



***University of Portland  
Financial Aid Handbook  
2024-2025***



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## INTRODUCTION

An education at UP is an investment in each student's future success. We recognize that some students and their families may need assistance to meet some of their college costs. The role of the Office of Financial Aid is to try to help fill the gap that exists between the cost of attendance and funds available from your family. While we try to meet as much of your financial need as possible, funding is limited. To receive maximum consideration, you must meet important deadlines and follow the outlined procedures.

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

If you have questions after you have read this handbook, contact the Office of Financial Aid.

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Portland, OR 97203-5798

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

Our office is located on the ground floor of Waldschmidt Hall.

We're open Monday through Friday from 8:30 am to 4:30 pm.

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

## FINANCIAL AID ELIGIBILITY

All current and prospective University of Portland students are encouraged to apply for financial aid 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. File a FAFSA every year to be considered for all available aid.

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 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 HEA grant or loan.
- Be making satisfactory academic progress toward an eligible program of study.
- For some 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 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 your declared degree(s), major(s), and/or minor(s), or eligible certificate programs<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 includes any scholarship, grant, loan, or employment that helps students whose personal and family resources cannot meet the full cost of a UP education.

## Scholarships

Scholarships are awarded to students with special qualifications, such as academic, athletic, or artistic talent, and do not have to be repaid. Awards are also available for students in specific fields of study, who are members of underrepresented groups, who live in certain areas of the country, or who demonstrate financial need.

### *Merit Scholarships*

UP has several merit scholarships offered to students based on academic ability for both domestic and international undergraduate students.

#### First-Year Undergraduate Students

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

If you qualify and are offered a first-year undergraduate scholarship, your acceptance letter from the Office of Admissions will include the name and amount of your scholarship.

#### Transfer Undergraduate Students

- UP Transfer Scholarship

If offered a transfer scholarship, your acceptance letter from the Office of Admissions will include the amount of your scholarship.

Eligible students will only receive one of these named merit scholarships; these scholarships cannot be used in combination. If you apply for additional financial aid, the merit scholarship will be incorporated into your financial aid package and listed on your financial aid offer.

### **International Graduate Students**

- International Student Scholarship

If offered an international student scholarship, you will be notified within 30 days of being fully admitted to the University. More information can be found on the website at International Student Service 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 (ACT or SAT) (optional)

### *Award Amounts*

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

### *Criteria for Renewal*

Merit scholarships are available for up to 8 semesters (fall and spring) of undergraduate study at UP. Students using less than 8 semesters of eligibility will not be eligible for an increased merit scholarship during their last semester prior to graduation. Students requiring more than 8 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 who fails to 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, fees, and on-campus housing and food) and may be reduced or canceled if you receive other aid or benefits. These include but are not limited to tuition remission/exchange, ROTC funds, and Providence Awards.

## **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.

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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, students returning from a medical leave, students with less 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. Contact the Office of Financial Aid prior to enrolling if you have questions about how your enrollment will affect your aid.

Catholic High School Success Awards are available for up to 8 semesters (fall and spring) of undergraduate study at UP. Students using less than 8 semesters of eligibility will not be eligible for an increased award during their last semester prior to graduation. Students requiring more than 8 semesters of full-time must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

#### *Criteria for Renewal*

- 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 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, fees, and on-campus housing and food) and may be reduced or canceled if you receive other aid or benefits. These include but are not limited to tuition remission/exchange, ROTC funds, and Providence Awards.

Regularly admitted undocumented/DACAmented students who attended a US 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.

#### ***Pilots Award***

Pilots Award is offered to undergraduate students seeking a first bachelor's degree who have not been offered a Merit Scholarship.

#### *Application Procedures*

To be considered for a Pilots Award, students must:

- File a FAFSA.

#### *Selection Criteria*

- Admission to the University

#### *Award Amount*

- Varies by student

#### *Criteria for Renewal*

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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, students returning from a medical leave, students with less 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. Contact the Office of Financial Aid prior to enrolling if you have questions about how your enrollment will affect your aid.



Pilots Award is available for up to 8 semesters (fall and spring) of undergraduate study at UP. Students using less than 8 semesters of eligibility will not be eligible for an increased Pilots Award during their last semester prior to graduation. Students requiring more than 8 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 Pilots Award may be partially or fully replaced with institutional [endowed/annual](#) scholarships in the future.

A student on an approved leave of absence may have their Pilots Award 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 and will have their aid eligibility reevaluated at that time.

The Pilots Award is intended for certain direct expenses (tuition, fees, and on-campus housing and food) and may be reduced or canceled if you receive other aid or benefits. These include but are not limited to tuition remission/exchange, ROTC funds, and Providence Awards.

### ***Institutional Departmental Scholarships***

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

Application procedures, selection criteria, award amounts, and criterium for renewal vary. Contact your academic department directly for more information.

Departmental scholarships can apply towards tuition and all fees with the one exception of health insurance. For institutional aid to pay towards housing or food charges, it must be coded as RBRM for the Fund Type in RFRBASE. NOTE: any aid program with it's own section and awarding policies outlined in the P&P supersedes this limit if dictated by it's own awarding policies. Examples include but not limited to athletic aid, tuition remission/exchange, ROTC, CRISTO, DAVIS and Providence Awards, and etc.

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

There are over 400 different endowed and annual scholarships at UP. These are funds given by generous donors who also help set the criteria for awarding the scholarship funds.

### ***Application Procedures***

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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, students returning from a medical leave, students with less 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. Contact the Office of Financial Aid prior to enrolling if you have questions about how your enrollment will affect your aid.

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

- File a FAFSA.
- Some scholarships require additional information. Questions will be posted in Self-Serve during the first 2 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>3</sup>;
- Meet all components of the [Financial Aid Satisfactory Academic Progress](#) policy each term; and
- Continue to meet the academic and/or participation requirements of the scholarship donor.

Renewal is also subject to the availability of funds.

All Institutional Aid (including unfunded and funded) can apply towards tuition and all fees with the one exception of health insurance. For institutional aid to pay towards housing or food charges, it must be coded as RBRM for the Fund Type in RFRBASE. NOTE: any aid program with its own section and awarding policies outlined in the P&P supersedes this limit if dictated by its own awarding policies. Examples include but not limited to athletic aid, tuition remission/exchange, ROTC, CRISTO, DAVIS and Providence Awards, and etc.

