

University of Portland



FINANCIAL AID HANDBOOK 2025-2026

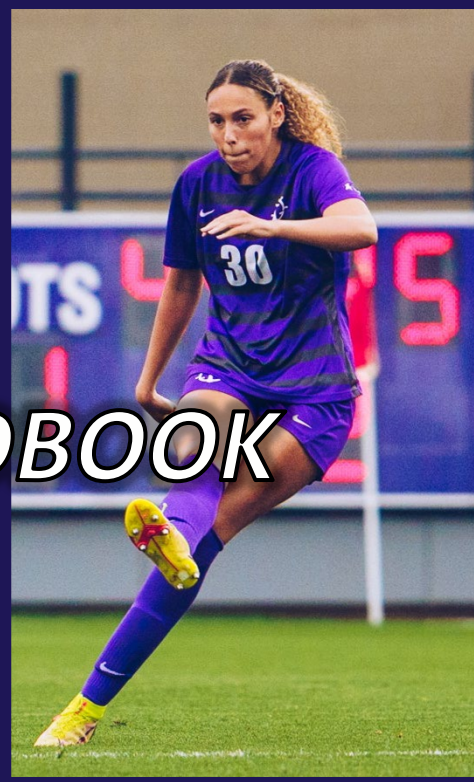


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INTRODUCTION

An education at University of Portland (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.

5000 North Willamette Boulevard
Portland, OR 97203-5798

T: 503.943.7311 | TF: 800.227.4568
F: 503.943.7508 | E: finaid@up.edu
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 to schedule.

FINANCIAL AID ELIGIBILITY

All current and prospective UP students are encouraged to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) at 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. Oregon residents who have undocumented status, Deferred Action for Childhood Arrivals (DACA) status, Temporary Protected Status (TPS), or a valid U-visa should submit the Oregon Student Aid Application (ORSAA) at oregonstudentaid.gov.

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

- Be regularly admitted to the University
- Have a high school diploma or GED certificate
- Be a U.S. citizen or an eligible non-citizen as defined by the federal Department of Education
- Demonstrate financial need for some types of aid
- Not owe a refund on or be in default on any Title IV or HEA grant or loan
- Be making satisfactory academic progress toward an eligible program of study
- For some forms of aid, students must be enrolled full time (12 credits undergraduate; 9 credits graduate¹); 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 programs². Contact the Office of Financial Aid prior to enrolling in non-required courses.

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

² Not all certificate programs are eligible for financial aid funding.

TYPES OF AID

Financial aid includes scholarships, grants, loans, and federal work study awards to help students meet their educational costs at UP.

Scholarships

Scholarships do not have to be repaid and are awarded to students with special qualifications, such as academic, athletic, or artistic talent. 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 awards merit scholarships to domestic and international undergraduate students based on academic ability.

First-Year Undergraduate Student Scholarships

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

If you 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 Services at up.edu/iss/international-student-resources/international-student-scholarship.html](http://up.edu/iss/international-student-resources/international-student-scholarship.html)

Application Procedures

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

Selection Criteria

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

Award Amounts

- Vary by scholarship
- Determined based by 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 fewer 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 time³ 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 and fees) and may be reduced or canceled if you receive other aid or benefits. These include but are not limited to tuition remission, tuition 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.

³ 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 fewer 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 full-time semesters must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

Criteria for Renewal

- Be enrolled full time⁴ in an undergraduate program
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

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

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

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

Engineering Excellence Award

Application Procedures and Selection Criteria

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

Engineering Excellence Awards are available for up to 8 semesters (fall and spring) of undergraduate study at UP so long as the student maintains a major in the School of Engineering. Students using fewer than 8 semesters of eligibility will not be eligible for an increased award during their last semester prior to graduation. Students requiring more than 8 full-time semesters must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

Criteria for Renewal

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

⁴ 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.

