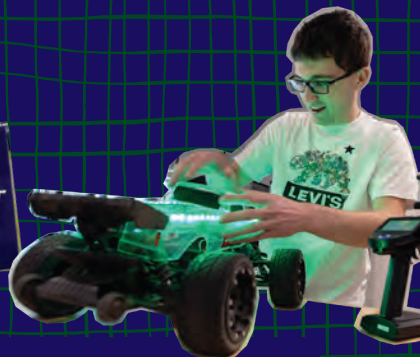


UNIVERSITY
OF PORTLAND

2025-26

FINANCIAL AID PACKET

NOW ENTERING
**PILOT
COUNTRY**



FROM THE

OFFICE OF FINANCIAL AID

Congratulations on your acceptance to University of Portland! We are pleased to present you with the enclosed financial aid offer for the 2025-26 academic year.

Gaining a high-quality education at a top-ranked private college like University of Portland is one of the most important personal investments you can make.

This booklet contains important information to help guide you through the financial aid process. Please refer to the following:

PAGE 3
Dates and Deadlines

PAGES 4-5
Financial Aid Checklist

PAGE 6
Outside Scholarships

PAGE 7
Costs and Payment Information

PAGE 8
Financial Aid Glossary of Common Terms

PAGE 9
Important Campus Contacts

Additional information is available at **up.edu/finaid**.

If your file is selected for verification (which will be indicated on the 2nd page of the enclosed financial aid offer), your aid will be confirmed once the verification process is complete.

Once you make your decision to attend UP by submitting your enrollment confirmation and deposit, you will be issued a UP email address. Please check your UP email frequently, as this will be our primary means of sending you news and updates.

We recommend that you set up proxy access using the instructions at **up.edu/parents/parent-proxy**. This is important because it authorizes our staff members to speak to your parent(s) or other designee about your financial aid requirements.

We understand that navigating the financial aid process can be daunting, but we’re here to help. Please reach out to us with any questions. Financial aid counselors are available for telephone or in-person appointments. To schedule, email us at **finaid@up.edu** or call 503.943.7311.

Best wishes to you and your family as you begin your college journey.

OFFICE OF FINANCIAL AID

OFFICE OF FINANCIAL AID
WALDSCHMIDT HALL



UP

39%
MORE

OTHER
OREGON
UNIVERSITIES

ON AVERAGE, STUDENTS WHO ATTEND UP
EARN 39% MORE INCOME THAN STUDENTS
FROM OTHER OREGON UNIVERSITIES.

(Data from U.S. Department of Education College Scorecard)



UP has long held the highest four-year graduation rate in Oregon. You will have the support to graduate on time and start your career with less student debt.

(Data from IPEDS graduation rate survey)



#1 IN THE PACIFIC NORTHWEST

(Wall Street Journal 2024)

DATES

& DEADLINES

FEBRUARY 15

Oregon residents only

Early-bird deadline to complete the Office of Student Access and Completion Scholarship Application at oregonstudentaid.gov.

MARCH 1

Oregon residents only

Final deadline to complete the Office of Student Access and Completion Scholarship Application at oregonstudentaid.gov.

MARCH 14

Priority deadline for new students to submit additional information, verification materials (if requested), and any other documents the Office of Financial Aid has requested. We will process documents submitted after this date, but your finalized financial aid offer notification may be delayed.

MAY 1

Enrollment confirmation due to the Office of Admissions. Log in to your applicant portal to confirm your enrollment and pay the \$400 deposit online.

JULY 7 (approximate)

Health insurance waiver application available at up.edu/studentaccounts. All full-time undergraduate students are required to have adequate health insurance coverage, as defined by UP. If your current coverage is insufficient, you will be required to purchase health insurance through the University. Additional information about health insurance is available at up.edu/studentaccounts/health-insurance.

JULY 18

Priority deadline to complete loan application processes (Direct Subsidized/Unsubsidized, Direct PLUS, and private loans) for fall semester. Note that loans can take three or more weeks to process. We will process loan applications submitted after this date, but funds for fall semester may be delayed.

AUGUST 1

On-campus jobs posted for fall semester at up.edu/studentemployment.

