OHSU Registrar and Financial Aid
Student Financial Aid Explained

Financial Aid Information for Oregon Health & Science University

2020 – 2021

OHSU Registrar and Financial Aid Office
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Introduction

Oregon Health & Science University (OHSU) recognizes that students and their families may have difficulty financing postsecondary education. To ensure that all qualified students have an opportunity to attend OHSU, the university provides financial assistance through the OHSU Registrar and Financial Aid Office.

This guide has been developed to explain financial aid at OHSU and to acquaint you with the terms and conditions of assistance. We hope that it will answer many of your questions regarding the process of applying and receiving financial aid. Please call the OHSU Registrar and Financial Aid Office if you have further questions about any of our policies.

About Financial Aid at OHSU

The student financial aid program at OHSU is designed to assist students in meeting their educational costs. The OHSU Registrar and Financial Aid Office thoroughly reviews your application for aid, and the best possible assistance is offered to help cover the costs of attending. There are four general types of financial aid: scholarships, grants, loans and employment. The types of aid you will be awarded will depend on many things, including your program of study, financial need and available aid.

You must be formally admitted into a financial aid approved degree or certificate program at OHSU before your application for financial aid will be reviewed. We therefore suggest that you apply for financial aid AND admissions at the same time in order to meet certain financial aid deadlines. Once we are notified of your admission to the university we will begin to review your financial aid application. Waiting until you have been admitted to the university to apply for financial aid may adversely affect your financial aid award. Please see the Application Procedure section for more information. Also, we will utilize several methods to contact you regarding your financial aid, including contacting you via email. Therefore, please make sure to check your OHSU assigned email address and to update us on your other email addresses.

We look forward to working with you during your time at OHSU. Our goal is to make the financial aid process as smooth as possible for you. Please contact our office with any questions you may have.

Helpful Contacts and Information

OHSU Registrar and Financial Aid Office	503 494-7800
OHSU Office of Academic & Student Affairs	503 494-7878
Office of Student Access and Completion	800 452-8807
U.S. Department of Education Direct Loan Servicing	800 848-0979

Application Procedures

Required Forms and Filing Process

The Free Application for Federal Student Aid (FAFSA) will be used to help determine your eligibility for all federal, state and university financial aid programs. When completing the FAFSA, please enter "Oregon Health & Science University, Portland, OR" in the section that requires you to indicate which colleges are to receive the FAFSA information. Our Federal School Code is 004883.

Options for filing the FAFSA include the renewal application and electronic application. You will use your FSA ID to complete the application.

The FAFSA must be submitted after October 1, 2019 for 2020-2021. Once the U.S. Department of Education has processed your FAFSA, you will receive either an electronic or a paper Student Aid Report (SAR). Please review the SAR carefully. Follow the instructions on your SAR if you need to make any changes to the information you reported on your FAFSA. The OHSU Registrar and Financial Aid Office will receive the information directly from the Department of Education electronically.

The OHSU preferential filing date for undergraduate students by which the FAFSA must be ***received*** by the Federal Processor is January 1, 2020 for 2020-2021. Applications received after January 1 will be processed, but funding may not be available in some financial aid programs. Because filing after the January 1 deadline can adversely affect your award package, we strongly suggest that you file your FAFSA as soon as possible after October 1, 2019. There is no priority filing date for graduate level students.

The FAFSA process will allow applicants to download the 2018 tax information from the IRS. This is recommended whenever possible to help ensure accuracy

You must reapply for federal financial aid each year. Reminder notices will be emailed to continuing students in September/October.

Parental Information for Department of Health and Human Services Funding

Students wanting to apply for Department of Health and Human Services (DHHS) funding (loan and scholarship) must include parental data on the FAFSA even though they meet the criteria of being an independent student.* This is a federal program requirement. Providing parental information to determine eligibility for DHHS funding will ***not*** affect eligibility for other types of funds for independent students. If OHSU receives DHHS funding in Health Professions (HP) and/or the Scholarship for Disadvantaged Students (SDS), an email will be sent to potentially eligible students in September or early October regarding how to apply for the funding and a deadline date. The application will be available during that time at the OHSU financial aid website. (Students are encouraged to complete the DHHS application. If you choose not to provide parental information, the OHSU Registrar and Financial Aid Office will consider your DHHS application incomplete and will not consider you for DHHS funding.

*The SDS loan has exceptions to the rule regarding if parental information is required. If such funding is available, the information regarding exceptions would be included in the notification regarding applying for the funding.

Awarding Process

Cost of Attendance and Determining Eligibility

The cost of attendance includes estimated instructional and estimated non-instructional costs. Estimated instructional costs are tuition, fees, books, equipment and supplies. The tuition and fees for each program are listed in the *OHSU Academic Year Fee Book*. Once approved by the OHSU Board, the fee book can be found at **https://www.ohsu.edu/education/tuition-and-fees**. Estimated non-instructional costs include housing, utilities, food, transportation, clothing and other personal expenses.

The *OHSU Academic Year Fee Book,* estimates for books and supplies, and estimates for non-instructional costs can be obtained by contacting the OHSU Registrar and Financial Aid Office.

The OHSU Registrar and Financial Aid Office will develop standard budgets that take into account both instructional and non-instructional costs. Your personal budget may differ from the one we have compiled. We use a general standard budget, which assures that all students are evaluated as consistently as possible.

If you will incur child day care expenses during the period of time that you are in school, please complete a Child Care Provider Statement. The OHSU Registrar and Financial Aid Office may be able to increase your standard budget by the amount of your child day care expenses. Eligibility of additional funding to cover child day care expenses will be determined by the OHSU Registrar and Financial Aid Office on a case by case basis. Additionally, the OHSU Registrar and Financial Aid Office has developed maximum amounts that can be added into an individual student's budget to cover child day care expenses. Specifically, we will consider your request for additional funding based upon the costs you incur up to the following maximums:

Infant to Three Years:	$1573 monthly
Three to Six Years:	$1217 monthly
Six to 12 years-Before and After School Program:	$417 monthly (July-August)
Six to 12 years-Before and After School Program:	$526 monthly (September-June)**

** **Due to Covid related issues causing limitations to children attending school in person, we may be able to increase your budget beyond the maximums listed above for the six to 12 years old on a case-by-case basis. If more than one term is approved, we will need to check to see that situation still exists prior to the beginning of subsequent terms.**

Based on the information you submitted on the FAFSA, an Expected Family Contribution (EFC) is determined. Many components are used when determining the EFC including income, taxes paid, size of the household, assets and other factors. The EFC is then subtracted from the cost of attendance to determine eligibility for need-based assistance.

The Federal Government offers the OHSU Registrar and Financial Aid Office very little flexibility in altering a student's need. However, it is recognized that certain situations are beyond a person's control and those situations may affect a student's ability to contribute toward his/her education. Examples of special circumstances are required medical/dental expenses (not covered by insurance), involuntary loss of employment, car repairs that are required to make the car operational (does not include regular maintenance issues), with a few exceptions a one-time purchase of one computer (not to exceed $2000). If you have one of these circumstances, please contact our office at 503 494-7800. If you feel you have another special circumstance, a letter with supporting documentation may be submitted to the OHSU Registrar and Financial Aid Office for review. Please note that ceasing employment in order to return to school is ***not*** considered a special circumstance.

Verification

The U.S. Department of Education and OHSU selects applications for a process called Verification. If your application is selected for Verification, the OHSU Registrar and Financial Aid Office is required to verify certain information that you provided on your FAFSA. The OHSU Registrar and Financial Aid Office will notify you if you have been selected for Verification. You will be asked to submit additional documentation that must be submitted before the file is reviewed. In addition, the OHSU Registrar and Financial Aid Office may ask for additional documentation to clarify your situation. When asked to submit additional documents, please do so in a timely manner.

