Student Financial Aid and Scholarships

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Financial aid in the form of scholarships, grants, loans, and employment is available to eligible students who need assistance to attend school. The Office of Student Financial Aid and Scholarships provides counseling and information services to students and parents and administers a comprehensive program of financial assistance. Office hours are 8:00 a.m.–5:00 p.m., Monday, Tuesday, Thursday, and Friday, and 9:00 a.m.–5:00 p.m. on Wednesday. Drop-in counselors are available Monday through Friday, 9:00 a.m.–4:00 p.m.

Federal and state regulations are subject to change and may affect current policies, procedures, and programs.

Estimated Student Expenses

The following information is provided to help students estimate the total cost of attending the University of Oregon.

Budgets established for financial aid purposes are based on average expenses. Some students have higher costs in a few categories. For example, students in the College of Design, the School of Music and Dance, and some of the science departments have expenses ranging from $30 to $500 a year for equipment, supplies, and field trips in addition to books. Students living alone in an apartment or in university housing may spend more than the budgeted amount for meals and housing, based on personal choice.

Residence hall room and board rates for 2018–19 ranged from $9,007 to $22,249. The rates for 2019–20 are not yet available, but rates are expected to increase between 3 to 5 percent. Cooperative housing costs are generally less than the minimum residence hall rate. Sorority and fraternity costs are typically higher.

Although the university does not require proof of health insurance for domestic students, the provisions of the Affordable Care Act may apply. International students are required to purchase health insurance. For more information about health services and coverage, please visit the University Health Center website. (https://healthcenter.uoregon.edu/Home.aspx)

Personal expenses are governed by individual preference but may include such items as transportation, health care, and entertainment.

The figures in the following table are the 2018–19 tuition and fees for an undergraduate student enrolled in 15 credits and a graduate student enrolled in 9 credits. Tuition rates for 2019–20 are not yet available, therefore tuition schedules are subject to revision. See the **Tuition and Fees** section of this catalog.

Tuition and Fees

Student Classification	One Term or Semester	Three Terms or Semesters
Undergraduate resident	$3,966	$11,898
Undergraduate nonresident	$11,836	$35,478
Graduate tuition varies by program. A base tuition would be as follows:		
Graduate resident	$5,553	$16,659
Graduate nonresident	$9,387	$28,161
Law resident (semester)	$11,806	$35,418
Law nonresident (semester)	$14,674	$44,022

The Office of Student Financial Aid and Scholarships used the expenses in the following tables to estimate a student's educational costs for the 2018–19 academic year.

Meals and Housing

	One Term	Three Terms
Student commuter living with parents	$948	$2,844
Undergraduate student living off campus	$3,344	$10,032
Undergraduate student living on campus	$3,974	$11,922
Graduates	$3,950	$11,850
Law (semester)	$5,925	$11,850

A dependent child-care allowance may be added to the budget for each child less than 12 years of age who is living with a student and for whom the student is paying child-care expenses.

Books and Supplies

	One Term	Three Terms
Graduates and undergraduates	$382	$1,146
Law (semester)	$573	$1,146

Transportation

	One Term	Three Terms
Resident undergraduate or graduate	$122	$366
Nonresident undergraduate or graduate	$430	$1,290
Law resident (semester)	$183	$366
Law nonresident (semester)	$645	$1,290

Miscellaneous Personal Expenses

	One Term	Three Terms
Undergraduates	$678	$2,034
Graduates	$678	$2,034
Law (semester)	$1,017	$2,034

Applying for Financial Aid

Undergraduate, graduate, and law students use the following procedure to apply for financial aid:

1. Complete the Free Application for Federal Student Aid (FAFSA) online. The official website is www.fafsa.ed.gov (http://www.fafsa.ed.gov)
2. List the University of Oregon (using code number 003223) on the FAFSA application as a school to receive the application information
3. Apply for admission to the University of Oregon

Deadlines

To be given priority consideration for the Federal Supplemental Educational Opportunity Grant, Federal Work-Study Program, and tuition waivers for all or part of any given academic year, a valid FAFSA must be received by the federal processor on or before March 1 prior to the academic year for which the student is applying. To meet this deadline, submit the FAFSA no later than February 15. The FAFSA is available on October 1 prior to the academic year for which the student is applying. Signing the FAFSA electronically is the recommended method for submission. If applicable, online applicants should mail the FAFSA signature page, obtained from the FAFSA website, in early February to meet the priority deadline.

Eligibility

Financial aid eligibility for any student is determined by the difference between the estimated cost of education at the University of Oregon and the expected family contribution (as determined by the FAFSA) from the student's family, the student and parents if the student is a dependent, or the student and spouse if the student is married. Students (and their families if appropriate) are expected to bear the primary responsibility for meeting educational costs. When a student's expected family contribution is less than the cost of education, the university attempts to meet the difference with need-based financial aid.

Assessing Financial Aid Eligibility

The university uses a method prescribed by law to determine an expected contribution from the student and family toward the cost of the student's education. The expected family contribution, derived from using the federal formula, is based on income and asset information as well as certain variables such as family size and number of family members attending college. This system ensures that students receive consistent and equitable treatment. Financial aid counselors review unique circumstances on a case-by-case basis, at the request of the student.