#### ***Other Institutional Scholarships and Awards***

The University offers other scholarships and/or awards 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 8 semesters (fall and spring) at UP if you continue to meet all eligibility requirements. Other institutional scholarships/awards may be partially or fully replaced with [endowed/annual](#) scholarships in the future. Contact the Office of Financial Aid if you have questions about a scholarship on your aid offer.

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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, students returning from a medical leave, students with less 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. Contact the Office of Financial Aid prior to enrolling if you have questions about how your enrollment will affect your aid.

### ***Private/Outside Scholarships***

Private scholarships come from a wide variety of sources. Look for scholarships from your high school, local clubs, national organizations, foundations, and many others. Please see our website for outside scholarship information at [up.edu/financialaid/scholarships](http://up.edu/financialaid/scholarships).

Scholarship search services provide students with an efficient way to search for scholarships. These should be free; you should not pay for these services.

If you receive a private scholarship, notify the Office of Financial Aid at [up.edu/financialaid](http://up.edu/financialaid) and requesting the outside scholarship upload form. Your aid package will be adjusted to comply with all guidelines. We will reduce loans and work-study first when possible. Scholarships 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.

## 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; and
- 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; and
- Be a student enrolled at a qualifying college working on a first baccalaureate degree<sup>4</sup>.

#### *Award Amount*

- Depends on SAI and level of enrollment intensity (full time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time, less than  $\frac{1}{2}$  time)
- Maximum scheduled award varies by aid year.
- Students may receive up to 150% of their scheduled award, depending on enrollment.

If your parent or guardian was:

- A member of the U.S. armed forces and died because of military service performed in Iraq or Afghanistan after the events of 9/11, OR
- A public safety officer and died because of active service in the line of duty,

you may be eligible for additional Pell Grant funds if, at the time of your parent's or guardian's death, you were:

- Less than 24 years of age, OR
- Enrolled in college or career school at least part-time.

If you meet these requirements, contact the Office of Financial Aid for additional information.

#### *Criteria for Renewal*

To be eligible for renewal, students must:

- File a FAFSA in a subsequent aid year;
- Continue to demonstrate sufficient financial need;

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<sup>4</sup> You may only receive the equivalent of 12 full time semesters of Pell Grant throughout their academic career.

- Continue to meet all eligibility criteria prescribed by the Department of Education; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

Pell-eligible students may receive a [credit balance refund](#) to purchase textbooks and required supplies from UP Bookstore. See [Book Advances](#) for more information.

### ***Federal Supplemental Educational Opportunity Grant (SEOG)***

#### *Application Procedures*

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

- File a FAFSA; and
- Complete verification, if selected.

#### *Selection Criteria*

To qualify, you must:

- Meet all eligibility requirements to receive Title IV Aid;
- Demonstrate financial need<sup>5</sup>;
- Be enrolled at a qualifying college working on a first baccalaureate degree; and
- 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; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

### ***Special Rule For Max Pell Award***

If a student indicates on the FAFSA 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. Student 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 award.

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<sup>5</sup> Funds are limited and awarded to students with the lowest SAI first.

**Students from Oregon should also be encouraged to apply for a similar grant from the State:**  
<https://oregonstudentaid.gov/grants/deceased-or-disabled-public-safety-officer-grant/> **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](#); and
- Complete an Application for Federal TEACH Grant (request from Financial Aid).

#### *Selection Criteria*

To qualify, you 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 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 \$4,000 per academic year (up to \$16,000 aggregate for undergraduate and \$8,000 aggregate for graduate)<sup>6</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.

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<sup>6</sup> Award amounts may be reduced due to sequestration.

## ***University of Portland Grant***

The University may offer a UP Grant to undergraduate students with financial need.

### *Application Procedures*

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

### *Selection Criteria*

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

- Demonstrate sufficient financial need; and
- Complete verification, if selected.

### *Award Amounts*

- Award amounts vary based on financial need

### *Criteria for Renewal*

University of Portland Grant is available for up to 8 semesters (fall and spring) of undergraduate study at UP. Students using less than 8 semesters of eligibility will not be eligible for an increased grant during their last semester prior to graduation. Students requiring more than 8 semesters of 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>3</sup> in an undergraduate program; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

A UP Grant may be partially or fully replaced with [endowed/annual](#) scholarships in the future.

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 certain direct expenses (tuition, fees, and on-campus housing and meals) and may be reduced or canceled if student's receive other aid or benefits. These include but are not limited to tuition remission/exchange, ROTC funds, and Providence Awards.

### ***Other Institutional Grants***

The University may offer additional institutional grants 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 [endowed/annual](#) scholarships in the future.

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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, students returning from a medical leave, students with less than full-time 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. Contact the Office of Financial Aid prior to enrolling if you have questions about how your enrollment will affect your aid.

You must file a FAFSA to be considered for institutional 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; and
- 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 attending an eligible Oregon institution; and
- Not be majoring in Theology.

#### *Award Amounts*

- Varies (dependent on funding)<sup>7</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; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

***Students may receive up to 8 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 for the 2024-2025 academic year. The grant is intended to cover the average cost of attendance after all federal and state grants/scholarships have been applied.

The Oregon Tribal Student Grant is currently funded for the 2024-2025 academic school year. Renewal of the grant for following years is dependent on funding being allocated for the subsequent academic year by the Oregon state legislature. To apply, students can go to [oregonstudentaid.gov](https://oregonstudentaid.gov).

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<sup>7</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 OSAC.

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 US Department of Veterans Affairs*) is affected by ONGSTA funds. If you are using the Post 9/11-GI Bill, please contact your school's VA School Certifying Official for additional details.

## Loans

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

### ***Direct Subsidized Student Loan***

Direct Subsidized loans are need-based loans available to undergraduate students. The U.S. Department of Education pays the interest while you are enrolled in school at least half time. Payments are automatically deferred while you are in school at least half time.

#### *Interest Rates*

- The interest rate for loans first disbursed after July 1, 2024, is fixed at TBD.

#### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2023, is 1.057%.
- The origination fee for loans first disbursed after October 1, 2024, 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 via [Self Serve Banner](#);
- Complete [Loan Entrance Counseling](#)<sup>8</sup> (first time borrowers only); and
- Sign a [Master Promissory Note](#) (first time borrowers only).
  - MPNs expire after 10 years

#### *Selection Criteria*

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

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<sup>8</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.

- 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; and

#### *Award Amounts*

- Award amounts vary by dependency status, level, and enrollment. 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 Unsubsidized Student Loan**

Direct Unsubsidized loans are non-need-based loans available to undergraduate and graduate students. The borrower is responsible for the interest while in school, although payments are automatically deferred while you are in school at least half time.