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

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

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

Business Excellence Award

Application Procedures and Selection Criteria

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

Business Excellence Awards are available for up to 8 semesters (fall and spring) of undergraduate study at UP so long as the student maintains a major in the School of Business. Students using fewer than 8 semesters of eligibility will not be eligible for an increased award during their last semester prior to graduation. Students requiring more than 8 full-time semesters must appeal to the Director of Financial Aid for consideration to have their eligibility extended.

Criteria for Renewal

- Be enrolled full time⁵ in an undergraduate Business program
- Meet all components of the Satisfactory Academic Progress policy each term

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

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

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

⁵ 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.

UP On Campus Housing Award

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

Application Procedures

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

Selection Criteria

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

- Demonstrate sufficient financial need
- Complete verification, if selected

Award Amounts

- Generally, \$2,000; based on annual awarding criteria

Criteria for Renewal

UP On Campus Housing Award is available for up to 8 semesters (fall and spring) of **on campus residency** at UP unless designated as a 2 year award (will appear as “UP On Campus Housing Awd 2yr” on Financial Aid Offer). 2 year awards are available for the fall/spring terms of the academic year of entry to UP and the academic year immediately following. Note that UP On Campus Housing award is not available during Study Abroad terms (including Salzburg). Students using 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 study must appeal to the Director of Financial Aid for consideration to have their housing award eligibility extended.

To be eligible for renewal, students must:

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

Institutional Departmental Scholarships

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. Any aid program with its own section and awarding policies supersedes this limit if dictated by its own awarding policies. Examples include, but are not limited to, athletic aid, tuition remission, tuition exchange, ROTC, CRISTO, DAVIS, and Providence Awards, 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

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

- File a FAFSA
- Provide additional information if required by the scholarship. For certain scholarships, questions will be posted in 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 time⁶
- Meet all components of the [Satisfactory Academic Progress](#) policy each term
- Continue to meet the academic and/or participation requirements of the scholarship donor

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

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

Other Institutional Scholarships and Awards

UP 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

⁶ 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.

[institutional endowed/annual scholarships](#) in the future. Contact the Office of Financial Aid if you have questions about a scholarship on your aid offer.

Private/Outside Scholarships

Private scholarships come from a wide variety of sources. Look for scholarships from your high school, local clubs, national organizations, and community foundations. Please visit our website for outside scholarship information at 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, please notify the Office of Financial Aid by completing the [Outside Scholarship Reporting Form](#). Once our office receives the form, your financial aid package will be adjusted to include the scholarship. 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.

Federal Grants

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

Federal Pell Grant

Application Procedures

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

- File a FAFSA
- Complete verification, if selected

Selection Criteria

To qualify for a Federal Pell Grant, students must:

- Meet all eligibility requirements to receive Title IV aid
- Demonstrate financial need
- Be a student enrolled at a qualifying college working on a first baccalaureate degree⁷

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

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

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

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

Special Rule for Max Pell Award

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

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

Federal Supplemental Educational Opportunity Grant (SEOG)

Application Procedures

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

- File a FAFSA
- Complete verification, if selected

Selection Criteria

To qualify, you must:

- Meet all eligibility requirements to receive Title IV aid
- Demonstrate financial need⁸
- Be enrolled at a qualifying college working on a first baccalaureate degree
- Be a Federal Pell Grant recipient

Award Amount

- Varies (dependent on funding)

Criteria for Renewal

To be eligible for renewal, students must:

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

⁸ Funds are limited and awarded to students with the lowest SAI first.

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

Application Procedures

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

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

Selection Criteria

To qualify, 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 \$3,772 per academic year (up to \$16,000 aggregate for undergraduate and \$8,000 aggregate for graduate)⁹
- 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

⁹ Award amount may be reduced due to sequestration.

Institutional Grants

University of Portland Grant

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

Application Procedures

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

Selection Criteria

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

- Demonstrate sufficient financial need
- Complete verification, if selected

Award Amounts

- Award amounts vary based on financial need

Criteria for Renewal

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 time¹⁰ in an undergraduate program
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

The University of Portland Grant may be partially or fully replaced with [Institutional Endowed/Annual Scholarships](#) 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 and fees) and may be reduced or canceled if the student receives other aid or benefits. These include but are not limited to tuition remission, tuition exchange, ROTC funds, and Providence Awards.