Students selected for Verification will not be awarded financial aid until all requested documentation has been submitted. If there are corrections that need to be made to your FAFSA, the OHSU Registrar and Financial Aid Office will make those corrections for you electronically.

If your application is selected for Verification after you have been initially awarded, any financial aid previously awarded will be on hold until the necessary documents are received from you, the verification process is complete, and any necessary revisions are made to your award. You will be notified if any changes are made to your award.

Determining Awards

After your eligibility has been determined, OHSU will award the best possible funds depending upon your financial need. Once you are awarded, you will be sent an email regarding the award notification. You will then access the award information by going to the Student Information System. The award will outline the sources and amounts of funding for which they qualify and additional steps that must be completed in order to receive the funding.

When awarding aid, OHSU must follow all federal and state laws and regulations. Your financial aid funding depends upon the information you and your family provide, the number of eligible applicants, and the total funds available. For example, there are not enough grant funds available to meet every student’s eligibility. Therefore, we are obligated by federal law to offer these funds to students who have the greatest financial need.

Policies have been developed to ensure that students with similar levels of eligibility will receive similar awards, and usually this intent is achieved. There will be times, however, when awards will differ because of circumstances beyond the control of the OHSU Registrar and Financial Aid Office. Such circumstances might include applications submitted with inaccurate data, lack of parental information on the application, or undergraduate applications received after January 1, 2020.

Some of the general criteria for being considered for funding are listed below:

- Be a U.S. citizen or eligible noncitizen.

- Have a high school diploma or GED or have started a Title IV eligible program prior to July 1, 2012.
- Enroll in an eligible program as a regular student seeking a degree or certificate.
- Be registered with Selective Service if required (in general, if you are a male age 18 through 25).
- Meet satisfactory academic progress standards set by your school.
- Certify that you are not in default on a federal loan or owe money on a federal grant.
- Certify that you will use federal student aid only for educational purposes.
- Certify that you were not convicted for a drug offense that occurred while you were enrolled in school and receiving federal student aid.

Ramifications of Drug-Related Offenses for new and continuing students:

A student who has been convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance shall not be eligible to receive any federal Title IV grant, loan or work funds during the period beginning on the date of such conviction and ending after the interval specified in the following table:

If convicted of an offense involving:

The possession of a controlled substance:	Ineligibility period is:
1st offense	1 year from date of conviction
2nd offense	2 years from the date of conviction
3rd offense	Indefinite
The sale of a controlled substance:	Ineligibility period is:
1st offense	2 years from date of conviction
2nd offense	Indefinite

Students denied eligibility for an indefinite period can regain eligibility after completing any of the following options:

1. Successfully completing a rehabilitation program, which includes passing two unannounced drug tests from such a program;
2. Having the conviction reversed, set aside, or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record; or
3. Successfully completing two unannounced drug tests which are part of a rehab program (the student does not need to complete the rest of the program).

Receiving Your Award

To receive the aid, you must have accepted your award online through the Student Information

System, completed any required entrance counseling and promissory notes (if necessary, the information on how to complete them would be available on the Student Information System), be registered for the appropriate number of credits, and not have any holds. Also, for alternative and PLUS loans, your loan must be approved by the lender. In addition, for alternative loans, we must have received the funding from your lender. If the alternative loan is in the form of a check and it requires your signature, you will be contacted to sign the check so it can be applied to your account. This may add time to receiving your aid.

If all these requirements are met, the **earliest** funds could be available is the Thursday before the term begins based on the academic calendar for your program/year (with noted exceptions). The financial aid disbursement calendar for your program is listed on the Student Information System.

Your OHSU Student Account

You can check your student account to review charges on your account and also aid applied to your account.

Refunds

- Any aid disbursed to your student account is first applied to outstanding charges before determining if there is a refund. Refunds for excess financial aid are in either the form of a refund check or direct deposit.
- To set up direct deposit follow these simple steps:
  - Select this link: https://siswwwprd.ohsu.edu/BannerGeneralSsb/ssb/directDeposit
  - Log into the Student Information System using your OHSU username and password
  - Select "Add New" and enter your direct deposit information
  - Select "Save" to save the information
- You may revoke or change your direct deposit information at any time by logging into your student account online.
- If you have questions, please contact the OHSU Cashier's Office at Cashiers@OHSU.edu or 503 494-8243.

Refund Checks: The checks are mailed directly to you. As mail time can vary, we recommend signing up for direct deposit.

Tuition Payment

If the release of financial aid funds is delayed, or some other circumstances have occurred which prevent you from paying your tuition, a payment plan is available. For more information, contact OHSU Student Accounts Receivable at 503 418-6312 or 503 494-4422.

Enrollment

The enrollment level required to receive the financial aid award is listed on your award for each term of the financial aid year (Full Time, ¾ Time, ½ Time, or < ½ Time).

Listed below are the credits required for that enrollment level.

Enrollment Status/Code	Undergraduate	Graduate/Professional
Full Time………...……………….	12 or more credits…………	9 or more credits
¾ Time………………………………	9 to 11 credits……………..	7 to 8 credits
½ Time……………………….……..	6 to 8 credits………………	5 to 6 credits
<½ Time………………………….…..	1 to 5 credits….……………	1 to 4 credits
Not Enrolled…………….…………	0 credits…………………..	.0 credits

If your enrollment will differ from what is listed on the award, you will need to complete and submit an Enrollment Plan Update Form. Your financial aid award will then be revised based on the enrollment level that you reported. You will be notified via email when the revision is completed. Please be aware, certain financial aid programs are available to students who are attending on a part-time basis, but funding is more limited. Please see the information listed below regarding enrollment requirements for some basic aid types.

Types of Aid*	Undergraduate Enrolled full time, ½ or ¾ time	Graduate Enrolled full time, ½, or ¾ time
Pell Grant**	Yes	N/A
Supplemental Educational Opportunity Grant (SEOG)	Yes	N/A
Oregon Opportunity Grant (OOG)	Yes	N/A
Work Study	Yes	Yes
Subsidized Stafford Loan	Yes	N/A
Unsubsidized Stafford Loan	Yes	Yes
PLUS Parent Loan	Yes	N/A
Graduate PLUS Loan	N/A	Yes
Scholarship for Disadvantaged Students (SDS)	Requires full time enrollment	Requires full time enrollment
Health Profession Loan (HP)	Requires full time enrollment	Requires full time enrollment
Nursing Loan	Yes	Yes

* The amount of aid available at less than full time could be lowered based on the fund requirements as well as your lower cost of attendance.

**The only federal student aid program available at less than ½ time enrollment is the Pell Grant Program. However, there are limitations on which Pell Grant recipients could receive the grant at less than ½ time.

If you are enrolled in more than the minimum number of credits required for the enrollment status (but are still in that enrollment level) and your program charges by the credit, you can request that your cost of attendance be increased to reflect your actual tuition cost. This is likely to result in additional loan eligibility. Such requests can first be submitted to the OHSU Registrar and Financial Aid Office at least two weeks prior to the term beginning. All such requests must be submitted before the last term of the financial aid year has concluded or when you stop attending at least ½ time, whichever comes first.

If pursuing an eligible study abroad for academic credits that are required for your OHSU program, those credits may be considered for enrollment at the home institution for purposes of financial aid. Please contact our office as additional information would be needed to determine if the credits could be included.

Reporting Additional Resources

Federal regulations require you to report to our office if you will receive any additional resources for Summer 2020 through Spring 2021.