Satisfactory Academic Progress

To be eligible for financial aid, students must make satisfactory academic progress toward their degrees, maintain a minimum cumulative grade point average (GPA) and acceptable pace of completion, and graduate within the maximum time frame. Progress is reviewed annually at the end of spring term.

The minimum cumulative GPA needed to meet satisfactory academic progress is 2.00 for an undergraduate and 3.00 for a graduate student (except for law students seeking a JD or LLM degree, who require a 2.00 GPA). For more information on how your cumulative UO GPA is calculated, including how incompletes, withdrawals, or repetitions may affect your GPA, please visit the GPA calculator (https://registrar.uoregon.edu/current-students/grading-system/#calculating-a-grade-point-average). If a student's cumulative GPA drops below the required minimum at the time of the evaluation, eligibility for financial aid will be suspended unless the student appeals and is approved for reinstatement. Students may also reestablish eligibility for the subsequent term after raising their GPA to the minimum requirement.

Pace of completion toward a degree is a further requirement, determined by dividing the number of credits attempted by the number of credits earned. Students are expected to earn credit for at least 67 percent of the credits attempted on an aggregate basis. Credit is earned for grades A, B, C, D, and P. Credit is not earned for grades of F, W, I, Y, N, and X. A pace calculator (https://financialaid.uoregon.edu/pace_calculator) is located online.

Students must also complete their degrees within a maximum time frame. A student must graduate before accumulating 150 percent of the attempted credits required for completing his or her major. Most majors at the University of Oregon require 180 credits; 270 would be 150 percent of that. If a student is unable to fulfill the requirements for his or her degree before reaching this maximum time frame or the financial aid office determines that it is mathematically impossible to graduate within the maximum time frame, financial aid will be suspended.

Visit the website (http://financialaid.uoregon.edu/satisfactory_academic_progress) for information on the appeals process.

Completely withdrawing from (or not passing any) courses during a student's first term at the University of Oregon, or during any two consecutive terms, constitutes failure to meet satisfactory academic progress standards regardless of GPA, pace, or time frame.

For additional information, visit the website (http://financialaid.uoregon.edu/satisfactory_academic_progress).

Financial Aid Packages

Students will receive notification of their awards after their financial aid eligibility has been established. The Office of Student Financial Aid and Scholarships attempts to award financial aid to students up to their estimated cost of education, which could include scholarship and grant money, work-study, and loan eligibility.

A student may not receive assistance from any financial aid (Title IV) program if

1. The student is in default on any educational (Title IV) loan
2. The student has borrowed in excess of federal (Title IV) loan limits
3. The student owes a refund on federal or state grants or a Federal Perkins Loan due to an overpayment
4. The student has been convicted of violating certain federal or state drug possession or sale laws within a certain time period

A parent may not borrow from the Federal Direct Parent Loan for Undergraduate Students (Parent PLUS) if the parent or student is in default on any educational loan or owes a refund on an educational grant as described above.

Federal law requires, in most cases, that male students born after 1960 be registered with Selective Service to receive financial aid.

There may be other conditions when a student would be ineligible for financial aid—for example, when a student is not maintaining satisfactory academic progress or when not enrolled in an eligible program.

Undergraduates

Federal Pell Grants, Oregon Opportunity Grants, and university scholarships are considered to be part of the student's financial aid package, even though the Office of Student Financial Aid and Scholarships may not determine eligibility for these programs.

The office determines the student's eligibility for and the amount of assistance from the Federal Supplemental Educational Opportunity Grant and the Federal Work-Study Program.

Financial aid offers are made in accordance with federal and state regulations, as well as university policies. Some awards are tentative if selected for verification and may be revised after verification has been completed.

Graduate and Law Students

The Office of Student Financial Aid and Scholarships determines eligibility and the amount of assistance that may be received from the Federal Work-Study Program, Federal Direct Unsubsidized Loan, and Federal Direct Graduate PLUS Loan. Offers are made in accordance with federal regulations and university policies.

Refunds and Repayment

Students who withdraw from school may be required to repay a portion of their financial aid. According to a formula prescribed by state and federal regulations, any refundable amount used to pay tuition and fees or for university housing is returned to the appropriate financial aid sources. Students may also be required to pay the unearned portion of assistance that was directly disbursed to them.

Additional information concerning the institution's refund policy may be found on the website for the Office of the Registrar. (https://registrar.uoregon.edu/calendars/refund-schedules)

Additional information concerning return of financial aid (http://financialaid.uoregon.edu/return_of_financial_aid) and participation requirements (http://financialaid.uoregon.edu/participation) may be found on the website for the Office of Student Financial Aid and Scholarships.

Notification of Financial Aid

Beginning in March, financial aid award letters are mailed to first-year students who have supplied the necessary information to the Office of Student Financial Aid and Scholarships and the Office of Admissions. Award letters are then mailed on a continuing basis to those entering students who supply the necessary information to the offices after the March 1 priority deadline.

When aid is accepted, the student (and spouse if married) and the student's parents (if applicable) may be asked to provide documents, such as federal income tax returns (IRS Form 1040), to verify the information on the application.