#### *Interest Rates*

- The interest rate for **undergraduate** loans first disbursed after July 1, 2024, is fixed at TBD.
- The interest rate for **graduate** loans first disbursed after July 1, 2024, is fixed at TBD.

#### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2023, is 1.057%.
- The origination fee for loans first disbursed after October 1, 2024, 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 via [Self Serve Banner](#);
- Complete [Loan Entrance Counseling](#)<sup>8</sup> (first time borrowers only); and
- Sign a [Master Promissory Note](#) (first time borrowers only).
  - MPNs expire after 10 years.

#### *Selection Criteria*

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<sup>8</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.

To qualify for a Direct Unsubsidized Student Loan, 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); and
- 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>9</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)
- Graduate Student .....\$138,500 (up to \$65,500 can be subsidized)

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<sup>9</sup> Independent loan limits also apply to undergraduate students whose parents are unable to borrow through the PLUS program because of a credit denial.

### ***Nursing Student Loan***

The Nursing Loan is a need-based loan with UP acting as the lender. The loan is subsidized (interest does not accrue) while the student is in school and during the 9-month grace period. The interest rate is 5% and there is no origination fee.

#### *Application Procedures*

To be considered for a Nursing Loan, students must:

- File a FAFSA;
- Complete verification,
- Complete a [Nursing Loan Confirmation Form](#); and
- Sign a [Master Promissory Note](#).

#### *Selection Criteria*

To qualify for a Nursing Loan, students must:

- Meet all eligibility requirements to receive Title IV Aid,
- Be a nursing student enrolled at least half-time (6 credits undergraduate; 5 credits graduate), and
- Demonstrate exceptional financial need.

#### *Award Amounts*

- Award amounts vary based on availability of funds and financial need.
- Students may borrow up to \$4,816 prior to the last two years of their program. Students in the last two years of their program may borrow up to \$7,575 annually. Students may borrow up to \$24,768 in total for the Nursing Loan.

#### *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 verification,
- Continue to demonstrate exceptional financial need,
- Complete a [Nursing Loan Confirmation Form](#),
- Sign a [Master Promissory Note](#);;and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

Renewal is not guaranteed.

### ***Doucette/Eagin Loan***

Students may see this on their financial aid offer as either “Doucette Loan” or “Eagin Loan”. The Doucette and Eagin loans are institutional loans with UP acting as the lender. Funds for the program

were donated by Blanche Eagin and Richard and Evelyn Doucette. Doucette and Eagin 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 5% (subject to annual evaluation). The repayment period is 7.5 years. If a student attends the University the Doucette and Eagin loan will qualify for an In-School Deferment.

#### *Application Procedures*

To be considered for a Doucette/Eagin Loan, students must:

- File a FAFSA;
- Complete verification, if selected; and
- Sign a [Master Promissory Note](#).

#### *Selection Criteria*

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

- Meet all eligibility requirements to receive Title IV Aid;
- Be an undergraduate or graduate student with 30+ earned credits and enrolled in 6+ credits; and
- Be enrolled at least half-time (6 credits for undergraduate and 5 credits for graduate);
- Not be receiving a Nursing Loan in the same academic year.

#### *Award Amounts*

- Award amounts vary based on availability of funds and financial need.
- Students may borrow up to \$5,400 for students with 30 to 59 earned credits per academic year.
- Independent Students or students whose parents were denied the Parent PLUS loan may borrow up to \$5,400 for students with 0 to 59 earned credits per academic year.
- Students may borrow up to \$7,500 with 60+ earned credits per academic year.
- Aggregate loan limit is \$19,575 per year for Graduate Students.
- Lifetime Aggregate loan limit is \$25,800 for Undergraduate Students and \$39,150 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; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

Renewal is not guaranteed.

### ***Direct Graduate PLUS Loan***

Direct Graduate PLUS loans are non-need-based and the borrower is responsible for the interest while in school. Payments begin when the loan is fully disbursed but may be deferred while the student is in school at least half time.

#### *Interest Rates*

- The interest rate for loans first disbursed after July 1, 2024, is fixed at TBDF.

#### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2023, is 4.228%.
- The origination fee for loans first disbursed after October 1, 2024, is TBD.

#### *Application Procedures*

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

- File a FAFSA;
- Accept the loan via [Self Serve Banner](#);
- Complete a [Graduate PLUS Loan Application](#), which includes a credit check;
- Complete [Loan Entrance Counseling](#)<sup>8</sup> (first time borrowers only); and
- Sign a [Master Promissory Note](#) (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); and
- Meet the credit requirements.

#### *Award Amounts*

- Up to the full cost of attendance, less other financial aid, including other 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;
- Complete a [Graduate PLUS Loan Application](#), which includes a credit check; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.

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<sup>8</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.

### ***Direct Parent PLUS Loan***

Direct Parent PLUS loans are non-need-based; the borrower is responsible for the interest while their student beneficiary is in school. Payments begin when the loan is fully disbursed but may be deferred while the student beneficiary is in school at least half time.

#### *Interest Rates*

- The interest rate for loans first disbursed after July 1, 2024, is fixed at TBD.

#### *Origination Fees*

- The origination fee for loans first disbursed after October 1, 2023, is 4.228%.
- The origination fee for loans first disbursed after October 1, 2024, is TBD.
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#### *Application Procedures*

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

- File a FAFSA; and
- Accept the loan via [Self Serve Banner](#)

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

- Complete a [Parent PLUS Loan Application](#), which includes a credit check; and
- Sign a [Master Promissory Note](#).

#### *Selection Criteria*

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

- Be the biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school;
- Not have an adverse credit history (unless you meet certain additional requirements); and
- Meet the general eligibility requirements for federal student aid

Note: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

#### *Award Amounts*

- Up to the full cost of attendance, less other financial aid, including other 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;
- Have your parent complete a [Parent PLUS Loan Application](#), which includes a credit check; and
- Meet all components of the [Satisfactory Academic Progress](#) policy each term.



### ***Private Education Loans***

Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and Federal loan limits. Eligibility for private student loans often depends on your credit score and usually requires a co-signer. More information can be found on the financial aid website at [www.up.edu/finaid/loans/private-loans](http://www.up.edu/finaid/loans/private-loans). Application procedures and qualification criteria vary by lender. The private loan process may take several weeks. Students should start the process early 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.

#### ***Preferred Private Education Lender List Rationale***

The University of Portland 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 always exhaust their federal student options before pursuing private loans.