This includes**, but is not limited to**:

Graduate Research Assistantships	Stipends	Departmental Tuition/Fee Payments
Employee Tuition Benefits	Traineeships	Private Scholarships
Military Awards	WICHE funding	National Health Service Corps
Vocational Rehabilitation	AmeriCorps	State (not Federal) VA educational benefits

Exclude sources of aid that are awarded by the OHSU Registrar and Financial Aid Office such as Pell Grants, Stafford Loans, Health Profession Loans, etc. If you will receive any additional resources, please use the Reporting Additional Resources form to report those resources to our office. If you are not receiving any additional resources, you do not need to submit this form.

If your eligibility has already been met, then the addition of other resources requires OHSU to make an adjustment in the financial aid you have been awarded. This adjustment will involve the reduction of loan funds whenever possible. If, on the other hand, your eligibility has not been met, a change in your OHSU award may not be necessary.

Tax Credits

There are certain tax benefits in place for student loan interest payments. For current information on these tax laws, contact an accountant or visit the Internal Revenue Service website.

POLICIES

Withdrawals

If you decide to leave the university, for any reason, including official leaves of absence, you are required to complete a Withdrawal or Approved Leave of Absence form, have it approved by the academic program, and submit it to the OHSU Registrar and Financial Aid Office. If you have borrowed a student loan, you will be required to complete an exit interview online. Exit interview notifications are sent from the OHSU Registrar and Financial Aid Office. For any questions, you can contact the office at 503 494-7800.

If you withdraw during a quarter in which you are receiving financial aid, you may be required to repay a portion of the assistance you received in accordance with federal regulations. See Return of Title IV Funds below for more information.

Refunds

Students who withdraw from courses after a term has begun will have tuition charges assessed according to the University Refund Policy* as defined below. Financial aid recipients also will be subject to the Return of Title IV Funds calculation.

Refunds of tuition and/or fees may be granted to students in accordance with the following University Refund Policy for 2020-2021. The employee tuition benefit program is nonrefundable. No refunds are issued for fees after the 100% refund date. Notification of program withdrawal or cancellation must be in writing and addressed to the designated university officer. An appeals process is available to students who believe that their circumstances warrant exceptions to the published policy. The following is the anticipated OHSU Refund Schedule for 2020-2021.

Starting from the day on which classes begin for the term, by calendar days:

- Refund before the close of the 11th calendar day after classes begin for the term…………100%
- Refund before the close of the 25th calendar day after classes begin for the term…………..50%

The official refund schedule is available from the OHSU Registrar and Financial Aid Office and it is generally finalized in mid-May. The schedule of tuition and fees for each program is published annually in the OHSU Tuition & Fee Book.

*Residents of Maryland enrolled in an online distance education program will be subject to the tuition refund policy listed under Maryland state regulation Title 13B.05.01.10 unless the above schedule is more beneficial to the student.

Return of Title IV Funds

For Recipients of Federal Pell Grant, SEOG Grant, Workstudy

If you fail to begin all credits that your enrollment is based upon, OHSU may need to recalculate the award and you may need to pay back funds received. If you drop/withdraw from a class that results in the recalculation having to occur, the Registrar and Financial Aid Office may require you to provide documentation that you began the course. Proof can include: signed statement from the instructor, graded paper, graded test, and other options as determined by the OHSU Registrar and Financial Aid Office. If you are unable to provide proof, we will have to assume that you did not begin the course.

For Recipients of all sources of Title IV Funding

If a federal financial aid recipient who is enrolled in courses that span the entire length of the term withdraws (for whatever reason) from all classes prior to completion of a term, federal regulations require the OHSU Registrar and Financial Aid Office to calculate the amount of Title IV federal financial aid the student and OHSU can retain.

If a federal financial aid recipient who is enrolled in courses that are scheduled back to back within a term does not complete all of the courses they were scheduled to attend (for whatever reason) during a term, federal regulations require the OHSU Registrar and Financial Aid Office to calculate the amount of Title IV federal financial aid the student and OHSU can retain.

Federal regulations state that you earn your Title IV financial aid directly in proportion to the number of days attended. If you completely withdraw, or do not complete all of the back to back courses you are scheduled to attend during a term, the OHSU Registrar and Financial Aid Office must calculate, according to a specific formula, the portion of the total scheduled federal financial aid you have earned and are therefore entitled to receive. If you received more Title IV federal financial aid than you earned, the unearned excess funds must be returned to the U.S. Department of Education.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you attended 30% of the term or 30% of the back to back courses you were scheduled to attend, you earn 30% of the financial assistance you were originally scheduled to receive. Once you have attended more than 60% of the term (for courses that span the entire length of the term) or 60% of the back to back courses you were scheduled to attend, you earn all the assistance that you were scheduled to receive for that period. Scheduled breaks of five consecutive days or longer are excluded from the calculation, but weekend days are included.

If the Return of Title IV Funds calculation determines that OHSU must return unearned Title IV funds, the funds will be returned to the programs in the following order:

1.) Unsubsidized Federal Direct Stafford Loans

2.) Subsidized Federal Direct Stafford Loans

3.) Federal Direct Parent/Graduate PLUS Loans

4.) Federal Pell Grants

5.) Federal Supplemental Educational Opportunity Grants (SEOG)

Once the Return of Title IV Funds calculation has been completed, OHSU will return its portion (if any) of the unearned aid to the federal government. This may leave you with a balance owed to OHSU. If OHSU is not required to return all of the excess funds, (as determined by the calculation) you must return the remaining amount. Any loan funds that you are required to return must be repaid according to the terms of your promissory note. If you must return any grant funds, the law provides that the amount you must repay is to be reduced by 50%. If you are required to return grant funds, you must either repay that amount in full or make satisfactory arrangements with the U.S. Department of Education to repay the amount. You must either repay the total grant amount or complete repayment arrangements within 45 days of the date that you were notified by OHSU, or risk losing your eligibility for further federal financial assistance.

The Return of Title IV Funds calculation is not related to the OHSU Tuition Refund Policy.

Therefore, if the return of unearned Title IV financial aid causes any portion of your tuition and fees to become uncovered, or if the return causes a balance owed on your student account for unearned living expenses previously disbursed to you, you will be billed by the university. In such cases, you will be required to make arrangements with the Student Accounts Receivable Office to pay the balance.

Additional information on the Return of Title IV Funds calculation procedures and requirements, including examples, may be obtained from the OHSU Registrar and Financial Aid Office.

Consortium Agreements

Students that have an approved consortium agreement with another institution are required to submit copies of grades or unofficial transcripts to the OHSU Registrar and Financial Aid Office by the end of the term for which the consortium agreement was in effect. To prevent future term financial aid disbursements from being made without copies of grades or unofficial transcripts being on file, holds are automatically placed on the student's account. The holds are removed once documentation is received.

D.M.D. Satisfactory Academic Progress Policy

Maintaining Financial Aid Satisfactory Academic Progress

Federal regulations require that all students receiving federal financial assistance maintain Satisfactory Academic Progress. **Satisfactory Academic Progress will be reviewed at the end of the spring term and be based on all terms at OHSU even those in which financial aid funding was not received.** At OHSU, to maintain Satisfactory Academic Progress, students in the D.M.D. program must meet all of the following standards:

- Be eligible to register (not academically dismissed)

and

- Successfully complete at least 67% of total cumulative attempted credits at OHSU. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- If you take any graded courses, you must maintain a cumulative GPA of at least 2.0.

and

- At the end of each spring term, your program must confirm that you have met the requirements to progress to the next year in your curriculum as of summer term. If you are a 4th year student, your program must confirm that you are graduating at the end of the spring term.