¹⁰ 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.

Other Institutional Grants

UP 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 [Institutional Endowed/Annual Scholarships](#) in the future.

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

State Grants

Oregon Opportunity Grant

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

Application Procedures

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

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

Selection Criteria

To qualify for an Oregon Opportunity Grant, students must:

- Meet all eligibility requirements to receive state financial aid
- Demonstrate financial need
- Be a resident of Oregon attending an eligible Oregon institution
- Not be majoring in Theology

Award Amounts

- Varies (dependent on funding)¹¹

Criteria for Renewal

To be eligible for renewal, students must:

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

Students may receive up to 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 2025-2026 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 2025-2026 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.

¹¹ Subject to change based on state legislation and funding availability.

Oregon National Guard State Tuition Assistance

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

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

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

All U.S. Department of Veteran Affairs education benefits can be used concurrently with the ONGSTA program, and these benefits are not counted into the ONGSTA award calculation. However, the Post-9/11 GI Bill (*Registered trademark of the U.S. Department of Veterans Affairs*) is affected by ONGSTA funds. If you are using the Post 9/11-GI Bill, please contact your school's VA School Certifying Official for additional details.

Chafee Grant

The [Chafee Education and Training Voucher Program](#) (also known as the Chafee Grant) provides funding to help current or former foster care youth with postsecondary education and training.

The Chafee Grant is currently funded for the 2025-2026 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.

Oregon Student Child Care Grant

The [Oregon Student Child Care Grant Program](#) helps parents enrolled in postsecondary education to obtain safe, dependable care that supports their children’s development while allowing completion of the parent’s academic programs.

The Oregon Student Child Care Grant is currently funded for the 2025-2026 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.

Oregon Teach Scholars Program Grant

The [Oregon Teachers Scholars Program \(OTSP\) Grant](#) provides funding for eligible Oregon resident students who are culturally or linguistically diverse that are enrolled and pursuing their preliminary licensure for teaching, school counseling, school social work, and school psychology. The OTSP Grant is offered in partnership with the [Educator Advancement Council](#) and the [Oregon Department of Education](#).

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

Continuing Scholars: Renewal applicants (those who have receive the grant in a prior year) must login to their OSAC Student Portal account and re-apply for the next academic year in addition to submitting their FAFSA or ORSAA for the corresponding academic year.

Loans

A loan is a form of financial aid that must be repaid, with interest. Education loans come in three major categories: federal loans (Direct Subsidized, Direct Unsubsidized, Direct Parent PLUS, and Direct Graduate PLUS), institutional loans (Eagin and Doucette), or private loans (also called alternative loans). See 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 6.53%

Origination Fees

- The origination fee for loans first disbursed after October 1, 2024, is 1.057%
- The origination fee for loans first disbursed after October 1, 2025, 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 Counseling¹²](#) (first-time borrowers only)
- Sign a [Master Promissory Note \(MPN\)](#) (first-time borrowers only)
 - MPNs expire after 10 years

Selection Criteria

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

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

Award Amounts

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

¹² Loan Exit Counseling is required when a student borrower has dropped below half-time enrollment, withdraws, or graduates, even if the student plans to return to UP or attend another university.

Criteria for Renewal

To be eligible for renewal, students must:

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

Direct Unsubsidized Student Loan

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 6.53%
- The interest rate for **graduate** loans first disbursed after July 1, 2024, is fixed at 8.08%

Origination Fees

- The origination fee for loans first disbursed after October 1, 2024, is 1.057%
- The origination fee for loans first disbursed after October 1, 2025, 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](#)¹³ (first-time borrowers only)
- Sign a [Master Promissory Note \(MPN\)](#) (first-time borrowers only)
 - MPNs expire after 10 years.