We assist students looking for private loans by providing a lender list that students and parents can consider when choosing financing options. We recommend that you research your options carefully when considering private loans. All lenders on the lender list were selected because they meet the standards listed below.

1. The lender requires certification by the school, so that the loan can be accounted for correctly in the student's financial aid package.
2. The lender offers reasonable and competitive interest rates and fees.
3. The lender provides death and permanent disability forgiveness for the life of the loan.
4. The amount borrowed is not over the cost of attendance minus other aid.
5. The lender participates in Education Loan Management (ELM) and agrees to approve loans prior to posting the loan for certification on ELM.
6. The lender disburses funds via EFT to the University of Portland, rather than directly to the student. Exceptions are only considered if the loan has been calculated correctly within the financial aid package.
7. The lender must disclose any agreement(s) to sell its loans to another entity.

A lender may be dropped from the list if the above conditions are not maintained or if unethical or deceptive practices are perceived, or if origination, process, or servicing concerns arise that cannot be resolved satisfactorily. The University of Portland retains the right to adjust the lender list at any time and to select lenders that we believe provide reasonable, competitive products, and who also respond to our annual Request for Information (RFI). No lender may bargain to be a preferred lender with respect to a certain type of loan 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 student and/or parent. We strongly advise against this type of loan. You are required to inform the Office of Financial Aid if you have received this type of loan as it must be included in your overall aid package. Securing a DTC loan without consulting with the Office of Financial Aid could jeopardize other aid in your 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 Oregon College Loan Code of Conduct outlined below.<sup>10</sup>

#### *Code of Conduct*

- **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 University of Portland 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 probation** – University of Portland 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 University of Portland 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** – University of Portland 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.
- **Preferred lender guidelines** – UP preferred lender list 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 loan(s) it provides

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<sup>10</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.

must have characteristics that are comparable to or better than those of the other education loan lending institutions listed.

- **Preferred lender disclosure** – UP preferred lender list must clearly and fully disclose the criteria and process used to select lenders. Every brochure, web page or other document that sets forth a preferred lender list shall state in the same font and same manner as the predominant text on the document that students and their parents have the right and ability to select the lender of their choice and are not required to use any lenders on the preferred lender list.
- **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 the University in the marketing of education loans 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/Student Employment**

All students eligible to work in the U.S. can work on campus and earn a paycheck for hours worked. Some students may be eligible for Federal Work-Study (FWS). However, a FWS offer is not required to work on campus. You are responsible for applying and interviewing for jobs. Campus earnings, including FWS, should not be included in your calculations to pay your 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; and
- 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); and
- 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; and
- 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. The University 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 set of budgets used to determine maximum aid eligibility. COA includes tuition, fees, housing, meals, books, transportation, personal expenses, and loan fees. COA varies based on program of study, living arrangements, and a variety of other factors.

## Costs

Below is some basic information about COA at UP for the 2024-2025 academic year, which covers Summer 2024, Fall, 2024, and Spring 2025. These figures are based on averages and assumptions about the general student population. An individual student's COA can vary significantly. You can view your individualized COA in [Self Serve Banner](#).

### Undergraduate Tuition

Full-time Tuition Fall or Spring Semesters (12+ Credits) .....	\$28,400/Semester
Part-time Tuition Fall or Spring Semesters (1-11 Credits) .....	\$1,775/Credit
Summer Semester (1+ Credits) .....	\$950/Credit

### Graduate Tuition

#### College of Arts and Sciences

Master of Arts in Communication Studies.....	\$1,500/Credit
Master of Fine Arts.....	\$750/Credit

#### School of Business

Master of Business Administration .....	\$1,500/Credit
Master of Business Administration in Nonprofit Management.....	\$750/Credit
Master of Science in Finance .....	\$1,500/Credit
Master of Science in Operations and Technology Management.....	\$1,500/Credit

#### School of Education

Master of Arts in Education .....	\$750/Credit
Master of Arts in Higher Education and Student Affairs .....	\$750/Credit
Master of Arts in Teaching.....	\$1,140/Credit
Master of Education .....	\$750/Credit
Doctor of Education/Educational Specialist.....	\$935/Credit
Education Certificates (Post-Baccalaureate; Post-Masters) .....	\$750/Credit

#### School of Engineering

Master of Engineering .....	\$1,500/Credit
Master of Biomedical Engineering .....	\$1,500/Credit

*School of Nursing*

Doctor of Nursing Practice.....\$1,500/Credit

**Fees**

Professional Tuition (BSN Nursing classes)..... \$150/Credit

Professional Tuition (Engineering, Integrative Health & Wellness and Business) ..... \$100/Credit

Professional Tuition (Education classes)<sup>11</sup> ..... \$50/Credit

Student Activities Fee (Full-time undergraduate student; Fall/Spring)..... \$150/Semester

Campus Access Fee (Full-time undergraduate students, Fall/Spring)..... \$500/Semester

Health Insurance (estimated, actual cost TBA)

- Undergraduate (Full-time students; required but can be waived)..... \$1,643/Semester

- Graduate Students (Optional) .....\$2,176.50/Semester

Private Music Lessons..... \$500/Credit

Laboratory/Workshop Fees ..... Varies

**Housing**

On-Campus- Traditional Hall Single Room..... \$7,200/Semester

On-Campus – Traditional Hall Double/Triple/Quad Room..... \$5,400/Semester

On-Campus – Haggerty & Tyson Single Room ..... \$8,050/Semester

On-Campus – Haggerty & Tyson Double Room ..... \$6,250/Semester

Off-Campus<sup>12</sup> (Estimated; Varies) ..... \$5,237/Semester

**Meals**

On- Campus Meal Plan 1 Low (2,100 points)..... \$2,400/Semester

On-Campus Meal Plan 2 Standard (2,525 points)..... \$2,825/Semester

On-Campus Meal Plan 3 High (2,950 points)..... \$3,250/Semester

On-Campus “Bluff Bucks” Meal Plan Supplement (200 points)..... \$200 (purchase as needed)

Off-Campus<sup>13</sup> (Estimated; Varies) ..... \$2,244/Semester

**Other Expenses**

Books (Estimated; Varies)..... \$510/Semester

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<sup>11</sup> Graduate programs in the School of Education are exempt from professional fees unless noted in the course description.

<sup>12</sup> Students living with parents/relatives may have \$786/semester included in their COA to cover housing costs.

<sup>13</sup> Students living with parents/relatives may have \$740/semester included in their COA to cover meal costs.

