aid. Institutional aid is dependent on the type of program you choose.

### Institutional Programs

Institutional programs are those approved by UP. Institutional (except tuition exchange), federal, and state aid are available for use in any academic year institutional program.

UP 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. Refer to the [UP Study Abroad](#) website for complete list of programs.

### IES Programs

The Institute for European Studies (IES) offers students the opportunity to study abroad in more locations than are available through the institutional study abroad program. UP has 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, German and French majors approved by the Office of Study Abroad to study in Germany or France through certain IES programs during a fall or spring semester are eligible for institutional aid (except tuition remission and tuition exchange), as well as federal and state aid.

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

Some programs do not fall into the previous categories. No institutional, federal, or state aid through UP can be used for programs that do not meet the criteria to be categorized as *Institutional* or *IES*. Check with the host institution for aid options available through their Office of Financial Aid.

### American University

Students majoring in political science and approved by the director of the Washington Semester at American University may receive institutional, federal, and state financial aid transferred from UP to American University. Students should review the *Washington Semester at American University Checklist*, which can be obtained from the program director.

### Tuition Remission

Tuition remission is a benefit available to employees of UP and their dependents. Students receiving tuition remission are not eligible for other forms of University grants or scholarships (i.e., merit scholarships, UP Grant, etc.), besides the UP On-Campus Housing Award, if awarded. The Office of Human Resources reviews tuition remission requests and notifies the Office of Financial Aid when requests are approved. Review the [Tuition Remission](#) policy from [Human Resources](#) for more information.

Tuition remission can only be applied towards tuition and professional tuition. Tuition remission cannot be applied towards fees or fines. Tuition remission may be used for institutional study abroad programs (including Global E3) in the fall and spring semesters. Summer study abroad and E-Scholars extra program charges are not eligible for tuition remission, except for the Salzburg program through UP. Tuition remission for study abroad programs may only be used to pay tuition charges. In cases where study abroad programs have a single charge including expenses beyond tuition, remission will pay only the portion of the charges derived from tuition expenses, capped at the previous year's on-campus full-time undergraduate tuition rate. Please contact the Office of Study Abroad for questions about a program's eligibility for tuition remission.

All students receiving tuition remission must maintain [SAP](#).

## **Tuition Exchange**

Tuition exchange is a benefit available to an employee of a participating school other than UP to receive free tuition for a child attending UP. Students receiving tuition exchange are not eligible for most other forms of university grants or scholarships (ex. merit scholarships, UP Grant, etc.) besides the UP On-Campus Housing Award, if awarded. The Office of Admissions processes requests for tuition exchange and notifies the Office of Financial Aid when requests are approved.

Tuition exchange is only available for study in the fall and spring semesters. Tuition exchange is not available for the summer term for any student. Tuition exchange may not be used for any study abroad program and may not be used to pay E-Scholars extra program charges.

All students receiving tuition exchange must maintain [SAP](#).

## **VA Tuition Benefits**

Institutional scholarships will not be reevaluated for students receiving VA tuition benefits. For more information on how VA tuition benefits may affect your financial aid, see the VA Benefits Handbook at [www.up.edu/finaid/other-aid/veterans](http://www.up.edu/finaid/other-aid/veterans) or contact the Veteran's Certifying Official at [veterans@up.edu](mailto:veterans@up.edu).

Students receiving VA benefits who wish to study abroad should contact the VA Certifying Official **prior** to studying abroad. Per VA regulations, not all students may receive VA benefits while studying abroad.

## **POLICIES AND DISCLOSURES**

As required by the Higher Education Opportunity Act of 2008, UP wants to ensure that all current and prospective students, current and future employees, and the general public have easy access to important information regarding campus safety, academic regulations, financial aid availability, and other general information about the University. Links to these policies and disclosures and to the offices that provide them can be found at [up.edu/disclosures](http://up.edu/disclosures). Printed copies can be requested from the Office of the Provost.

UP

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