AUGUST 7

Payment due to the Office of Student Accounts for the fall semester. The amount due will be the difference between your direct billable charges and your authorized financial aid. See up.edu/studentaccounts for payment options.

AUGUST 25

First day of fall semester.

AUGUST 29

Last day to waive health insurance at up.edu/studentaccounts (see "July 7" entry for additional information).

CHECKLIST FOR

UNDERGRADUATE STUDENTS



1

Review your financial aid offer (enclosed). Contact the Office of Financial Aid at 503.943.7311 or finaid@up.edu if you have questions.

2

Go to up.edu/finaid/cost2526 to estimate your remaining gap after your gift aid. Options for additional aid include outside scholarships, college savings, federal student or parent loans, VA educational benefits, private loans, or a combination thereof.

3

If your file is selected for verification (indicated on your financial aid offer), complete the 2025-26 Verification Worksheet and submit any other necessary documentation. A link to this form was sent to you via email. Your financial aid offer is an estimate until verification is complete.

4

If your family's financial circumstances have changed since you filed your 2023 taxes, contact the Office of Financial Aid for guidance. See more information at up.edu/finaid/apply/special-circumstance.

5

If you receive outside scholarships, complete an Outside Scholarship Reporting Form so we can include your scholarship(s) in your aid offer. Contact the Office of Financial Aid for a link to the form and further instructions at finaid@up.edu.

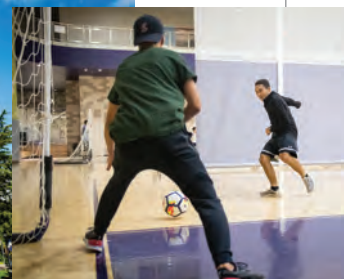
UP will not reduce merit aid if you receive an outside scholarship, except when total aid exceeds the Cost of Attendance for the year.

6

To grant proxy access, go to selfserve.up.edu, click on the Proxy Access tab, and complete the proxy access and passphrase creation process. After the first day of the fall semester, proxy access with an established passphrase is required for us to discuss financial aid information with anyone other than the student. Additional information is available at up.edu/parents/parent-proxy.

7

Review the loans in your financial aid package. Then go to up.edu/finaid/loans to review the terms of each loan. Decide which loans are best for you and your family. More information about federal student loans can be found at studentaid.gov/understand-aid/types/loans. More information about the federal Direct Parent PLUS Loan can be found at studentaid.gov/understand-aid/types/loans/plus/parent.

BEAUCHAMP RECREATION
& WELLNESS CENTER

8

Go to the Financial Aid tab at selfserve.up.edu to accept, decline, or decrease the loans offered to you.

9

If you are using Direct Subsidized and/or Unsubsidized loans, complete a master promissory note (MPN), and loan entrance counseling at studentaid.gov.

10

If your parent is using a Direct Parent PLUS Loan, have your parent complete a 2025-26 Direct PLUS Loan application, available in mid-April at studentaid.gov. If approved, have your parent complete a master promissory note (MPN). If denied, contact the Office of Financial Aid for additional options. More information can be found at studentaid.gov/plus-app/parent/landing.

11

Review private education loan options at up.edu/finaid/loans/private-loans.

12

Review and apply for outside scholarships. More information can be found at up.edu/finaid/scholarships-and-grants/outside-scholarships.

13

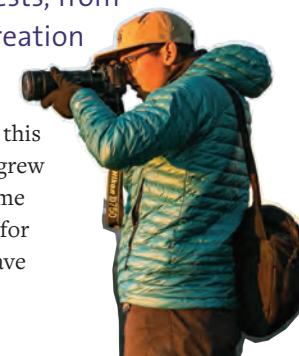
Review your health insurance coverage. If it is adequate and available to you while you are a student at UP, complete a health insurance waiver application. Additional information about health insurance is available at up.edu/studentaccounts. The waiver application will be available from mid-July through August 29.

14

Review campus employment opportunities and requirements at up.edu/studentemployment. You do not need to have Federal Work Study included in your financial aid offer to work on campus. If you plan to work on campus, you will be required to complete hiring paperwork and present proof of identity (photo ID) and proof of eligibility to work in the U.S. (i.e., original birth certificate, social security card, or U.S. passport).