Students should read the financial aid award letter and instructions carefully.

An explanation of revision and appeal policies and procedures may be found on the financial aid website. A financial aid package may be revised when a student's eligibility changes. The student receives a revised notification and, if necessary, is advised of any repayment of aid. The federal regulations covering financial aid programs, the explanation of the federal method of determining student and family contributions, and the university policies and procedures for offering financial aid are available in the Office of Student Financial Aid and Scholarships. Students are welcome to review them during office hours or on the financial aid website.

Financial Aid Programs

To be eligible for certain financial aid programs that depend on federal or state funding, the student must be a citizen of the United States or in the United States for other than a temporary purpose and with the intention of becoming a permanent resident. Students who are citizens of the Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau) may be eligible for certain types of federal (Title IV) aid.

Financial aid is typically disbursed to students near the beginning of a term based on their enrollment at that time. However, financial aid is actually earned over the course of a term. Therefore, if a student completes a term at a different enrollment status than he or she began the term, some or all of the student's financial aid may need to be returned.

Federal Pell Grant

This program provides grants (funds that do not require repayment) to eligible undergraduates who do not have a bachelor's degree.

To be eligible for a Federal Pell Grant, a student must be admitted to the university in a program leading to a degree and enrolled in good standing. The amount of Federal Pell Grant funds a student may receive over their lifetime is limited to the equivalent of six years of Pell Grant funding.

The grant is reduced proportionately if the student is enrolled less than full time (12 credits a term).

The Federal Pell Grant program determines eligibility based on the student's and parents' income and assets, or the student's and spouse's if applicable. The university disburses the money.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal supplemental grants, which do not need to be repaid, are for undergraduates with exceptional need. To be eligible, a student must be admitted to the university in a program leading to a degree and enrolled in good standing. The amount a student receives is determined by university policy and fund availability.

Funds are granted to the university by the federal government to award to eligible students.

Iraq and Afghanistan Service Grants

The Iraq and Afghanistan Service Grant is a federal grant that, although it does not need to be repaid, has special eligibility criteria. This grant is for undergraduates who

- are not eligible for the Federal Pell Grant on the basis of their expected family contribution but meet the remaining Federal Pell Grant eligibility requirements
- have a parent or guardian who was a member of the US armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of September 11, 2001
- were under 24 years old or enrolled in college at least part-time at the time of their parent's or guardian's death

State of Oregon Opportunity Grants

Oregon Opportunity Grants are awarded to eligible undergraduate Oregon residents who complete the FAFSA or the Oregon Student Aid Application (ORSAA).

A grant may be renewed for a total of 12 terms if the student applies each year, demonstrates financial need, is enrolled at least half time (6 credits a term) in a program leading to a degree, and has not completed a bachelor's degree. In addition, the State of Oregon Office of Student Access and Completion (OSAC) requires that a student receive the Oregon Opportunity Grant during the fall term in order to have any eligibility for the remainder of the year.

OSAC determines eligibility and notifies the university. The funds are provided by the state and disbursed by the university.

University of Oregon Tuition Waiver (Grant)

The UO Tuition Waiver may remit (reduce) a portion of a full-time Oregon resident's tuition charges, for undergraduates who demonstrate financial need and complete their FAFSA application by the published priority deadline. Funding is limited and the amount a student receives is determined by university policy and fund availability.

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

The TEACH program provides up to $4,000 a year to students enrolled in an eligible education program and who agree to teach in a high-need field at a low-income school for at least four years within eight years of completing the program for which the grant was awarded. If these requirements are not met, the grant converts to a loan, interest is assessed retroactively, and the loan must be repaid.

Federal Work-Study Program

The Federal Work-Study Program provides part-time jobs for students with financial need and who are in good academic standing in an eligible program leading to a degree or certificate.

The amount a student may earn is determined by university policy and fund availability. Students earn an hourly wage based on the type of work, their skills, and their experience. Students may work a maximum of 25 hours a week while school is in session.

University departments and offices, as well as approved off-campus nonprofit agencies that perform services in the public interest, list available jobs with the University Career Center, 220 Hendricks Hall, and on the center's website. Funds are used to pay a portion of student wages; the employer pays the remainder.

Federal Perkins Loan

The Federal Perkins Loan Program ended September 30, 2017. No additional Perkins loans will be made available.

Repayment of an existing Federal Perkins Loan begins nine months after the student ceases to be enrolled at least half time. The minimum repayment is $40 a month or $120 a quarter. However, the actual amount of payments and the length of the repayment period depend on the size of the debt. Interest is charged during the repayment period at the rate of 5 percent a year on the unpaid balance. The university contracts with ECSI Corporation, a third party that will contact borrowers regarding repayment. The maximum repayment period is 10 years.

Repayment of a Federal Perkins Loan that is not delinquent or in default may be deferred if a borrower is enrolled at least half time in an eligible institution.

A borrower of a Federal Perkins Loan may be eligible for other deferments for periods up to three years. For information about deferments, write or call the Student Loan Office, Office of Business Affairs, 3237 University of Oregon, Eugene, Oregon 97403-0237; call 541-346-3171; or see the office's website.