Financial Aid Suspension

Students who do not meet the above requirements at the end of spring term and/or completely withdraw from two consecutive terms will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension will be notified of this status in writing. Students on Financial Aid Suspension will be denied future financial aid.

- Students placed on Financial Aid Suspension have the right to submit an appeal to the Director of Financial Aid to have their aid reinstated. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.
    - A student's appeal must include:
        - An explanation of why they did not meet the requirements listed above.
        - What has changed that will result in them being able to meet the above requirements.
        - Additionally, students may submit appeals based on unusual circumstances, such as an injury/illness of the student, the death of a relative of the student or other special circumstances.
        - For those students who will not be able to complete their program within the maximum time frame allowed (see below), they will need to include an academic plan formulated by their academic advisor for successful completion of the program
- If an appeal is denied or the student chooses not to appeal, the Financial Aid Suspension can be removed if the student completes enough credits at their own expense to raise the successfully completed percentage to above 67%. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). The student must notify the OHSU Registrar and Financial Aid Office if this occurs so the Financial Aid Suspension can be reevaluated.

<u>Financial Aid Probation</u>

D.M.D. students who are suspended from financial aid and successfully appeal will be placed on Financial Aid Probation. When placed on Financial Aid Probation, a written notice will be sent to students informing them of the requirements of Financial Aid Probation. Students on Financial Aid Probation who resolve the GPA and/or completion percentage issue at the end of the probationary period will have the probationary status removed.

<u>Cumulative Attempted Credit Limit</u>

A D.M.D. student is allowed to receive federal financial aid up to a maximum of 150% of the published credits required to complete the OHSU curriculum. All attempted credits at OHSU or through an OHSU approved consortium (even credits attempted during terms in which aid was not received) will be counted toward the maximum credits allowed. If a student reaches that maximum, they are no longer eligible to receive federal or state financial aid for that program. A student may file an appeal of the time frame maximum with the OHSU Registrar and Financial Aid Office. The appeal should include an academic plan formulated by their academic advisor for successful completion of the program. In addition, the appeal should include a written explanation of why the program was not completed within the allotted credits. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.

M.D. Satisfactory Academic Progress Policy

<u>Maintaining Financial Aid Satisfactory Academic Progress</u>

Federal regulations require that all students receiving federal financial assistance maintain Satisfactory Academic Progress. **Satisfactory Academic Progress will be reviewed at the end of the spring term and be based on all terms at OHSU even those in which financial aid funding was not received.** At OHSU, to maintain Satisfactory Academic Progress, students in the M.D. program must meet all of the following standards:

- Be eligible to register (not academically dismissed)

and

- Successfully complete at least 67% of total cumulative attempted credits at OHSU. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- For students admitted Summer 2012 or earlier, maintain a cumulative GPA of at least 1.0 (on 3.0 scale).
- For students admitted Summer 2013 through Summer 2019, maintain a cumulative GPA of at least 2.0 (on 4.0 scale).
- For students admitted Summer 2020 **for 2020-2021**, you must receive a 70% or better in the following courses:
  - Transition to Medical School
  - Fundamentals
  - Blood & Host Defense
  - Skin, Bones & Musculature
  - Cardiopulmonary & Renal
  - Preceptorship (3 separate courses during 2020-2021)

<u>Financial Aid Suspension</u>

Students who do not meet the above requirements at the end of spring term and/or completely withdraw from two consecutive terms will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension will be notified of this status in writing. Students on Financial Aid Suspension will be denied future financial aid.

- Students placed on Financial Aid Suspension have the right to submit an appeal to the Director of Financial Aid to have their aid reinstated. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.
    - A student's appeal must include:
        - An explanation of why they did not meet the requirements listed above.
        - What has changed that will result in them being able to meet the above requirements.
        - Additionally, students may submit appeals based on unusual circumstances, such as an injury/illness of the student, the death of a relative of the student or other special circumstances.
        - For those students who will not be able to complete their program within the maximum time frame allowed (see below), they will need to include an academic plan formulated by their academic advisor for successful completion of the program
  - If an appeal is denied or the student chooses not to appeal, the Financial Aid Suspension can be removed if the student completes enough credits at their own expense to raise the successfully completed percentage to above 67%. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). The student must notify the OHSU Registrar and Financial Aid Office if this occurs so the Financial Aid Suspension can be reevaluated.

<u>Financial Aid Probation</u>

M.D. students who are suspended from financial aid and successfully appeal will be placed on Financial Aid Probation. When placed on Financial Aid Probation, a written notice will be sent to students informing them of the requirements of Financial Aid Probation. Students on Financial Aid Probation who resolve the GPA and/or completion percentage issue at the end of the probationary period will have the probationary status removed.

<u>Cumulative Attempted Credit Limit</u>

An M.D. student is allowed to receive federal financial aid up to a maximum of 150% of the published credits required to complete the OHSU curriculum. All attempted credits at OHSU or through an OHSU approved consortium (even credits attempted during terms in which aid was not received) will be counted toward the maximum credits allowed. If a student reaches that maximum, they are no longer eligible to receive federal or state financial aid for that program. A student may file an appeal of the time frame maximum with the OHSU Registrar and Financial Aid Office. The appeal should include an academic plan formulated by their academic advisor for successful completion of the program. In addition, the appeal should include a written explanation of why the program was not completed within the allotted credits. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.

Physician Assistant Program Satisfactory Academic Progress Policy

Maintaining Financial Aid Satisfactory Academic Progress

Federal regulations require that all students receiving federal financial assistance maintain Satisfactory Academic Progress. **Satisfactory Academic Progress will be reviewed at the end of the spring term and be based on all terms at OHSU even those in which financial aid funding was not received.** At OHSU, to maintain Satisfactory Academic Progress, students in the Physician Assistant program must meet all of the following standards:

- Be eligible to register (not academically dismissed)

and

- Successfully complete at least 67% of total cumulative attempted credits at OHSU. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Note: each time you register for the course it will count as an attempted course.

and

- Maintain a cumulative GPA of at least 3.0.

and

- At the end of each spring term, your program must confirm that if you are a 1st year student, you are progressing on to the next year in your curriculum as of summer term. If you are 2nd year student, you must be progressing on to the next year in your curriculum and will graduate after summer term.

Financial Aid Suspension

Students who do not meet the above requirements at the end of spring term and/or completely withdraw from two consecutive terms will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension will be notified of this status in writing. Students on Financial Aid Suspension will be denied future financial aid.

- Students placed on Financial Aid Suspension have the right to submit an appeal to the Director of Financial Aid to have their aid reinstated. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.
    - A student’s appeal must include:
        - An explanation of why they did not meet the requirements listed above.
        - What has changed that will result in them being able to meet the above requirements.
        - Additionally, students may submit appeals based on unusual circumstances, such as an injury/illness of the student, the death of a relative of the student or other special circumstances.
        - For those students who will not be able to complete their program

within the maximum time frame allowed (see below), they will need to include an academic plan formulated by their academic advisor for successful completion of the program

- If an appeal is denied or the student chooses not to appeal, the Financial Aid Suspension can be removed if the student completes enough credits at their own expense to raise the successfully completed percentage to above 67%. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). The student must notify the OHSU Registrar and Financial Aid Office if this occurs so the Financial Aid Suspension can be reevaluated.

Financial Aid Probation

Physician Assistant students who are suspended from financial aid and successfully appeal will be placed on Financial Aid Probation. When placed on Financial Aid Probation, a written notice will be sent to students informing them of the requirements of Financial Aid Probation. Students on Financial Aid Probation who resolve the GPA and/or completion percentage issue at the end of the probationary period will have the probationary status removed.