Selection Criteria

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

- Meet all eligibility requirements to receive Title IV aid
- Be an undergraduate or graduate student enrolled at least half time (6 credits undergraduate; 5 credits graduate)
- Not have exceeded aggregate loan limits

¹³ 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.

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 Student¹⁴

- 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)

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

Eagin and Doucette Loans

The Eagin and Doucette loans are institutional loans with UP acting as the lender. Funds for the program were donated by Blanche Eagin and Richard and Evelyn Doucette. Eagin and Doucette loans are non-need-based and subsidized with interest suspended while the student is in school and during a 6-month grace period following graduation or withdrawal. There are no origination or default fees and the interest rate is fixed at 5% for undergraduate students and 2% for graduate students (subject to annual evaluation). The repayment period is 7.5 years. If a student attends UP, the Eagin and Doucette loan will qualify for an In-School Deferment.

Application Procedures

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

- File a FAFSA
- Complete verification, if selected
- 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 and enrolled in 6+ credits
- Be enrolled at least half time (6 credits for undergraduate and 5 credits for graduate)

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 per academic year, if they have completed 0 to 59 credits
- Students may borrow up to \$7,500 per academic year with 60+ completed credits
- 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
- 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 9.08%

Origination Fees

- The origination fee for loans first disbursed after October 1, 2024, is 4.228%
- The origination fee for loans first disbursed after October 1, 2025, 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](#)¹⁵ (first-time borrowers only)
- 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)
- 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
- Meet all components of the [Satisfactory Academic Progress](#) policy each term

¹⁵Loan 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 9.08%

Origination Fees

- The origination fee for loans first disbursed after October 1, 2024, is 4.228%
- The origination fee for loans first disbursed after October 1, 2025, is TBD

Application Procedures

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

- File a FAFSA
- 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
- 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 the stepparent of a dependent undergraduate student enrolled at least half time at an eligible school
- Not have an adverse credit history
- Meet the general eligibility requirements for federal student aid

Note: Grandparents (unless they have legally adopted the 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
- 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 depends on your credit score and they may require a co-signer. 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

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

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

We assist students looking for private 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 that can be 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 UP, 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. UP 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.¹⁶

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

¹⁶ 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** – The 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 UP in the marketing of education loans that in any way that implies that the college endorses those loans.
- **Loan resale disclosure** – To be eligible to appear on a preferred lender list, a lender must disclose any agreement(s) to sell its loans to another entity. In addition, no lender may bargain to be a preferred lender with respect to a certain type of loan by providing benefits to a college as to another type of loan.
- **Lender identification requirement** – UP will not permit employees of education loan lending institutions on campus to identify themselves as employees of the University, and no employee of an education loan lender may work in, or provide staffing assistance to, UP Office of Financial Aid; except that employees of the University that also make education loans may perform their normal functions as long as those functions comply with relevant laws and regulations, and with the other items of this code of conduct.

Federal Work-Study/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. Students 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.

Federal Work-Study

Application Procedures

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

- File a FAFSA
- Complete verification, if selected

Selection Criteria

To qualify for Federal Work-Study, students must:

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

Award Amounts

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

Criteria for Renewal

To be eligible for renewal, students must:

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

On-Campus Jobs

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

Community Service Federal Work-Study

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

COST OF ATTENDANCE

The Cost of Attendance (COA) is a standardized 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 2025-2026 academic year, which covers Summer 2025, Fall 2025 and Spring 2026. 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)	\$29,400/Semester
Part-time Tuition Fall or Spring Semesters (1-11 Credits).....	\$1,840/Credit
Summer Semester (1+ Credits)	\$975/Credit

Graduate Tuition

College of Arts and Sciences

Master of Arts in Communication Studies.....	\$1,550/Credit
Master of Fine Arts	\$775/Credit

School of Business

Master of Business Administration.....	\$1,550/Credit
Master of Business Administration in Nonprofit Management	\$775/Credit
Master of Science in Finance.....	\$1,550/Credit
Master of Science in Operations and Technology Management.....	\$1,550/Credit