Repayment of a Federal Perkins Loan is canceled upon the death or permanent total disability of the borrower. In addition, repayment of the loan may be canceled, in full or in part, for public service.

Information about cancellation provisions is available in the Office of Business Affairs and on its website. Additional information regarding the Perkins Loan can be found at https://studentaid.ed.gov.

Federal bankruptcy law generally prohibits student-loan borrowers from the routine discharge of their debts by declaring bankruptcy within seven years after the repayment period begins.

William D. Ford Federal Direct Student Loan Program

Federal Direct Subsidized Loan

Students must demonstrate need to qualify for a Federal Direct Subsidized Loan. The university determines the amount the student may borrow within federal limits: $3,500 for the first academic year of undergraduate study (up to 44 credits); $4,500 for the second academic year (45–89 credits); and $5,500 an academic year for the remaining years of undergraduate study. Not all students are eligible for the maximums. The Federal Direct Subsidized Loan is for undergraduate students with financial need. The US Department of Education pays the interest (subsidizes) on a Direct Subsidized Loan while the student is enrolled, during a student's grace period, and during a period of deferment.

Student borrowers must be enrolled in good academic standing at least half time and have been accepted for admission to an eligible program leading to a degree or certificate. Once repayment begins, borrowers are charged a fixed interest rate that is set every July 1. The interest rate for the 2018–19 academic year is 5.045 percent with an origination fee of 1.66 percent (if first disbursed on or after October 1, 2017, and before October 1, 2018) or with an origination fee yet to be determined (if first disbursed on or after October 1, 2018, and before October 1, 2019).

If a student is a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that he or she may receive Direct Subsidized Loans. This time limit does not apply to Direct Unsubsidized Loans or Direct Parent PLUS Loans. If this limit applies to a given student, the student may not receive Direct Subsidized Loans for more than 150 percent of the published length of the program (called the "maximum eligibility period"). The maximum eligibility period is typically based on the published length of the student's current program.

For example, if a student is enrolled in a four-year bachelor's degree program, the maximum period for which the student may receive Direct Subsidized Loans is six years (150 percent of four years = six years).

Federal Direct Unsubsidized Loan

Direct Unsubsidized Loans are available to students who do not qualify, in whole or in part, for the Direct Subsidized Loan. The university determines the amount the student may borrow within federal limits: $5,500 for the first academic year of undergraduate study (up to 44 credits); $6,500 for the second academic year (45–89 credits); and $7,500 per year for the remaining years of undergraduate study. The amount of Direct Subsidized Loan eligibility is subtracted from the Direct Unsubsidized Loan maximum amounts listed. Not all students are eligible for the maximums.

Direct Unsubsidized Loans are available to undergraduate and graduate students. There is no requirement to demonstrate financial need. The student is responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If the student chooses not to pay the interest while in school and during grace periods and deferment or forbearance periods, the interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

A student's financial need and dependency status determines the amount of the loan offered. Independent students, as defined by answers on the FAFSA, may borrow up to an additional $4,000 in their freshman and sophomore years and up to an additional $5,000 in their junior and senior years.

The interest rate on undergraduate loans for the 2019–20 academic year is 5.045 percent with an origination fee of 1.066 percent (if first disbursed on or after October 1, 2017, and before October 1, 2018) or with an origination fee of 1.062 percent (if first disbursed on or after October 1, 2018, and before October 1, 2019). Interest that accrues during in-school, grace, and authorized deferment periods will be added to the principal when repayment begins. The interest rate for the Direct Unsubsidized Loan is fixed every July 1.

Graduate and law students may borrow up to $20,500 a year depending on their financial need. Interest on this loan for graduate and law students for 2018–19 is 6.6 percent with an origination fee of 1.066 percent (if first disbursed on or after October 1, 2017, and before October 1, 2018) or with an origination fee of 1.062 percent (if first disbursed on or after October 1, 2018, and before October 1, 2019).

Additional Federal Direct Unsubsidized Loan

Dependent undergraduate students whose parents are denied access to the Federal Direct Parent Loan for Undergraduate Students (Parent PLUS) program may be eligible for additional Direct Unsubsidized Loan funds. Students with fewer than 90 credits may borrow a maximum of $4,000 per award year in additional funds above the maximum Federal Direct Loan limits. Students who have earned 90 credits or more may borrow a maximum of an additional $5,000 per award year. Not all applicants qualify for the maximums. The Federal Direct Unsubsidized Loan may be used to replace expected family contribution, but the total borrowing for combined Direct Subsidized Loans and Direct Unsubsidized Loans cannot exceed the cost of education.

Generally, the cumulative amount a student can borrow from all Federal Direct Loans is as follows:

- $31,000 (only $23,000 may be subsidized) as a dependent undergraduate
- $57,500 as an independent undergraduate (only $23,000 of this amount may be subsidized)
- $138,500 as a graduate or professional student

Federal Direct Parent Loan for Undergraduate Students (Parent PLUS)

This program provides loans to parents of dependent undergraduate students. Parents may borrow up to an annual amount that is equal to the cost of education minus any estimated financial assistance the student receives during the periods of enrollment. The borrower may use the amount of the Federal Direct PLUS to replace the expected family contribution for the loan period.