Loan Fees .....	Varies
Personal Expenses (Estimated; Varies).....	\$705/Semester
Transportation (Estimated; Varies) .....	\$269-\$629/Semester

Additional information on institutional charges can be found on the [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. If your expenses are higher than the standard Cost of Attendance included on your offer letter, complete and return a *2024-25 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.

# DETERMINING FINANCIAL NEED

## STUDENT AID INDEX

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

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

The SAI is not the amount of money that you or your family must provide. Rather, the SAI is an index schools use to determine your eligibility for federal, state, and institutional aid. A negative SAI indicates the student has a higher financial need.

## Financial Need

Financial need is determined by the following formula:

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

The Office of Financial Aid will use the results of this formula to create a financial aid offer for you with different types of available aid, including grants, scholarships, federal work-study, and/or loans. However, we may not be able to meet your entire financial need because funding is limited. The remainder of your financial aid package can be filled with other types of loans or scholarships from outside organizations.

You can see your individual need calculation in [Self Serve Banner](#).



## VERIFICATION

Verification is a review process in which the Office of Financial Aid ensures the accuracy of the information on your FAFSA. You may also be selected for verification by the Department of Education or UP. During verification, you and your family/spouse will be required to submit documentation for the amounts listed (or not listed) on the FAFSA.

The following documentation may be required as part of verification:

- Verification Worksheet – available to complete and sign electronically at [pilots.up.edu/group/financial-aid/home](https://pilots.up.edu/group/financial-aid/home)
- 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 your 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 your parent’s federal tax return.
- Additional documents, as necessary

The Office of Financial Aid will inform you by email if you are selected and what forms/documents are required. **Please submit only what is requested of you.**

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

If you choose not to submit the required documentation, you will no longer be eligible for federal, state, and most institutional aid.

Verification concerns applicants for most Federal Student Aid programs but is not required if you will only receive a Parent or Graduate PLUS loan or Direct Unsubsidized loan because these loans are not based on need. However, you cannot avoid verification by choosing to borrow a Direct Unsubsidized loan if you are eligible for a Direct Subsidized loan.

## Deadlines

You must submit complete verification documents before your last date of enrollment for the 2024-245year to receive aid for the year. Late documents may not be processed. If you are unsure of your deadline, contact the Office of Financial Aid for clarification.

### **Summer 2024**

If you will no longer be enrolled after the Summer 2024 semester, complete verification documents must be received 7 business days before your last summer class.

If your last term of enrollment is...	Then, verification documents are due by...
First 6-week session – May 15-June 22	June 14, 2024
Second 6-week session – June 26-August 3	July 26, 2024
First 8-week session – May 15-July 6	June 28, 2024
Second 8-week session – June 12-August 3	June 26, 2024

### **Fall 2024**

If you will no longer be enrolled after the Fall 2024 semester, complete verification documents must be received by November 21, 2024.

### **Spring 2025**

Complete verification documents must be received by April 17, 2025 for the 2024-25 academic year.

## **SPECIAL CIRCUMSTANCES/EXPENSES**

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

### **Examples of Circumstances Considered**

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

### **Examples of Circumstances Not Considered**

- Increase of standard living expenses
- Purchasing material items such as a car, home appliances, vacations, second homes
- Reduction of assets
- Credit issues, line of credit changes, previous student loan debt, etc.
- 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. Please do not submit documents unless instructed by our office.

The Special Circumstance process takes time (several weeks) to complete, as 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), more commonly referred to as a dependency override.

Students that indicate “Unusual Circumstances” on the FAFSA will be considered a provisional independent student and they are 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 package, it is the student's responsibility to forward that information to the appropriate party.

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

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

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

### Proxy Access

The Federal Educational Rights and Privacy Act (FERPA) limits the information the University can release without the student's permission. The student is the only person we can discuss financial information with unless we are given written authorization to speak to a specific person (for example, a parent or spouse). If you would like the Office of Financial Aid to be able to speak with another individual regarding your file, please set up Proxy Access with a passphrase in [Self Serve Banner](#). Setting up Proxy Access will give your proxy (parent, legal guardian, spouse, coach, etc.) access to view certain information in [Self Serve Proxy Access](#). It also enables offices on campus to speak with your proxy about your information.

**All three steps below must be completed for a Proxy to access student information:**

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

- Log into [Self Serve Banner](#) using your University of Portland username and password.
- Select the **Proxy Access** tab.
- Select **Proxy Management** from the Proxy Access menu.
- Select **Add New**.

#### Step 2: Fill Out Profile and Additional Information

- Enter a **first name**, **last name**, and **email address** for the person you would like to add as a Proxy. **Please do not enter your email address**. The email address you enter will serve as the Proxy's username and is where important account management information will be sent. If you're adding more than one Proxy, **please use a unique email address for each Proxy** as you

cannot use the same email address for two Proxy individuals.

- Additionally, complete the following fields under the **Profile** and **Additional Information** sections:
  1. Relationship – Select “Parent or Legal Guardian.”
  2. Description – Enter a personal nickname or note describing the Proxy (dad, mom, spouse, etc.).
  3. Passphrase – Enter word(s) the Proxy must know to enable University personnel to confirm their identity and discuss FERPA protected topics over the phone or in person.
  4. Start Date – Enter the date you would like the Proxy’s account to be activated.
  5. Stop Date – Enter the date you would like the Proxy’s access to end. It will default to five years from the start date but can be updated at any time.

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

- Once you have selected a **Relationship**, the **Authorizations** section displays.
- Select the information you would like your Proxy to have access to view. You have the ability to change authorizations at any time by checking or unchecking specific pages. Changes are immediate. You can also copy the authorization of an existing proxy from your account.
- After filling out the authorizations section look over the form, then select **Submit**. After selecting submit, you will be taken to the Proxy Management page, where you should see the new proxy listed. The proxy will say "inactive," until the proxy has activated their account.
- Your proxy will receive three emails outlining how they can activate their account and access the information you have authorized them to view. You will also receive copies of these emails to your UP email account.
- This concludes your part of the process.

You can change the profile or authorizations of a proxy, view a record of past authorizations, and view and manage what emails have been sent by selecting the **Edit** icon under a given Proxy.

If you would like to create additional Proxy accounts, select the **Add New** button on the proxy management home page and repeat steps two and three listed above.

For additional information visit the [Parent Proxy FAQs page](#)

# DATES AND DEADLINES

UP has established dates and deadlines to ensure your 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 your financial aid application. The timeline for processing applications can be faster or slower depending on the time of year. If a fully completed, official FAFSA is received by April 15, new students should receive an offer letter prior to the June 1 decision deadline for new students. Aid applications received after April 15 are not guaranteed to be processed prior to the June 1 decision deadline or prior to the start of the summer session.