Cumulative Attempted Credit Limit

A Physician Assistant student is allowed to receive federal financial aid up to a maximum of 150% of the published credits required to complete the OHSU curriculum. All attempted credits at OHSU or through an OHSU approved consortium (even credits attempted during terms in which aid was not received) will be counted toward the maximum credits allowed. If a student reaches that maximum, they are no longer eligible to receive federal or state financial aid for that program. A student may file an appeal of the time frame maximum with the OHSU Registrar and Financial Aid Office. The appeal should include an academic plan formulated by their academic advisor for successful completion of the program. In addition, the appeal should include a written explanation of why the program was not completed within the allotted credits. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.

School of Public Health (SPH), Graduate Medicine, Graduate Dental, Graduate Nursing, and Dietetic Intern Satisfactory Academic Progress Policy

Maintaining Financial Aid Satisfactory Academic Progress

Federal regulations require that all students receiving federal financial assistance maintain Satisfactory Academic Progress. Satisfactory Academic Progress will be reviewed at the end of each term for all terms of attendance, even those in which financial aid funding was not received. At OHSU, to maintain Satisfactory Academic Progress, SPH, graduate medicine, graduate nursing, and dietetic intern students must meet all of the following standards:

- Be eligible to register (not academically dismissed)

and

- Successfully complete at least 67% of total cumulative attempted credit. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- Maintain a cumulative GPA of at least 3.0.

Financial Aid Warning

At the end of each term, SPH, graduate medicine, graduate nursing, and dietetic intern students who fail to meet any of the Satisfactory Academic Progress standards will be placed on Financial Aid Warning for one term. Financial Aid Warning is a warning, and students still will be eligible to receive financial assistance during the warning term. We encourage students to contact their advisor in their program to explore potential services that may assist the student in being academically successful.

When placed on Financial Aid Warning, a written notice will be sent to students informing them of the requirements for re-establishing Satisfactory Academic Progress. The specific requirements that a SPH, graduate medicine, graduate nursing, or dietetic intern student on Financial Aid Warning must satisfy are:

- By the end of the warning term, successfully complete at least 67% of total cumulative attempted credits. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- By the end of the warning term, achieve a GPA of 3.0 or better.

Students on Financial Aid Warning who successfully complete all of the Satisfactory Academic Progress standards at the end of the warning term will have the warning status removed.

Financial Aid Suspension

Students who do not meet the above requirements at the end of warning term and/or completely withdraw from two consecutive terms will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension will be notified of this status in writing. Students on Financial Aid Suspension will be denied future financial aid.

- Students placed on Financial Aid Suspension have the right to submit an appeal to the Director of Financial Aid to have their aid reinstated. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.
  - A student's appeal must include:
    - An explanation of why they did not meet the requirements listed above.

    - What has changed that will result in them being able to meet the above requirements.
    - Additionally, students may submit appeals based on unusual circumstances, such as an injury/illness of the student, the death of a relative of the student or other special circumstances.
    - For those students who will not be able to complete their program within the maximum time frame allowed (see below), they will need to include an academic plan formulated by their academic advisor for successful completion of the program
- If an appeal is denied or the student chooses not to appeal, the Financial Aid Suspension can be removed if the student completes enough credits at their own expense to raise the successfully completed percentage to above 67%. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). The student must notify the OHSU Registrar and Financial Aid Office if this occurs so the Financial Aid Suspension can be reevaluated.

Financial Aid Probation

Students who are suspended from financial aid and successfully appeal will be placed on Financial Aid Probation for one term. When placed on Financial Aid Probation, a written notice will be sent to students informing them of the requirements of Financial Aid Probation. Students on Financial Aid Probation who successfully complete all of the Satisfactory Academic Progress standards at the end of the probationary term will have the probationary status removed.

Cumulative Attempted Credit Limit

A SPH, graduate medicine, graduate nursing, or dietetic intern student is allowed to receive federal financial aid up to a maximum of 150% of the published credits required to complete the OHSU curriculum. All attempted credits at OHSU or through an OHSU approved consortium (even credits attempted during terms in which aid was not received) will be counted toward the maximum credits allowed. If a student reaches that maximum, they are no longer eligible to receive federal or state financial aid for that program. A student may file an appeal of the time frame maximum with the OHSU Registrar and Financial Aid Office. The appeal should include an academic plan formulated by their academic advisor for successful completion of the program. In addition, the appeal should include a written explanation of why the program was not completed within the allotted credits. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.

Radiation Therapy Program Satisfactory Academic Progress Policy

Maintaining Financial Aid Satisfactory Academic Progress

Federal regulations require that all students receiving federal financial assistance maintain Satisfactory Academic Progress. **Satisfactory Academic Progress will be reviewed at the end**

of the spring term and be based on all terms at OHSU even those in which financial aid funding was not received. At OHSU, to maintain Satisfactory Academic Progress, students in the radiation therapy program must meet all of the following standards:

- Be eligible to register (not academically dismissed)

and

- Successfully complete at least 67% of total cumulative attempted credits at OHSU. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- Maintain a cumulative GPA of at least 2.0.

Financial Aid Suspension

Students who do not meet the above requirements at the end of spring term and/or completely withdraw from two consecutive terms will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension will be notified of this status in writing. Students on Financial Aid Suspension will be denied future financial aid.

- Students placed on Financial Aid Suspension have the right to submit an appeal to the Director of Financial Aid to have their aid reinstated. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.
    - A student's appeal must include:
        - An explanation of why they did not meet the requirements listed above.
        - What has changed that will result in them being able to meet the above requirements.
        - Additionally, students may submit appeals based on unusual circumstances, such as an injury/illness of the student, the death of a relative of the student or other special circumstances.
        - For those students who will not be able to complete their program within the maximum time frame allowed (see below), they will need to include an academic plan formulated by their academic advisor for successful completion of the program
    - If an appeal is denied or the student chooses not to appeal, the Financial Aid Suspension can be removed if the student completes enough credits at their own expense to raise the successfully completed percentage to above 67%. Unsuccessful grades include, but are not limited to: incompletes (I), failing marks (F, NP), withdrawals (W, WP, WNP), and audited courses (AUD). The student must notify

the OHSU Registrar and Financial Aid Office if this occurs so the Financial Aid Suspension can be reevaluated.

Financial Aid Probation

Radiation Therapy students who are suspended from financial aid and successfully appeal will be placed on Financial Aid Probation. When placed on Financial Aid Probation, a written notice will be sent to students informing them of the requirements of Financial Aid Probation. Students on Financial Aid Probation who resolve the GPA and/or completion percentage issue at the end of the probationary period will have the probationary status removed.

Cumulative Attempted Credit Limit

A Radiation Therapy student is allowed to receive federal financial aid up to a maximum of 150% of the published credits required to complete the OHSU curriculum. All attempted credits at OHSU or through an OHSU approved consortium (even credits attempted during terms in which aid was not received) will be counted toward the maximum credits allowed. If a student reaches that maximum, they are no longer eligible to receive federal or state financial aid for that program. A student may file an appeal of the time frame maximum with the OHSU Registrar and Financial Aid Office. The appeal should include an academic plan formulated by their academic advisor for successful completion of the program. In addition, the appeal should include a written explanation of why the program was not completed within the allotted credits. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.