The Federal Direct PLUS is limited to parents who do not have an adverse credit history or who have obtained an endorser who does not have an adverse credit history. A direct loan servicer, contracted by the federal government, performs the required credit check. The interest on the Federal Direct PLUS is fixed every July 1. The interest rate for the 2018–19 academic year is 7 percent with an origination fee of 4.264 percent (if first disbursed on or after October 1, 2017, and before October 1, 2018) or with an origination fee of 4.248 percent (if first disbursed on or after October 1, 2018, and before October 1, 2019).

Parents interested in participating in the Federal Direct PLUS program may request the loan by visiting the US Department of Education website (https://studentloans.gov).

Federal PLUS Loan for Graduate and Professional Students (Graduate PLUS)

This program is offered to qualified students with or without financial need, but the student must have financial aid eligibility. Like other direct loans for students, the US Department of Education is the direct lender of the Graduate PLUS. Typically, repayment must begin within 60 days after the Graduate PLUS is disbursed. However, students who meet the requirements may obtain an in-school deferment from the US Department of Education. There is no grace period for this loan. Interest begins to accrue at the time the first disbursement is made at a fixed rate set every July 1. The interest rate for 2018–19 is 7.595 percent with an origination fee of 4.264 percent (if first disbursed on or after October 1, 2017, and before October 1, 2018) or with an origination fee of 4.248 percent (if first disbursed on or after October 1, 2018, and before October 1, 2019).

Repayment

Payment of all Direct Loans are handled through an assigned direct loan servicer. To locate the appropriate direct loan servicer, the student may sign in to the National Student Loan Data System (https://www.nslds.ed.gov).

Repayment of Federal Direct Loans (subsidized and unsubsidized) begins six months after termination of at least half-time enrollment. Repayment of Federal PLUS loans typically begins within 60 days of the last disbursement of the loan. A deferment may be requested after loan approval. Borrowers have the right to prepay their loans without penalty. Furthermore, they may choose from the following repayment plans:

- A standard repayment plan with a fixed payment amount (at least $50 a month) over a fixed period of time, not to exceed 10 years
- A graduated repayment schedule in which payments are lower at first and then increase, usually every two years, over a period of as much as 10 years

- An extended repayment plan with a fixed or graduated annual repayment of at least $50 a month over a period of up to 25 years, depending on the total amount owed
- The pay as you earn plan is designed for new borrowers (since October 1, 2017) with at least a partial financial hardship. Payment amounts change as the borrower's income changes, with a repayment period of as much as 20 years. Borrowers must update income and family size each year. Parent PLUS Loans are not eligible for this plan, unless it is part of a Direct Consolidation Loan
- The revised pay as you earn plan has similar conditions to the plan listed above, but there is no requirement to be a new borrower
- An income-based repayment plan designed to make repaying federal loans easier for students who intend to pursue jobs with lower salaries such as careers in public service. Monthly payments are capped at a percentage of the borrower's discretionary income, which is based on family size and income rather than total amount borrowed. Payments change as the borrower's income changes and are made over a period of up to 25 years. Borrowers must update income and family size each year
- An income-contingent repayment plan with varying annual repayment amounts based on the total amount owed and the annual income of the borrower (and that of the borrower's spouse, if a joint return is filed) paid over a period not to exceed 25 years. Parent PLUS Loans are not eligible for this plan. Borrowers must update income and family size each year
- An income-sensitive repayment plan in which monthly payments are based on annual income. Loan must be paid in full within 15 years

If the borrower does not select one of these repayment plans, the Department of Education assigns the standard repayment plan. Visit the website (https://studentaid.ed.gov/sa) for details on all repayment plans.

The borrower's repayment liability is discharged if the borrower becomes permanently and totally disabled or dies or if the student for whom a parent has borrowed dies. Federal Direct Student Loans are generally not dischargeable in bankruptcy.

Deferring Repayment

Repayment of a Federal Direct Student Loan that is not in default may be deferred for

- at least half-time enrollment in an eligible program at an eligible school
- an approved graduate fellowship program or rehabilitation training program for disabled individuals (except medical internship or residency program)
- unemployment (up to three years)
- economic hardship or serving in the Peace Corps (up to three years)
- active duty military service in connection with a war, military operation, or national emergency

During periods of approved deferment, a Federal Direct Subsidized Loan borrower does not need to make payments of principal, and the interest is paid by the federal government. For the Federal Direct Unsubsidized or PLUS borrower, principal repayment may be deferred, but interest continues to accrue and is capitalized or paid by the borrower during that time.

Forbearance

A direct loan borrower or endorser may receive forbearance from the federal government if the borrower or endorser is willing but unable to make scheduled loan payments. Forbearance is the temporary cessation of payments, an extension of time for making payments, or the temporary acceptance of smaller payments than previously scheduled. Forbearance may be granted for up to 12 months for reasons such as

- financial difficulties
- medical expenses
- change in employment
- serving in a medical or dental internship or residency program
- the total amount a borrower owes each month for all student loans is 20 percent or more than the borrower's monthly gross income (up to three years)
- serving in an AmeriCorps position for which the borrower received a national service award
- performing teaching service that would qualify the borrower for teacher loan forgiveness
- a member of the National Guard and has been activated by a governor, but not eligible for military deferment
- other reasons acceptable to your direct loan servicer

Deferments and forbearance are handled by the assigned direct loan servicer. To locate the appropriate direct loan servicer, the student may sign in to the National Student Loan Data System online (https://nslds.ed.gov/nslds/nslds_SA).