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

## Financial Aid Disbursements

Financial aid is disbursed directly to your Student Account. 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	NA
Federal Grants	July 1
State Grants	NA
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
Nursing Loans	July 1

**Fall**

<b>Type of Aid</b>	<b>Disbursement Date</b>
Institutional Grants/Scholarships	July 1
Federal Grants	10 Days before the student's first day of classes
State Grants	July 1
Federal Direct Loans	10 Days before the student's first day of classes
Nursing Loans	10 Days before the student's first day of classes
Institutional Loans	Approximately July 1
All Other Aid	As funds are received

**Spring**

<b>Type of Aid</b>	<b>Disbursement Date</b>
Institutional Grants/Scholarships	Approximately November 1
Federal Grants	10 Days before the student's first day of classes
State Grants	Approximately November 1
Federal Direct Loans	10 Days before the student's first day of classes
Nursing Loans	10 Days before the student's first day of classes
Institutional Loans	Approximately November 1
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 your [student account](#) first. Any excess proceeds are issued in a [credit balance refund](#).

## PAYING YOUR BILL

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

Semester	Bills Mailed/Emailed	Payment Due
Summer	Early April	Early May
Fall	Early July	Early August
Spring	Late November	Early January

See [up.edu/studentaccounts](https://up.edu/studentaccounts) for specific dates and deadlines. Failure to pay your bill by the posted deadline may result in late fees, canceled registration, registration holds, transcript holds, and graduate holds. Contact Student Accounts at [stu-acct@up.edu](mailto:stu-acct@up.edu) with questions about your bill or payment arrangements.

### Credit Balance Refunds

If your financial aid exceeds the charges on your Student Account, you may receive a refund. Refunds are processed twice per week (Tuesdays and Fridays) throughout the semester, beginning in the first week of the semester. Refunds will not be issued before your first day of classes. Additional information can be found on the Student Accounts website at [up.edu/studentaccounts](https://up.edu/studentaccounts).

### Book Advances

The University offers all students the option to request book advance funds. Bookstore advances are based on the amount of excess aid expected. Once your tuition, housing/meals, and fees have been paid, you can use excess financial aid buy books from the University'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.
- Vouchers are available for request the Thursday prior to the start of the semester through the first day of the semester only.

To request a book advance:

- Go to the campus bookstore and select your books. Bring them to the check stand and tell the cashier you are requesting a book advance. They will ring up the books and void the transaction.
- Bring the voided sales slip to Student Accounts. You will receive a voucher for up to the amount of the anticipated credit on your account, or the amount of your books, whichever is less.
- The amount of the voucher will be added as a charge to your student account.
- You will bring the voucher back to the bookstore to purchase your books.

Visit the [University of Portland Bookstore](https://up.edu/bookstore) for more information on purchasing or renting textbooks.



# SATISFACTORY ACADEMIC PROGRESS

Federal regulations require UP to monitor the academic progress of all students. This is to ensure that students are making progress toward a degree or certificate. This policy defines Satisfactory Academic Progress (SAP), the process by which financial aid is revoked for failure to make SAP, and the process by which students may appeal SAP decisions. This policy applies to all students enrolled at UP.

## What is Satisfactory Academic Progress?

To make SAP, you must:

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

If you fail to meet **any** of these standards, you will be classified as not making Satisfactory Academic Progress.

## What are the minimum requirements to maintain SAP?

All students are required to maintain the following minimum standards.

### ***GPA Requirements – Undergraduate***

You must maintain a minimum of a 2.0 semester GPA.<sup>14</sup> If you fail to maintain a 2.0 semester GPA, you will be classified as not making SAP.<sup>15</sup>

You must also maintain a minimum 2.0 cumulative GPA after attempting 60 credits. If you fail to maintain a 2.0 cumulative GPA after attempting 60 credits, you will be classified as not making SAP and your aid will be immediately suspended.

If you repeat a course for which you earned an unsatisfactory grade, the GPA calculation for purposes of SAP will use the new grade.

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>14</sup> GPA will be calculated according to the process described in UP Bulletin.

<sup>15</sup> An undergraduate student taking all Pass/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**

You must maintain a minimum of a 3.0 semester and cumulative GPA.<sup>14</sup> If you fail to maintain a 3.0 semester and cumulative GPA, you will be classified as not making SAP.<sup>15</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**

You must satisfactorily complete the number of credit hours for which you 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
	¾ Time	9-11 credits	7-8 credits
	½ Time	6-8 credits	5-6 credits
	< ½ Time	<6 credits – All credits attempted	<5 credits – All credits attempted

### **Recalculation Date for Financial Aid**

Financial aid will be locked at the enrollment level (full time, ¾ time, ½ time, or < ½ time) for which you 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 your courses.
- Fall – 5<sup>th</sup> day of the fall semester
- Spring – 5<sup>th</sup> day of the spring semester

You must complete the enrollment level for which you 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.

If you fail to earn the credit hours for your level and enrollment status, you will be classified as not making SAP.

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<sup>14</sup> GPA will be calculated according to the process described in UP Bulletin.

<sup>15</sup> A graduate student taking all Pass/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.

If you initially earn an “I” or “IP” for a course and complete the course with a satisfactory grade, your SAP status may be reviewed and updated when your grade is posted. It is your responsibility to contact the Office of Financial Aid to have your SAP status reviewed and updated.

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

### ***Pace Requirements***

You must complete your degree within 150% of the maximum number of credits required for your degree or certificate as posted in the University Bulletin. This maximum number of credits determines the pace at which you 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 you fall behind the 67% pace, you will be classified as not making SAP.

If you 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 your 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, you may not use financial aid to repeat a passed class more than once (excluding variable credit courses). You 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 your progress at the end of each semester to determine whether you have met the minimum GPA, credit hour, and pace standards. Failure to meet 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, you may still receive financial aid. If you successfully meet all SAP standards in the next semester of enrollment, you will be placed back in 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 the defined satisfactory progress requirements for a second consecutive semester. If you are suspended, all federal, state, and institutional financial aid will be suspended.

Additionally, if you are an undergraduate student and you do not have a minimum 2.0 cumulative GPA after attempting 60 credits your financial aid will be immediately suspended.