We have campus jobs for a wide range of interests, from teaching fitness classes in the Beauchamp Recreation Center to working as a student photographer.

"I teach four classes a week as a Zumba instructor, and so far this year, 1,111 people have joined me on the dance floor. I never grew up as a dancer, and I definitely didn't expect Zumba to become my job, but anyone who knows me will tell you—I was born for this. I've built a Zumba community and honestly believe I have the best job on campus." — Haniel M-B. '25



30 YEARS
AS A TOP-10 UNIVERSITY

(U.S. News & World Report)



OUTSIDE SCHOLARSHIPS



Outside scholarships are a great way to close the gap between the aid offered to you and the cost of attendance. Here are some quick tips to help you get started.

START EARLY

The earlier you start, the more scholarship applications you can complete.

RESEARCH ALL OPTIONS

Ask family, friends, employers, churches, community organizations, high school counselors, and local businesses if they have or know of scholarship opportunities.

APPLY FOR ALL OPPORTUNITIES

Think of applying for scholarships as a job. If you spend 10 hours applying for scholarships and are awarded one \$1,000 scholarship, that is the equivalent of earning \$100/hour.

STAY ORGANIZED

Use a scholarship tracking worksheet to keep up with deadlines. UP's Scholarship Tracking Worksheet is available on our website at up.edu/financialaid/scholarships.

READ AND FOLLOW DIRECTIONS

Every scholarship is different. Ensure you meet all scholarship criteria and follow application directions.

WRITE A POWERFUL ESSAY

Tell your story, brag a little, and reread your essay for typos and spelling errors.

SAY "THANK YOU"

Thank anyone who helps you along the way, including editors, references, and any scholarship organization who awards you aid.

If you are awarded an outside scholarship, contact the Office of Financial Aid and request an Outside Scholarship Reporting Form. We will incorporate your scholarship(s) into your financial aid package.

REGIONAL RESOURCE EXAMPLES

- OSAC Scholarships for Oregon Residents
oregonstudentaid.gov
- Oregon Community Foundation
oregoncf.org
- Washington State Scholarships
washboard.wsac.wa.gov
- Washington State Maxwell Foundation
maxwell.org
- SW Washington Community Foundation
cfsww.org
- Alaska Community Foundation
alaskacf.org/scholarships
- Hawaii Community Foundation
hawaiicommunityfoundation.org

Search for community foundations specific to your area or region. Many community foundations have dedicated scholarship programs aimed at helping students pursue higher education.

"My family and I were extremely relieved and excited when I was awarded a scholarship that significantly lowered the cost of tuition. And there are so many on-campus jobs at UP! Applying was easy, and it's great to be able to make money while staying on campus."

– Summers F. '27

COSTS AND

PAYMENT INFORMATION

COST CALCULATOR

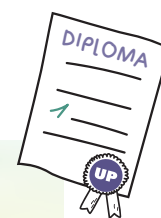
Use your offer letter and the Undergraduate Cost Worksheet at up.edu/financialaid/cost2526 to estimate what you can expect to pay to attend UP. This information can help you evaluate your use of savings or other personal means, a payment plan, loans, or a combination of options.

PAYMENT PLAN OPTIONS

UP offers payment plan options for students and families. Using a payment plan allows you to spread college costs into more manageable monthly payments. More information can be found at up.edu/studentaccounts.

SPECIAL AND UNUSUAL CIRCUMSTANCE APPEALS

We recognize that the Free Application for Federal Student Aid (FAFSA) may not always accurately reflect your current financial situation and/or dependency status. Please see up.edu/financialaid/apply/special-circumstance for additional information.



Bachelor's degree holders earn 31% more lifetime earnings than workers with an associate's degree and 74% more than those with only a high school diploma.

(U.S. Department of Education)



FINANCIAL AID

GLOSSARY OF COMMON TERMS

COST OF ATTENDANCE

Generally, this includes the tuition and fees normally assessed to a student, together with the university's estimate for the average cost of housing, food, transportation, commuting costs, personal expenses, books, supplies, and equipment. It is also referred to as the cost of education or financial aid budget. The cost of attendance includes both billable and non-billable costs.

- Billable costs are charges that the student/family pays directly to the university.
- Non-billable costs are estimated expenses in the cost of attendance that are not paid directly to the school.