School of Education

Master of Arts in Education.....	\$775/Credit
Master of Arts in Higher Education and Student Affairs.....	\$775/Credit
Master of Arts in Teaching.....	\$1,100/Credit
Master of Education.....	\$775/Credit
Doctor of Education/Educational Specialist.....	\$970/Credit
Education Certificates (Post-Baccalaureate; Post-Masters)	\$775/Credit

School of Engineering

Master of Engineering.....	\$1,550/Credit
Master of Biomedical Engineering.....	\$1,550/Credit

School of Nursing

Doctor of Nursing Practice..... \$1,550/Credit

Fees

Professional Tuition (BSN Nursing Classes) \$155/Credit

Professional Tuition (Engineering, Integrative Health & Wellness and Business) \$105/Credit

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

Campus Access Fee (Full-time Undergraduate Students, Fall/Spring) \$500/Semester

New Student Fee (Full-time Undergraduate 1st Year Students, Fall Only) \$250/Semester

Parking Fee (Student Parking)..... \$145/Semester

Health Insurance (Estimated, Actual Cost TBA)

- Undergraduate (Full-time Students; Required but Can Be Waived) TBA/Semester

- Graduate Students (Optional) TBA/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 \$5,600/Semester

Off-Campus¹⁷ (Estimated; Varies) \$5,386/Semester

Housing for Juniors and Seniors

On-Campus- Traditional Hall Single Room..... \$6,200/Semester

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

On-Campus – Haggerty & Tyson Single Room..... \$7,550/Semester

On-Campus – Haggerty & Tyson Double Room..... \$6,000/Semester

Off-Campus¹⁸ (Estimated; Varies) \$5,386/Semester

¹⁷ Students living with parents/relatives may have \$808/semester included in their COA to cover housing costs.

¹⁸ Students living with parents/relatives may have \$808/semester included in their COA to cover housing costs.

Meals

On-Campus Meal Plan 1 (2,200 points).....	\$2,500/Semester
On-Campus Meal Plan 2 Standard (2,650 points)	\$2,950/Semester
On-Campus Meal Plan 3 (3,100 points).....	\$3,400/Semester
On-Campus Meal Plan 4 (4,300 points).....	\$4,600/Semester
On-Campus “Bluff Bucks” Meal Plan Supplement (200 points).....	\$200 (purchase as needed)
Off-Campus ¹⁹ (Estimated; Varies)	\$2,308/Semester

Meals for Juniors and Seniors

Basic Meal Plan (1,100 points).....	\$1,200/Semester
Apartment Only Meal Plan (700 points)	\$750/Semester
On-Campus “Bluff Bucks” Meal Plan Supplement (200 points).....	\$200 (purchase as needed)
Off-Campus ²⁰ (Estimated; Varies)	\$2,308/Semester

Other Expenses

Books (Estimated; Varies)	\$495/Semester
Loan Fees.....	Varies
Personal Expenses (Estimated; Varies).....	\$687/Semester
Transportation (Estimated; Varies).....	\$221-\$681/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 *2025-2026 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.

¹⁹ Students living with parents/relatives may have \$769/semester included in their COA to cover meal costs.

²⁰ Students living with parents/relatives may have \$769/semester included in their COA to cover meal costs.

DETERMINING FINANCIAL NEED

Student Aid Index

The Student Aid Index (SAI) is the number used to determine 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 or spouse income
- Student and parent or 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:

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

The Office of Financial Aid will use the results of this formula to create a financial aid offer for 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 U.S. Department of Education or UP. During verification, you and your family or 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
- 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 for verification and we will list what forms and 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 2025-2026 year 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 2025

If you will no longer be enrolled after the Summer 2025 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 12 – June 19	June 10, 2025
Second 6-week session: June 23 – July 31	July 22, 2025
First 8-week session: May 12 – July 3	June 24, 2025
Second 8-week session: June 9 – July 31	July 22, 2025

Fall 2025

If you will no longer be enrolled after the Fall 2025 semester, complete verification documents must be received by November 21, 2025.