## **Can a student appeal financial aid suspension?**

You have the right to appeal your status. To appeal financial aid suspension, you must submit a written petition to the Financial Aid Appeal Committee which includes the following:

### ***Required Documentation***

- An [Application for Reinstatement of Financial Aid](#) form.
- A detailed personal statement addressed to the Financial Aid Appeal Committee that includes:
  - Explanation of the circumstances that contributed to your lack of SAP.
  - Steps you have taken to address your challenges and improve academic performance.

### ***Optional Documentation (Recommended, but not Required)***

- Documentation supporting the basis for your appeal and steps you have taken to address your challenges. This could include a letter from your advisor or a faculty member.

The Director of Financial Aid reviews first suspension appeals. You will be notified of the decision within three weeks of receiving your complete appeal. The decision of the Director is final.

If you are suspended a second time after a successful first appeal, you may appeal again. The Financial Aid Appeal Committee reviews second financial aid appeals. Second appeals may be limited to institutional aid only, as you might not meet eligibility requirements for federal/state financial aid. The Financial Aid Appeal Committee is composed of various members of the university community, including representatives of the faculty and staff. 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 prior to the start of your next semester of enrollment or as quickly as possible after receiving notification of suspension. Late appeals may not be reviewed.

## **What is financial aid probation and when does it occur?**

Financial aid probation is the result of a successful financial aid appeal. Financial aid probation may have conditions that you must meet to continue to receive financial aid funding. Conditions may include following an approved academic plan, specific enrollment level, etc.

While on probation you may still receive financial aid if you are meeting the conditions of your appeal. If you successfully complete all SAP requirements in the next semester of enrollment, you will be placed back in good standing. If you fail to meet all SAP requirements or fail to follow your approved academic plan, you will be suspended. You may appeal a second suspension, which will be reviewed by the Financial Aid Appeal Committee.

## Can suspended aid be reinstated?

Yes. If you choose not to appeal or your appeal is denied, your financial aid may be reinstated if the you meet all the standards below:

- Complete at least six credits at UP (more credits may be required to meet all regular SAP standards). These credits must be applicable to your degree or certificate. You must earn a minimum 2.0 semester GPA for undergraduate students or 3.0 semester GPA for graduate students. You 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:

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

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

## Withdrawals

Students who do not plan on returning to the University may submit 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 the University without completing the request form for withdrawal including the required signatures, may be charged for subsequent semesters in which they have registered. Not attending classes does not constitute withdrawal from the University.

There are some financial consequences to withdrawing. If you are unsure of how withdrawing will impact you financially, contact the Financial Aid **prior to withdrawing**, if possible.

### Definition of Withdrawal

*Official Withdrawal* – The student completes all required withdrawal procedures.

*Unofficial Withdrawal* – The student stops attending or participating in all courses before the end of the semester and does not complete all required withdrawal procedures.

### Categories of Unofficial Withdrawal

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

1. If the university determines that a student did not begin the withdrawal process or otherwise notify the University of the intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student's control, the withdrawal date is the date the university determines is related to that circumstance.
2. If the university determines that the student withdrew for any other reason without providing notice, the withdrawal date is the midpoint date of the semester or the last date of 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 you initiate the official withdrawal form or otherwise expresses your 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 your 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. If you are enrolled but not attending, your aid will be canceled.

## Medical Leave of Absence Policy

Please see the full Medical Leave Policy in the Bulletin under Misc. Regulations in the [University Bulletin](#).

The deadline for submitting a request for a MLOA to the HCC 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.

The University 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 in their college or school, suggesting various measures, such as regular meetings with the associate dean, that may be helpful to ensure the student is receiving sufficient University support to assist in their successful return to campus life. The Care Team coordinator may also contact the student to offer additional support.

Upon return from a voluntary MLOA, the student may receive the institutional aid they are scheduled to receive for the semester of return (subject to the financial aid satisfactory academic progress policy). Thus, the full amount of remaining institutional financial aid may be reinstated if the student is otherwise meeting all components of the financial aid satisfactory academic progress policy.

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 REFUND POLICY

Refunds are calculated from the date the Registrar's Office receives a completed withdrawal application. You need to complete the appropriate paperwork by the deadlines specified to be eligible for a refund.

The institutional refund policy applies if you are withdrawing from all classes in a semester<sup>16</sup>. If you are withdrawing from some but not all classes, contact the Student Accounts for further information. The policy begins counting from the first day of classes each semester and is applied as follows:

## On-Campus Fall and Spring Semesters

- During the first week: 100% of tuition and fees
- During the second week: 75% of tuition
- During the third week: 50% of tuition
- During the fourth week: 25% of tuition

After the fourth week: no tuition refund

## On-Campus Summer Semester

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

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

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

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<sup>16</sup> If you are withdrawn for judicial reasons after the start of the academic term, you 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
- Health and Counseling 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
- Extended Stay Housing Charges
- Orientation Fee

The Office of Residence Life is responsible for determining the amount of housing and meals refunded<sup>17</sup>. The refund is typically prorated to your departure date from the Residence Hall. However, reduced housing and meal charges may not necessarily result in a refund. Additional information on institutional refunds can be found on the Student Accounts website at [www.up.edu/studentaccounts/refunds](http://www.up.edu/studentaccounts/refunds).

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<sup>17</sup> If you are withdrawn for judicial reasons after the start of the academic term, you 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 you assuming you will attend UP for the entire term. If you officially or unofficially withdraw from UP during the term, you may be required to return the unearned part of the aid you received to help pay educational expenses for the term.

All federal aid is considered earned if you remain enrolled and attend at least one class such that you complete at least 60% of the term in which you received federal aid and you were eligible for the federal aid at the time the aid was applied to your account.

A pro-rated portion of the federal aid received must be returned according to the Return of Title IV Funds Formula if you officially or unofficially withdraw from UP before completing 60% of the term.

If you did not receive all the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, UP must get your permission prior to disbursement. You can choose to decline these loan funds to reduce unnecessary debt. 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 your 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. You may still owe funds to UP to cover unpaid institutional charges. The University may also charge you for any Title IV program funds that were returned on your behalf.

UP will return Title IV funds in the following order:

1. Unsubsidized Direct Student loans
2. Subsidized Direct Student loans
3. Direct PLUS loans
4. Federal Pell Grants
5. Iraq/Afghanistan Service Grants
6. Federal SEOG
7. Federal TEACH Grants
8. Iraq and Afghanistan Service Grant

### Return of State Financial Aid

All state aid is considered earned if you remain enrolled and attend at least one class such that you complete at least 60% of the term as determined by the Return to Title IV Aid Calculator in which you received state aid and you were eligible for the state aid at the time the aid was applied to your account.