ENTRANCE COUNSELING

Entrance counseling is required for all first-time borrowers of federal student loans. It helps to make sure that students understand the terms and conditions/rights and responsibilities of the loans, as well as options for repayment and how to avoid delinquency and default.

FEDERAL DIRECT SUBSIDIZED LOAN

Funds available to undergraduate students with financial need. The Department of Education pays the interest on the loan while the student is in school attending at least half-time and for the first six months after the student leaves school (referred to as a grace period).

FEDERAL DIRECT UNSUBSIDIZED LOAN

Funds available to undergraduate and graduate students. With this type of loan, the interest will accrue/accumulate, and in certain instances will be capitalized, meaning interest will be added to the principle loan balance. Students may choose to pay the accrued interest while they are in school, even when not required to make a payment, such as during the six-month grace period.

FEDERAL DIRECT PARENT PLUS LOAN

Loan funds provided to parents of dependent, undergraduate students by the Department of Education through the school. This federal loan program allows parents without adverse credit history to apply for a loan up to the cost of attendance, minus all other aid awarded to the student. This loan carries an origination fee and must be repaid with any accrued interest.

FEDERAL PELL GRANT

A federal grant awarded to undergraduate students who demonstrate need through the Free Application for Federal Student Aid (FAFSA). The Pell Grant is prorated based on enrollment intensity.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

A federal grant that is awarded by the school to qualified undergraduate students who demonstrate need. Priority is given to Federal Pell Grant recipients with the highest need. Funds are limited.

FEDERAL WORK STUDY (FWS)

A federal program offered and administered by the university to provide opportunities for part-time employment to students with financial need to help pay their educational expenses. Funds are paid for hours worked twice monthly. More information can be found at up.edu/studentemployment.

GIFT AID

Funds awarded to students that do not need to be repaid. Gift aid can include grants, scholarships, or awards.

MASTER PROMISSORY NOTE (MPN)

The MPN is a legal document that explains the terms and conditions of your loan(s) and is an agreement that you will repay the amount borrowed with any accrued interest and fees to the Department of Education.

ORIGINATION FEE

Most federal education loans include loan fees. The loan origination fee comes out of the amount of money that is borrowed. This means the amount the school receives is less than the amount borrowed.

STUDENT AID INDEX (SAI)

An eligibility index that college financial aid staff use to determine the amount of need-based aid you can receive if you attend their institution. The SAI is calculated based on the information provided on the Free Application for Federal Student Aid (FAFSA).

VERIFICATION

A process to confirm the accuracy of data provided by selected applicants of the Free Application for Federal Student Aid (FAFSA). If selected, the student, their parent(s), or spouse (if applicable) are required to provide certain documents to the school for review. If the documentation does not match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility.

IMPORTANT CAMPUS CONTACTS

QUESTIONS ABOUT FINANCIAL AID OFFERS AND ELIGIBILITY?

Office of Financial Aid

Phone: 503.943.7311 or 800.227.4568

Fax: 503.943.7508

Email: finaid@up.edu

Web: up.edu/finaid

QUESTIONS ABOUT VETERANS BENEFITS?

Phone: 503.943.7311

Email: veterans@up.edu

Web: up.edu/veterans

QUESTIONS ABOUT BILLING AND PAYMENT PLANS?

Office of Student Accounts

Phone: 503.943.7347

Email: stu-acct@up.edu

Web: up.edu/studentaccounts

QUESTIONS ABOUT HOUSING AND MEAL PLANS?

Office of Residence Life

Phone: 503.943.7205

Email: reslife@up.edu

Web: up.edu/residencelife

QUESTIONS ABOUT HOW TO SCHEDULE A CAMPUS VISIT OR CONFIRM YOUR ENROLLMENT?

Office of Admissions

Phone: 503.943.7147

Email: admissions@up.edu

Web: up.edu/admissions



We understand that navigating the financial aid process can be daunting, but we're here to help. Please reach out to us with any questions.

Financial aid counselors are available for telephone or in-person appointments.

To schedule, email us at finaid@up.edu or call 503.943.7311.

University
of Portland



OFFICE OF FINANCIAL AID
5000 North Willamette Blvd.
Portland, OR 97203-5798