Spring 2026

Complete verification documents must be received by April 17, 2026 for the 2025-26 academic year.

SPECIAL CIRCUMSTANCES

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 the 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 can take several weeks to complete. Files are reviewed in the order received.

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

UNUSUAL CIRCUMSTANCES

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

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

COMMUNICATION WITH STUDENTS

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

For new students who do not yet have access to UP's network and a university email account, the office communicates via the email listed on the FAFSA or provided on the admissions application, and the U.S. Postal Service. For students who have network access and a UP email account, the office communicates via email notifications and the [Self Serve Banner](#) portal. It is important for students to check their university email 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 student's address in the University's database. 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 by multiple methods to students.

Proxy Access

Proxy access provides an opportunity for UP students to grant access to family members or other designated individuals to view certain student information online or to speak with specific departments regarding the student. The most common scenario for granting Proxy access is so that a family member can view a student's grades or tuition invoices via the UP [Self Serve](#) portal. The person being granted access to the student's information is referred to as the proxy.

Students must initiate the process and fulfill each step in order for the designated proxy to be able gain access to the Self Serve portal. The required steps to establish Proxy access and consent are necessary to comply with the Family Educational Rights and Privacy Act (FERPA). Once the necessary steps are completed by the student, the designated proxy will receive an email indicating the account has been created and providing a temporary link and action password (such as a temporary PIN) to complete the authentication process. We ask that you and your student please carefully review the resources and instructions below for more information.

Proxy Instructions for Students

Students must initiate the process of adding a proxy to Self Serve and granting them authorization. Please carefully read the instructions below. **All three steps must be completed for a Proxy to access student information.**

Step 1: Navigating to the Add New Proxy page

- Log into [Self Serve \(selfserve.up.edu\)](#) 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.
- 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 UP 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 can 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](#).

Proxy Instructions for Parents and Guardians

After students have initiated the process of [granting proxy access](#), the parent or guardian who has been designated as the proxy will receive three emails containing instructions on how to access and setup

their account. The first email contains a link to a temporary login page. The second email contains a temporary password. The third email summarizes the process. 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 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 vary depending on the time of year. We work hard to process as many financial aid applications as we can to help you get your funds before the start of each semester. However, we can't guarantee when the funds will arrive. If your financial aid hasn't been received and credited to your account for any reason, and your account isn't fully paid, please reach out to the Office of Student Accounts. They'll help you explore your options to avoid late fees 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	First week of July
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

Fall

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

Spring

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

Funds unavailable for disbursement on these dates are disbursed on a rolling basis as they become available or as the student meets the requirements for the funds. Financial aid proceeds go to pay the balance on 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 Emailed/Texted	Payment Due
Summer	Early April	Early May
Fall	Early July	Early August
Spring	Late November	Early January

See 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 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 second 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.

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, food, and fees have been paid, you can use excess financial aid buy books from UP's bookstore. The following policies apply:

- Student must be matriculated and registered for classes.
- All requested documents must have been submitted to the Office of Financial Aid before the priority deadline.
- 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 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 meet the standards described below, 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
2. Satisfactorily complete a minimum number of credits each semester
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 GPA²¹. If you fail to maintain a 2.0 semester GPA, you will be classified as not making SAP²².

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.

²¹ GPA will be calculated according to the process described in the UP Bulletin.

²² An undergraduate student taking all pass or no pass courses in a semester will not receive a GPA for that semester. To meet the minimum GPA requirement, a student will be expected to pass all credits attempted.

GPA Requirements – Graduate

You must maintain a minimum of a 3.0 semester and cumulative GPA²³. If you fail to maintain a 3.0 semester and cumulative GPA, you will be classified as not making SAP²⁴.

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
	$\frac{3}{4}$ Time	9-11 credits	7-8 credits
	$\frac{1}{2}$ Time	6-8 credits	5-6 credits
	< $\frac{1}{2}$ Time	<6 credits – All credits attempted	<5 credits – All credits attempted

Recalculation Date for Financial Aid

Financial aid will be locked at the enrollment level (full time, $\frac{3}{4}$ time, $\frac{1}{2}$ time, or < $\frac{1}{2}$ time) for which 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 – 5th day of the fall semester
- Spring – 5th 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.