Other Undergraduate Nursing Satisfactory Academic Progress Policy

Maintaining Financial Aid Satisfactory Academic Progress

Federal regulations require that all students receiving federal financial assistance maintain Satisfactory Academic Progress. Satisfactory Academic Progress will be reviewed at the end of each term for all terms of attendance, even those in which financial aid funding was not received. At OHSU, to maintain Satisfactory Academic Progress, undergraduate students must meet all of the following standards:

- Be eligible to register (not academically dismissed)

and

- Successfully complete at least 67% of total cumulative attempted credits. **This includes transfer credits as well as non-nursing courses that you are registered for at an eligible partner institution.** Unsuccessful grades include, but are not limited to: incompletes (I), no grade received/no basis for grade (X), failing marks (F, NP, 0.0, U), withdrawals (W, WS, WU), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- Maintain a cumulative GPA of at least 2.0.

Financial Aid Warning

At the end of each term undergraduate students who fail to meet any of the Satisfactory Academic Progress standards will be placed on Financial Aid Warning for one term. Financial Aid Warning is a warning, and students still will be eligible to receive financial assistance during the warning term. We encourage students to contact their advisor in their program to explore potential services that may assist the student in being academically successful.

When placed on Financial Aid Warning, a written notice will be sent to students informing them of the requirements for re-establishing Satisfactory Academic Progress. The specific requirements that undergraduate students on Financial Aid Warning must satisfy are:

- By the end of the warning term, successfully complete at least 67% of total cumulative attempted credits. Unsuccessful grades include, but are not limited to: incompletes (I), no grade received/no basis for grade (X), failing marks (F, NP, 0.0, U), withdrawals (W, WS, WU), and audited courses (AUD). Note: you may repeat a course that you previously did not successfully complete. If you have successfully completed it and wish to retake it, you may retake it once. Please note: each time you register for the course it will count as an attempted course.

and

- By the end of the warning term, achieve a GPA of 2.0 or better.

Students on Financial Aid Warning who successfully complete all of the Satisfactory Academic Progress standards at the end of the warning term will have the warning status removed.

Financial Aid Suspension

Students who do not meet the above requirements at the end of the warning term and/or completely withdraw from two consecutive terms will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension will be notified of this status in writing. Students on Financial Aid Suspension will be denied future financial aid.

- Students placed on Financial Aid Suspension have the right to submit an appeal to the Director of Financial Aid to have their aid reinstated. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.
  - A student's appeal must include:
    - An explanation of why they did not meet the requirements listed above.
    - What has changed that will result in them being able to meet the above requirements.
    - Additionally, students may submit appeals based on unusual circumstances, such as an injury/illness of the student, the death of a relative of the student or other special circumstances.
    - For those students who will not be able to complete their program within the maximum time frame allowed (see below), they will

need to include an academic plan formulated by their academic advisor for successful completion of the program

- If an appeal is denied or the student chooses not to appeal, the Financial Aid Suspension can be removed if the student completes enough credits at their own expense to raise the successfully completed percentage to above 67%. Unsuccessful grades include, but are not limited to: incompletes (I), no grade received/no basis for grade (X), failing marks (F, NP, 0.0, U), withdrawals (W, WS, WU), and audited courses (AUD). The student must notify the OHSU Registrar and Financial Aid Office if this occurs so the Financial Aid Suspension can be reevaluated.

<u>Financial Aid Probation</u>

Students who are suspended from financial aid and successfully appeal will be placed on Financial Aid Probation for one term. When placed on Financial Aid Probation, a written notice will be sent to students informing them of the requirements of Financial Aid Probation. Students on Financial Aid Probation who successfully complete all of the Satisfactory Academic Progress standards at the end of the probationary term will have the probationary status removed.

<u>Cumulative Attempted Credit Limit</u>

An undergraduate student is allowed to receive federal financial aid up to a maximum of 150% of the published credits required to complete the OHSU curriculum. All attempted credits at OHSU or through an OHSU approved consortium (even credits during terms where they did not receive aid) will be counted toward the maximum credits allowed. If a student reaches that maximum, they are no longer eligible to receive federal or state financial aid for that program. A student may file an appeal of the time frame maximum with the OHSU Registrar and Financial Aid Office. The appeal should include an academic plan formulated by their academic advisor for successful completion of the program. In addition, the appeal should include a written explanation of why they did not complete the program within the allotted credits. The decision to approve an appeal to reinstate aid eligibility is at the discretion of the Director of Financial Aid.

Right to Inquiry and Appeal

If you do not understand a decision or the regulation under which it was made, or if you do not believe all your particular circumstances were considered adequately, please contact the Registrar and Financial Aid Office. A staff member will review your file with you, answer your questions and explain how decisions were made about your application.

If, after receiving an explanation from the Registrar and Financial Aid Office, you still disagree with the decision, you may ask the Director of Financial Aid to review your circumstances. Your petition must be written and should contain only information relative to your situation.

In addition to the written petition, you may request to appear in person. Should you decide to appeal, you must contact the OHSU Registrar and Financial Aid Office for an appointment. You should indicate the appointment is for a review related to your award (or denial of award) so that your records can be reviewed prior to your appearance.

Residency Classification Policy

In Oregon, as in other states, instruction fees at publicly supported colleges and universities are higher for nonresident students than for resident students. Currently, nonresident students are assessed instruction fees that approximate the full cost of instruction.

The current policy used in determining residency seeks to ensure that only bona fide Oregon residents are assessed the resident fee. This policy is approved by the Oregon Health & Science University Board of Directors.

TYPES OF FINANCIAL AID

There are four general types of financial aid: scholarships, grants, loans and employment.

Institutional Scholarships/Outside Funding

Institutional scholarships are usually awarded for one year only. They may require you apply each year. Please check with your program. Scholarship committee in each school determines scholarship awards based on the criteria developed by its respective school, the requirements of the donor and the amount of funds available. Funding for OHSU scholarships comes primarily from endowments.

In addition to OHSU scholarships, many of our students receive assistance from sources outside the university, such as foundations, businesses, labor unions, professional organizations and the military. Information regarding outside sources of funding can be obtained from the OHSU Registrar and Financial Aid Office or any public library. You can also search for scholarships at fastweb.com.

Stipend Payments & Tuition and Fee Waivers

Often students receive resources not awarded by the OHSU Registrar and Financial Aid Office that help to cover a portion or all of their expenses. Because these expenses are built into the cost of attendance for the purposes of awarding financial aid, any resources directly covering those charges must be factored into the total financial aid package. Common resources are employee tuition benefit, nursing traineeships, graduate research assistant (GRA) positions, stipend payments, and Western Interstate Commission for Higher Education (WICHE) funds. Questions about Employee Tuition Benefit Program (employee benefits) should be directed to OHSU Human Resources. However, not all programs are eligible for the Employee Tuition Benefit Program. A list of eligible programs is available in the OHSU Registrar and Financial Aid Office. Questions about traineeship or GRA eligibility and funding regulations should be directed to the academic program coordinator. Questions about WICHE, applicable only to nonresidents, should be directed to the WICHE program from the state in which the student originates.

Military Scholarships

The Armed Forces of the United States provides scholarships for educational expenses in return for a service commitment. Funds are provided for tuition, fees, books and supplies, as well as a stipend. If you are interested in this program, please contact your local U. S. Armed Forces recruiter.

Department of Defense Tuition Assistance Program for Active Duty Military

OHSU does not participate in the U. S. Department of Defense Tuition Assistance Program. However, active duty military members who otherwise qualify for the Tuition Assistance benefit should provide documentation of eligibility for the Tuition Assistance benefit to the OHSU Registrar and Financial Aid Office to receive tuition assistance funding directly from OHSU to replace the benefit the active duty military member would have received had OHSU participated in the Department of Defense Tuition Assistance Program.

Veteran’s Benefits

The Veterans Certifying Official in the Registrar’s office assists Veterans and their families in pursuing their educational, professional, and vocational objectives. The certifying official serves as a liaison between the U.S. Department of Veterans Affairs and the university to certify enrollment, provide information on Veteran benefits, and monitor students’ degree plans and academic progress.