Public Service Loan Forgiveness

The Public Service Loan Forgiveness Program (PSLF) forgives the remaining balance on your direct loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualified employer. More information about the PSLF program may be found on the US Department of Education website (https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service).

Federal Direct Consolidation Loan

Loan consolidation is a way of lowering monthly payments by combining several federal loans into one loan at the time of repayment. Borrowers may consolidate any amount of eligible loans including those borrowed under the Federal Family Education Loan program, the Federal Perkins Loan program, and the Direct Loan Program. The interest rate is fixed at the time of consolidation based on the weighted average of the loans being consolidated. Repayment of Consolidation loans may extend to 30 years depending on the repayment plan selected and the amount borrowed. The result of a longer repayment term, however, is an increase in the total cost of the loan. More information about Direct Loan Consolidation can be found on the US Department of Education website. (https://studentaid.ed.gov/sa/repay-loans/consolidation)

Entrance and Exit Counseling

First-time Direct Subsidized, Unsubsidized, and Graduate PLUS Loan borrowers must participate in entrance counseling before a loan disbursement can be made.

Shortly before graduating from or terminating enrollment at the University of Oregon, borrowers must also participate in exit loan counseling.

Both entrance and exit counseling sessions are completed on the Federal Student Loan website (https://studentloans.gov/myDirectLoan/index.action).

Alternative Loans

Privately funded loans are not based on need and no federal formula is applied to determine eligibility. However, the amount borrowed cannot exceed the cost of education minus other financial aid. Interest rates and repayment terms vary, but are generally less favorable than those provided through the federal direct lending program. Private loans are used to supplement the federal programs when the cost of education minus federal aid still leaves unmet need. Information is available in the Office of Student Financial Aid and Scholarships or on its website under *Alternative Student Loans*.

Debt Management and Default Reduction

The University of Oregon is committed to helping students achieve sound financial planning and debt management. Information about loans, repayment options, and debt management strategies is available in the Office of Student Financial Aid and Scholarships and on its website.

Scholarships

Scholarships Awarded by a Department or School

Undergraduate and graduate students who have selected a major field of study should consult the appropriate school or department about possible scholarships and application procedures and requirements.

Many departments offer assistantships and fellowships—which include an instructional fee waiver, a monthly salary, and health insurance benefits—to outstanding graduate students.

National ROTC Scholarships

The Army Reserve Officers Training Corps (ROTC) Scholarship Program sponsors two-, three-, and four-year scholarship options based on the time remaining to complete a degree. These scholarships include full tuition and fees or the option for room and board in place of tuition and fees. It also provides an additional book allowance of $1,200 per year, and a monthly living allowance of $420 per month. The University of Oregon also provides an additional subsidy for a portion of the housing cost to qualifying students. For more information, contact the Department of Military Science at 541-346-3102 or email mcmahond@uoregon.edu. High school seniors may also apply online (https://www.goarmy.com/rotc.html?iom=OP68-9021-ACNP-PS-XXX-GO-XXX-XX-XX-X-W64&&c3apidt=p27186155064&gclid=CjwKCAjwiZnnBRBQEiwAcWKfYvVd7NxlePFoqaYeXWpEY-vKryZEEuNxZFNnjskF6VPjZKsCLATIYBoCrSUQAvD_BwE&gclsrc=aw.ds) for a four-year Army ROTC National Scholarship or contact their school's career counselor.

National and Community Service Trust Act

This legislation created Americorps, which gives citizens the opportunity to perform community service in the United States and, for that service, receive an education award. This award can be used to pay for postsecondary education or to repay qualified student loans. Information about Americorps is available online.

Scholarships Awarded through the Office of Student Financial Aid and Scholarships

Stamps Scholarship

The Stamps Scholarship is awarded competitively to outstanding incoming domestic freshman students. Oregon resident Stamps Scholars receive UO resident tuition and fees with room and board for four years of undergraduate study. Out-of-state recipients receive nonresident tuition and fees. Approximately 10 students per year are awarded this merit-based scholarship by the Stamps Family Charitable Foundation in partnership with the University of Oregon. Recipients also benefit from as much as $12,000 in enrichment funds to be used over four years to help them pursue study abroad, unpaid internships, or other experiences. In addition, students who receive a Stamps Scholarship are automatically granted admission to the University of Oregon's Robert Donald Clark Honors College.

Eligibility Requirements

To apply and compete for this scholarship, a student must

- be an incoming domestic freshman
- have a minimum 3.85 cumulative high school grade point average on a 4.00 scale
- have a minimum 1300 on the SAT or 28 ACT composite score
- exemplify leadership, perseverance, scholarship, service, and innovation

Interested students may apply online. Students must apply for admission by November 1 and submit their Stamps application by November 15. Transcripts and test scores must be provided to the University of Oregon by November 15.