²³ GPA will be calculated according to the process described in the UP Bulletin.

²⁴ A graduate student taking all pass or no pass courses in a semester will not receive a GPA for that semester. To meet the minimum GPA requirement, a student will be expected to pass all credits attempted.

If you initially earn an “I” or “IP” for a course and then 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 UP 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:
 - An explanation of the circumstances that contributed to not meeting SAP
 - Steps you will take to address your challenges and improve your academic performance

Optional Documentation (Recommended, but not Required)

- Documentation supporting the basis for your appeal and steps you have taken to address your challenges.

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, a 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 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:

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

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 UP 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 UP 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 UP.

There are some financial consequences to withdrawing. If you are unsure of how withdrawing will impact you financially, contact the Office of 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.

Procedure for HEROES Act

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

Medical Leave of Absence Policy

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

The deadline for submitting a request for a medical leave of absence (MLOA) to the Health & Counseling Center is 5 p.m. on the Friday two weeks prior to the end of the semester. Applications submitted after that date will not be considered, except in extraordinary circumstances. In such circumstances, additional documentation and information may be required.

UP is committed to supporting the successful return of a student to 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, who will suggest various measures (such as regular meetings with the associate dean, etc.), to ensure the student is receiving sufficient university support for 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, which is subject to the financial aid Satisfactory Academic Progress (SAP) policy. The full amount of remaining institutional financial aid may be reinstated if the student is otherwise meeting SAP.

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

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

INSTITUTIONAL 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 semester²⁵. 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

²⁵ 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
- Campus Access Fee
- New Student Fee
- Health Insurance
- Lab Fees
- Course Fees
- Individual Performance Music Fees
- IES Exchange Fee
- Library Fines
- Health and Counseling Center Charges
- Public Safety Fines
- Residence Hall Fines
- Late Fees
- Student Financial Responsibility Agreement Fine
- Extended Stay Housing Charges

The Office of Residence Life is responsible for determining the amount of housing and meals refunded²⁶. The refund is typically prorated to your departure date from the Residence Hall. Reduced housing and meal charges may not necessarily result in a refund. Additional information on institutional refunds can be found on the Office of Student Accounts website at www.up.edu/studentaccounts/refunds.

²⁶ 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) Federal SEOG
- 6) Federal TEACH Grants
- 7) Iraq and Afghanistan Service Grants

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 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 remain 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 UP, return of those funds is subject to the guidelines of the organization. In some cases, all outside funds may need to be returned to the organization.

Return of Funding from Private Loans

If 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 of Funding for Affected Individuals under the HEROES Act

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

Return to Title IV Examples

Example 1 | Regular Fall Semester

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

Wally Pilot received a 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 account charges.

Based on federal rules, UP 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 UP had to return funds, this created a negative balance on Wally Pilot's student account. Wally Pilot is responsible to pay the total of the returned funds $\$1,732.00 + \$1,754.00 = \$3,486.00$ to the UP's Office of Student Accounts.

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

Example 2 | Summer Modules

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

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

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

SPECIAL PROGRAMS

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

Air Force and Army ROTC

UP provides special financial assistance to students participating in the Air 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 answers to common 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.

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 fewer 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

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 UP. 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 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, even if 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 less than $\frac{1}{2}$ 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 emailed (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 [UP Study 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 Office of Study Abroad 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 other forms of university grants or scholarships (ex. Merit Scholarship, UP Grant, etc.) besides the UP On-Campus Housing Award (if applicable). The Office of Human Resources reviews Tuition Remission requests and notifies the Office of Financial Aid when requests are approved. Review the [Tuition Remission](#) policy from [Human Resources](#) for more information.

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

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

VA Tuition Benefits

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

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

POLICIES AND DISCLOSURES

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

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