Contact the Veteran Certifying Official in the Registrar’s Office to get the enrollment process started for upcoming terms: 503-494-7800 or **regohsu@ohsu.edu.**

National Health Service Corps Scholarships

Students in certain health professions programs interested in working in primary care and serving in medically underserved communities may wish to pursue a National Health Service Corps Scholarship. Funds are provided for tuition, fees, books and supplies, as well as a stipend. The corps also offers some loan repayment programs to students who have completed their training and then make the necessary service commitments. Detailed information can be found on the National Health Service Corps website or by calling 800 221-9393 for the scholarship and loan repayment programs.

Federal and State Grants

Federal Pell Grants

Federal Pell Grants are available to financially needy undergraduate students who are working toward their first baccalaureate degree. Eligibility for Pell Grants is determined by a federally mandated calculation. Only financially needy students (as determined by the federal calculation) are eligible for the Pell Grant. The size of the Pell Grant award is dependent on several factors, including the financial circumstances of the applicant, the level of federal appropriations, the cost of education and the number of credit hours taken each quarter. To receive full payment of a Pell Grant, you must enroll in at least 12 credits, which is full-time for undergraduate programs.

All students may receive a Pell Grant (if they otherwise qualify) for a maximum period of 12 semesters or the equivalent. Federal Pell Grants are reported to the National Student Loan

Database (NSLDS). NSLDS is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. Students can access this information at the National Student Loan Database. Other authorized users (as determined by the US Department of Education) are also able to access this information. This system contains personal information protected by the Privacy Act of 1974 (as amended). Authorized users are bound by the Act's requirements and acknowledge the possible criminal and civil penalties for violation of the Act.

Federal Supplemental Educational Opportunity Grants (SEOG)

Federal Supplemental Educational Opportunity Grants (FSEOG) are provided by the federal government and are available to undergraduate students who are working toward their first baccalaureate degree. Federal Supplemental Educational Opportunity Grants are awarded only to very needy students.

Oregon Opportunity Grant

The State of Oregon makes funds available to Oregon residents enrolled in an undergraduate program who are working toward their first baccalaureate degree. Eligibility is determined by the Office of Student Access and Completion is based on the information provided on the FAFSA. For students from states other than Oregon, please contact your home state's appropriate office to determine if they award state grants for students attending college outside of their home state.

Employment

Federal Work-Study

The Federal Work-Study program is a federal employment program available for students who wish to work on campus. Students interested in being awarded Federal Work-Study should contact the OHSU Registrar and Financial Aid Office.

Federal Work-Study is claimed as it is earned. After you verify you are eligible for work-study, you must apply for employment by examining the student work-study positions listed under OHSU Human Resources, then by contacting departments for which you would like to work. There are several different types of positions available including community service positions. After determining the positions in which you are interested, you must obtain an employee referral form from the OHSU Registrar and Financial Aid Office.

When you are hired, you will need to come to our office to receive the necessary hiring paperwork. Your employer will complete the referral form and other Human Resources documents and send them to the OHSU Registrar and Financial Aid Office, which will process the forms and forward them to Human Resources, Payroll and Business Affairs. Students report hours worked through the automated Time and Attendance Collection System (TACS) and payment is made bi-weekly through the University Payroll Office. Hiring procedures must be completed each academic year, even for continuing student employees.

Federal Work-Study is employment, and earnings must be reported to the Internal Revenue Service in compliance with the same requirements as any job. At the end of each calendar year, you will be sent a W-2 form to be used when filing your tax return.

When reapplying for financial aid for the following year, Federal Work-Study income is excluded from the Expected Family Contribution calculation. It must be appropriately reported as a Title IV Income Exclusion on the Free Application for Federal Student Aid (please see the appropriate section of the FAFSA or call the OHSU Registrar and Financial Aid Office for additional information).

Student Loans

General Student Loan Information

Plan ahead for repayment and budget wisely. At some point you must begin repaying your loan(s), even if you do not finish school, do not graduate, are not satisfied with your educational experience or cannot find employment after graduation.

Student loans require a signed promissory note. The promissory note is the legally binding document that is evidence of a borrower's indebtedness to the school (for Nursing, NFLP, HP, and Institutional Loans), and/or the federal government (for Direct Loans), and/or the lender (for alternative loans). Remember to keep copies of all of your promissory notes. These may come in handy when you have questions about the terms of your loan(s) or about how much you have borrowed.

Stay in touch with OHSU, the federal government and your lender. You are obligated to notify OHSU, the federal government and your lender if any of the following items change: name, address, email address, telephone and Social Security Number. If you experience difficulty repaying the loan, remember that OHSU, the federal government and the lender will work with you, so contact them right away to avoid such penalties as default.

Federal Direct Stafford Loans

Interest Rate:	**Origination Rate:**
Undergraduate Students: For Subsidized Stafford Loans: • For loans prior to July 1, 2019, check on the individual loans at https://nslds.ed.gov/nslds/nslds_SA/ • For loans first disbursed between July 1, 2019 and June 30, 2020, the interest rate is 4.53% • For loans first disbursed between July 1, 2020 and June 30, 2021, the interest rate is 2.75% For Unsubsidized Stafford Loans: • For loans prior to July 1, 2019, check on the individual loans at https://nslds.ed.gov/nslds/nslds_SA/ • For loans first disbursed between July 1, 2019 and June 30, 2020, the interest rate is 4.53% • For loans first disbursed between July 1, 2020 and June 30,	• For loans first disbursed on or after October 1, 2019 and before October 1, 2020: The origination fee is 1.059%. • For loans first disbursed on or after October 1, 2020: The origination fee is 1.057%.

2021, the interest rate is 2.75% ***Graduate Students:*** <u>For Unsubsidized Stafford Loans:</u> • For loans prior to July 1, 2019, check on the individual loans at https://nslds.ed.gov/nslds/nslds_SA/ • For loans first disbursed between July 1, 2019 and June 30, 2020, the interest rate is 6.08% • For loans first disbursed between July 1, 2020 and June 30, 2021, the interest rate is 4.30%	
Interest accruing while borrower is enrolled at least half time: • Subsidized Stafford Loan: No • Unsubsidized Stafford Loan: Yes	**When does repayment begin:** 6 months after student graduates, withdraws, or drops below half time status. Note: If you received a Direct Subsidized Stafford Loan that first disbursed between July 1, 2012 and July 1, 2014, you will be responsible for paying any interest that accrues during your grade period.

<u>General Information:</u>

Federal Direct Stafford Loans are a primary source of funding for most financial aid recipients at OHSU. The William D. Ford Federal Direct Loan Program, in which the university participates, allows students to borrow money directly from the federal government.

When you receive your first Direct Loan, you will be contacted by the servicer for that loan (you repay your loan with the loan servicer). Your loan servicer will provide regular updates on your Direct Loan and any additional Direct Loans that you receive. This is who you would want to contact for information on repayment, deferment or forbearance options for Federal Stafford or Federal Unsubsidized Stafford. If you are unsure who your loan servicer is, you can find that information through NSLDS.

There are two types of Stafford loans:

- Subsidized Stafford Loan is a loan program in which the interest is paid by the federal government during periods of enrollment and deferment. The subsidized Stafford Loan is a need-based loan program. As with other financial aid programs, your financial need is determined by the information you submitted on the FAFSA and the cost of education in your program.
    - **For new borrowers of Subsidized Stafford loan July 1, 2013 date and later, the student is limited to receiving Subsidized Stafford loans to a 150% of the**

published time of the academic program (assuming they otherwise qualify). If a student reached the limit, has not completed the Bachelor's degree and enrolls for additional periods of time to work on the Bachelor's degree or transfers to a shorter length program, interest will begin accruing at that point on all the Subsidized Stafford loans.