A pro-rated portion of the state aid received will be returned if you officially or unofficially withdraw from the university before completing 60% of the term.

### Return of Student Nursing Loan

All Student Nursing Loan is considered earned if you remain enrolled and attend at least one class such that you complete at least 60% of the term in which you received the loan and you were eligible for the loan at the time it was applied to your account.

A pro-rated portion of the Student Nursing Loan received will be returned if you officially or unofficially withdraw from the university before completing 60% of the term.

## Return of Eagin and/or Doucette Loan

All Eagin and/or Doucette loan funds are considered earned if you remain enrolled and complete attendance through the end of the institutional refund period, if you were eligible for the loan at the time it was applied to your account.

A pro-rated portion of the institutional aid received will be returned if you officially or unofficially withdraw from the university before the end of the institutional refund period.

## Return of Institutional Financial Aid

All institutional aid is considered earned if you remains enrolled and attend at least one class such that you complete attendance through the end of the institutional refund period (see [Institutional Refund Policy](#)) of the term in which you received institutional aid and you were eligible for the institutional aid at the time the aid was applied to your account.

A pro-rated portion of the institutional aid received will be returned if you officially or unofficially withdraw from the university before the end of the institutional refund period.

## Return of Funding from Outside Sources

If you receive funds from an outside source (such as a scholarship organization) and withdraw from the University, return of those funds is subject to the guidelines of the organization. In some cases, all outside funds may need to be returned to the organization.

## Return of Funding from Private Loans

If you receive funds from a private loan and withdraw 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 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 Pell Grant of \$3,248, and a federal Direct subsidized loan of \$1,732.00 (net amount), as well as a President's scholarship of \$11,000.00. 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 student account charges.

Based on federal rules, University of Portland is required to return the entire federal Direct subsidized loan of \$1,732.00 and \$1,754.00 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 University of Portland 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  $\$1,732.00 + \$1,754.00 = \$3,486.00$  to the University of Portland Office of Student Accounts.

Wally Pilot receives notification from the Office of Financial Aid of the adjustments made to their federal financial aid as a result 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 who enroll in both summer session 1 and summer session 2, who withdraw from summer session 1 coursework before completing all of the scheduled days in the session, **must notify the Office of Financial Aid to provide active confirmation of their intent to attend summer session 2**, even if the student remains enrolled in summer session 2.

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 of 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/POPULATIONS

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, Space Force, and Army ROTC**

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

### **Athletics Scholarships**

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

Student athletes must report all outside scholarships to the Office of Financial Aid by completing the *Student Athlete Outside Aid Form*, available at [pilots.up.edu/group/financial-aid/home](http://pilots.up.edu/group/financial-aid/home).

### **Consortium Agreements**

A Consortium Agreement is a written, formal agreement between two institutions eligible to participate in Title IV Federal funding programs. The Consortium Agreement allows a student to enroll in courses at another institution while working toward a degree at UP. Classes taken at the Host Institution under a consortium agreement must be classes never 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 less than 12 credits of required coursework remaining may receive a prorated amount of their institutional scholarships and/or grants. Contact the Office of Financial Aid if you will be enrolled less than full-time in your last semester of study. You may only receive federal financial aid for credits required for graduation.

### **Providence Scholars Program for Nurses**

This program is provided by Providence Health & Services to undergraduate nursing students for the Junior and Senior year of the undergraduate nursing program. The Providence Scholars Award pays 56.25% of tuition each semester, including summer (if required). The University provides a matching 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 Match Grant equals 81.25% of total tuition.

The Providence Scholars Award portion is a scholarship loan from Providence which is forgiven one month at a time during the contractual three-year (36 months) work agreement with Providence. If you do not fulfill your work agreement, the outstanding loan amount, together with interest accrued thereon, is repayable to Providence.

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

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

## **Religious Tuition Discount**

This program is available to Roman Catholic Clergy, members of a Roman Catholic Religious order, and lay employees of Roman Catholic religious institutions. It provides up to 25% tuition discount of tuition and fees (lay employees are eligible for this discount if their employer will match the discount).

Complete a Request for Religious Tuition Discount Form, available at [pilots.up.edu/group/financial-aid/home](https://pilots.up.edu/group/financial-aid/home) to request a Religious Tuition Discount.

Religious tuition discount is only available for students admitted and enrolled in the Bachelor's, Master's, and Certificate programs in the School of Education.

## **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, whether the degree was 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**

To receive most forms of aid during the summer, you must be an admitted and matriculated UP student.

Enrollment is the total number of credits you are enrolled in for all summer sessions. 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 you are registered on the summer recalculation date (see [Credit Hour Completion Requirements](#) for more information on the recalculation date). Contact the Office of Financial Aid to determine how changing your enrollment after your financial aid has been paid to your account will affect your aid eligibility.

Undergraduate students who have filed an official FAFSA and are enrolled in 6 or more credits will be emails (to their UP account) a Summer Loan Intent Form that they will need 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 is available for most study abroad programs. 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 run 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 [Studies Abroad](#) website for complete list of programs.

### ***IES Programs***

The Institute for European Studies (IES) offers students opportunities to study abroad in a wide variety of locations not available through institutional Studies Abroad programs. 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, French and German majors approved by the Studies Abroad office to study in Nantes, France, Berlin or Freiburg, Germany through IES during a fall or spring semester are eligible for institutional (except Tuition Remission and Tuition Exchange), 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***

There are other programs that do not fall into the previous categories. Any program that does not qualify as “Institutional” or “IES” would be categorized as “Other.” No institutional, federal, or state aid can be used for these programs through UP. 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 for employees of UP and their dependents. Students receiving Tuition Remission are not eligible for most other forms of University grants or scholarships. 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 may be used for institutional studies abroad programs (including Global E3) in the Fall and Spring semesters. Summer studies abroad and E-Scholars extra program charges are not eligible for tuition remission. Tuition remission for studies abroad programs may only be used to pay tuition charges. In cases where studies 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 Studies Abroad if you have questions about a program's eligibility for tuition remission.

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

## **Tuition Exchange**

Tuition Exchange is a program whereby an employee of a school other than UP may be able 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. 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 in the Summer for any student. Tuition exchange may not be used for any studies abroad program and may not be used to pay E-Scholars extra program charges.

All students receiving tuition remission 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 [www.up.edu/disclosures](http://www.up.edu/disclosures). Printed copies can be requested from the offices listed on the website or from the Office of the Provost.