Your scholarship application will be evaluated along with the academic transcripts and test scores included in your UO Undergraduate Admissions Application.

The University of Oregon interviews as many as 36 semifinalists in on-campus interviews; finalists will also be interviewed by the Stamps Family Charitable Foundation. The Stamps Foundation will make the final selection of the recipients, who are notified by March 15.

Scholarship Renewal

Stamps Scholarships are available for up to 12 terms, renewed annually, provided recipients meet the following requirements:

- Enroll in and complete a minimum of 12 UO credits per term
- Maintain a 3.25 UO grade point average

See the financial aid website (http://financialaid.uoregon.edu/stamps_scholarship) for applications and filing deadlines.

Presidential Scholarship

In 1983, the university established the Presidential Scholarship Program to recognize and reward outstanding Oregon high school graduates. Presidential Scholarships awarded in 2019–20 will be $9,000 a year for four years (12 terms).

Incoming resident freshman students must submit the Presidential Scholarship application on our website by February 1 in addition to applying for admission by January 15.

Selection is based on academic achievement and leadership. To retain the scholarships for four years, recipients are expected to maintain a 3.25 grade point average at the university.

Diversity Excellence Scholarship

The University of Oregon Diversity Excellence Scholarship recognizes undergraduate and graduate students who enhance the educational experience of all students by sharing diverse cultural experiences. These tuition-remission scholarships are an integral part of the university's effort to meet the educational-diversity needs of its students, and they complement other programs in the UO diversity plan.

Diversity Excellence Scholarships awarded to undergraduates in 2019–20 will be $6,500; graduate student awards will be $9,000. The amount of each award is determined by the UO Diversity Excellence Scholarship Steering Committee. Scholarships are renewable for up to 12 terms for entering freshmen, and are prorated for transfer, continuing, and graduate students. Recipients must meet specific scholarship renewal requirements to retain their scholarships.

Scholarship Criteria. To be considered for this scholarship, an applicant must be a currently enrolled UO student with at least a 3.00 GPA, or apply for admission and meet standard UO admission requirements and have a 3.00 high school GPA. Scholarship recipients are selected competitively by the UO Diversity Excellence Scholarship Selection Committee. Priority consideration is given to students who demonstrate the following:

1. commitment to diversity through documented history of community service, leadership, or other activities
2. educational background and performance as documented by official high school and/or college transcripts
3. financial aid need, as determined by the Free Application for Federal Student Aid or the Oregon Student Aid Application
4. ethnic minority status consistent with the UO Campus Diversity Action Plan
5. status as a first generation or nontraditional student as determined by federal guidelines
6. residence in the state of Oregon

Application. The application is electronic and the submission deadline for the Diversity Excellence Scholarship is February 1 for incoming freshman, graduate, law, and continuing students. The application deadline for transfer students is April 1. Applications are available within the UO Scholarship Dashboard on the Office of Student Financial Aid and Scholarships website.

General University Scholarships

This group of university scholarships is not attached to a particular department or school. Detailed information is available on the financial aid website. All of these scholarships require academic achievement (merit). Some of them require financial need. Scholarships administered by this office are governed by the University Scholarship Committee, whose members are drawn from the faculty, the staff, and the student body. This committee reviews and formulates policies and evaluates applicants' academic qualifications.

A single application form is used for all the scholarships in this group. The application portal is available on the financial aid website for returning students. Applicants must provide copies of academic transcripts from schools they have attended.

Prospective students entering from high school need only to apply for admission by the January 15 deadline to be considered for scholarships in this group. For students transferring from another college, the deadline to apply for admission is March 15 and the deadline to submit a scholarship application and supporting documents is April 1. Incoming graduate, law, and continuing UO students must apply by February 15.

When awarding financial assistance, the university does not discriminate on the basis of race, sex, religion, disability, age, national origin, veteran or marital status, or sexual orientation.

National Merit Scholarships

The University of Oregon participates with the National Merit Scholarship Corporation to award merit-based scholarships to incoming freshman students. Interested high school students should consult with their counselors and arrange to take the Preliminary Scholastic Assessment Test (PSAT) in their junior year. This test is usually offered during October.

UO Excellence Scholarship

The UO Excellence Scholarship for incoming freshman students in 2019–20 is awarded only to out-of-state scholars, with a $60,000 payout over four years.

Scholarship Criteria

- out-of-state residency
- minimum 3.90 high school GPA on a 4.00 scale
- minimum score of 1450 on the SAT or 33 on the ACT

The SAT score is based on the critical reading and mathematics sections only, and is the highest combined score. The ACT score is the highest composite score. Students who fail to meet the above criteria may qualify instead for the Summit or Apex Scholarships.

Award Information. Out-of-state students receive $15,000 per year for four years. The UO Excellence Scholarship may be combined with other scholarships, including the Presidential, Diversity Excellence, and General University Scholarships. The UO Excellence Scholarships may not be combined with the Summit Scholarship or the Apex Scholarship.

Application Procedures. Students who apply for admission by January 15 and meet the criteria are automatically awarded the Summit Scholarship. No separate application is required. Application materials, including test scores, must be received by the February 15 document deadline.

Electronic submission of scores is preferred. When taking the test, students should list the UO as one of the score recipients. The school code number for the SAT Reasoning Test is 4846; the code for the ACT is 3498.

Scholarship Renewal. Summit Scholarships are renewable for up to 12 academic terms (excluding summer session) within a five-year period. Renewal awards require a minimum 3.00 cumulative UO GPA and completion of 36 credits per year.

Summit Scholarship

The Summit Scholarship for incoming freshman students in 2019–20 is awarded to Oregon resident scholars with a $24,000 payout over four years, and to out-of-state scholars with a $40,000 payout over four years.

Scholarship Criteria

- minimum 3.80 high school GPA on a 4.00 scale
- minimum score of 1250 on the SAT or 26 on the ACT

The SAT score is based on the critical reading and mathematics sections only, and is the highest combined score. The ACT score is the highest composite score. Students who fail to meet the above criteria may qualify instead for the Apex Scholarship.

Award Information. Oregon residents receive $6,000 per year for four years. Out-of-state students receive $10,000 per year for four years. The Summit Scholarship may be combined with other scholarships, including the Presidential, Diversity Excellence, and General University Scholarships. Summit Scholarships may not be combined with the UO Excellence Scholarship or the Apex Scholarship.

Application Procedures. Students who apply for admission by January 15 and meet the criteria are automatically awarded the Summit Scholarship. No separate application is required. Application materials, including test scores, must be received by the February 15 document deadline. Electronic submission of scores is preferred. When taking the test, students should list the University of Oregon as one of the score recipients. The school code number for the SAT Reasoning Test is 4846; the code for the ACT is 3498.

Students whose high school GPA or standardized test scores improve sufficiently to make them eligible for the UO Excellence Scholarship by the February 15 document deadline should have their latest transcripts and SAT or ACT scores sent to the UO Office of Admissions by that date. They will be notified of changes by April 1. New scholarship awards will not be made based on transcripts or test scores received after February 15.

Scholarship Renewal. Summit Scholarships are renewable for up to 12 academic terms (excluding summer session) within a five-year period. Renewal awards require a minimum 3.00 cumulative UO GPA and completion of 36 credits per year.

Apex Scholarship

The Apex Scholarship for incoming freshman in 2019–20 is awarded to Oregon resident scholars with a $12,000 payout over four years, and to out-of-state scholars with $30,000 over four years.

Scholarship Criteria

- minimum 3.60 high school GPA on a 4.00 scale
- minimum score of 1220 on the SAT or 25 on the ACT

The SAT score is based on the critical reading and mathematics sections only, and is the highest combined score. The ACT score is the highest composite score. Students whose GPA and test scores are higher than the above criteria may instead qualify for the Summit Scholarship.

Award Information. Oregon residents receive $3,000 per year for four years. Out-of-state students receive $7500 per year for four years. The Apex Scholarship may be combined with other scholarships, including the Presidential, Diversity Excellence, and General University Scholarships. Apex Scholarships may not be combined with the UO Excellence Scholarship or the Summit Scholarship.

Application Procedures. Students who apply for admission by January 15 and meet the criteria are automatically awarded the Apex Scholarship. No separate application is required. Application materials, including test scores, must be received by the February 15 document deadline. Electronic submission of scores is preferred. When taking the test, students should list the UO as one of the score recipients. The school code number for the SAT Reasoning Test is 4846; the code for the ACT is 3498.

Students whose high school GPA or standardized test scores improve sufficiently to make them eligible for the Summit Scholarship by the February 15 document deadline should have their latest transcripts and SAT or ACT scores sent to the UO Office of Admissions by that date. They will be notified of changes by April 1. New scholarship awards will not be made based on transcripts or test scores received after February 15.

Scholarship Renewal. Apex Scholarships are renewable for up to 12 academic terms (excluding summer session) within a five-year period. Renewal awards require a minimum 3.00 cumulative UO GPA and completion of 36 credits per year.

Pathway Oregon

Pathway Oregon is the university's promise of full tuition and fees for Oregon residents who are academically qualified and eligible for the Federal Pell Grant. Eligible students will have their tuition and fees covered by a combination of federal, state, and university grants and scholarships for up to four years. Students also receive the academic and personal support that enable them to succeed and graduate from the UO within 12 terms.

To be automatically eligible for Pathway Oregon, students must

- be Oregon residents, have graduated from an Oregon high school in the last two years, and be admitted to the UO as first-time freshmen
- complete a UO admissions application by January 15
- establish Federal Pell Grant eligibility by filing the Free Application for Federal Student Aid (FAFSA) by the March 1 deadline (include the UO code **003223** as a college choice)
- earn a minimum 3.40 high school GPA

Students who earn less than a 3.40 high school GPA but meet all other program eligibility criteria will be considered for the program on a space- and funding-available basis.

Renewal Criteria

- Remain eligible for a Federal Pell Grant
- File the FAFSA by March 1
- Enroll for and maintain full-time attendance
- Make satisfactory academic progress