- **At OHSU, the Bachelor's degree in the following programs allows for a 6 year limit: Radiation Therapy, Accelerated Baccalaureate, RN to BS, and the OCNE Post AAS program.**
- **For the 3 year OCNE nursing program, the limit is 4.5 years.**
- **For more information, visit student aid.gov**

- Unsubsidized Stafford Loan is a loan program that does not have an interest subsidy from the government, and borrowers are responsible for paying all the interest charges on the loan. Interest payments can be made monthly, quarterly or be capitalized (added to the principal.) The Unsubsidized Stafford Loan program is ***not*** need-based.

You must have an active signed master promissory note (MPN) to receive this loan. If you do not at the time of awarding, we will include information in your Notification of Eligibility regarding how to complete the promissory note. When you sign the MPN, you are confirming your understanding that your school may make multiple loans for you for the duration of your education (up to ten years) without having you sign another promissory note. You are also agreeing to repay your lender, the U.S. Department of Education, all loans made to you under the terms of the MPN. Therefore, it is very important that you completely read and understand all of the information on the MPN before you sign it. You will be mailed a notification each time a disbursement is made. The notification will include the process to return funds if you do not need them. You also have the right to "close" an MPN so that it cannot be used for additional loans. To do this you must send written notification to your school or to the Direct Loan Servicing Center.

Annual and Aggregate Loan Limits:

Annual Limits	**Dependent Students**	**Independent Students**	
Academic Year	**Maximum Subsidized & Unsubsidized Combined**	**Maximum Subsidized**	**Maximum Subsidized & Unsubsidized Combined**
Year 1	$5,500	$3,500	$9,500
Year 2	$6,500	$4,500	$10,500
Year 3, 4, & 5	$7,500	$5,500	$12,500
Graduate	N/A	N/A	$20,500
MPH	N/A	N/A	$33,000
M.D./D.M.D.	N/A	N/A	$40,500
Aggregate Limits			
Dependent Undergraduate	$31,000	N/A	N/A
Independent Undergraduate	N/A	$23,000	$57,500
Graduate	N/A	$65,500	$138,500
MPH	N/A	$65,500	$224,000

M.D./D.M.D	N/A	$65,500	$224,000

NOTE: For dependent students whose parents are denied under the PLUS program, the amount a student can borrow under the Stafford program is the same as an independent student.

Stafford loans are issued in multiple disbursements, based on each term of the academic year. Repayments of Stafford Loans are deferred for periods of at least half-time enrollment and during a six-month grace period after a student graduates, withdraws, or otherwise drops below half-time status.

Deferment Provisions:

Deferment options are available for Federal Direct Stafford and Unsubsidized Stafford Loans. Information is provided on the promissory notes. Deferments may be available to you if you are:

- Pursuing at least half-time study at an eligible school;
- In a graduate fellowship program approved by the U.S. Department of Education;
- In a rehabilitation training program, for individuals with disabilities, approved by the U.S. Department of Education;
- Conscientiously seeking but unable to find full-time employment (for up to three years); or experiencing economic hardship (for up to three years).
- Deferments also may be available to students who serve in the Peace Corps, volunteer for Service under the Domestic Volunteer Service Act of 1973 or other volunteer service for tax-exempt organizations of demonstrated effectiveness in the field of community service.

Repayment Options:

When you receive your first Direct Loan, you will be contacted by the servicer for that loan (you repay your loan with the loan servicer). Your loan servicer will provide regular updates on our Direct Loan and any additional Direct Loans that you receive. This is who you would want to contact for information on repayment, deferment or forbearance options for Federal Stafford or Federal Unsubsidized Stafford. If you are unsure who your loan servicer is, you can find that information through NSLDS.

Examples of loan repayment schedules can be found later in this document.

Checking the Total Amount:

Federal Stafford Loans are reported to the National Student Loan Database (NSLDS). NSLDS is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. Students can access this information through NSLDS. Other authorized users (as determined by the U.S. Department of Education) are also able to access this information. This system contains personal information protected by the Privacy Act of 1974 (as amended). Authorized users are bound by the Act's requirements and acknowledge the possible criminal and civil penalties for violation of the Act.

Department of Education-Federal Student Loan Ombudsman's Office:

The Department of Education maintains a Federal Student Loan Ombudsman's Office that assists borrowers of Federal Direct loans who are having difficulty related to issues with their loan and their institutions of higher education and/or lenders. The contact information for the Federal Student Loan Ombudsman's Office is:

FSA Ombudsman Group

P.O. Box 1843

Monticello, KY 42633

Phone: 877-557-2575/Fax: 606-396-4821

Federal Direct PLUS Loans

Interest Rate: • For loans prior to July 1, 2019, check on the individual loans at https://nslds.ed.gov/nslds/nslds_SA/ • For loans first disbursed between 7/1/2019 and 6/30/2020, the interest rate is 7.08%. • For loans first disbursed between 7/1/2019 and 6/30/2020, the interest rate is 5.30%	**When does repayment begin:** 60 days after the loan is fully disbursed. However, repayments may be deferred if the borrower (or for Parent PLUS loans first disbursed July 1, 2008 or later, the student for which the loan was borrowed) is enrolled as at least a half-time student.
Origination Rate: • For loans first disbursed on or after October 1, 2019 and before October 1, 2020: The origination fee is 4.236%. • For loans first disbursed on or after October 1, 2020: The origination fee is 4.228%.	**Interest accruing while borrower is enrolled at least half time:** Yes

General Information:

The Federal Direct PLUS is a loan program that provides loans to either parents of students who are defined as dependent by financial aid regulations or graduate/professional students. Like the Direct Stafford loans, these loans are processed by OHSU and the money is borrowed directly from the federal government. Applicants may borrow up to the cost of education minus any financial aid awarded. A credit check will be completed to check for an adverse credit history. At this time, there is no aggregate maximum amount.

You must have an active signed master promissory note (MPN) to receive this loan. If you do not at the time of awarding, we will include information in your Notification of Eligibility regarding how to complete the promissory note. When you sign the MPN, you are confirming your understanding that your school may make multiple loans for you for the duration of your education (up to ten years) without having you sign another promissory note. You are also agreeing to repay your lender, the U.S. Department of Education, all loans made to you under the terms of the MPN. Therefore, it is very important that you completely read and understand all of the information on the MPN before you sign it. You will be mailed a notification each time a disbursement is made. The notification will include the process to return funds if you do not need them. You also have the right to "close" an MPN so that it cannot be used for additional loans. To do this you must send written notification to your school or to the Direct Loan Servicing Center.

Like the Direct Stafford loan program, PLUS Loans are issued in multiple disbursements, based on each term of the academic year. Funds will be applied directly to the student's account. Parents (who are borrowing for their dependent student) must sign an authorization form indicating to whom refunds of leftover funds should be paid. When you receive your first Direct Loan, you will be contacted by the servicer for that loan (you repay your loan with the loan servicer). Your loan servicer will provide regular updates on our Direct Loan, and any additional Direct Loans that you receive. This is who you would want to contact for information on repayment, deferment or forbearance options for Federal Stafford or Federal Unsubsidized Stafford. If you are unsure who your loan servicer is, you can find this information at NSLDS.

Note to PLUS Loan borrowers: Generally, the eligibility requirements and procedures for requesting a deferment or forbearance for Stafford Loan borrowers also apply to you. However, since all PLUS Loans are unsubsidized, you'll be charged interest during periods of deferment or forbearance. If you don't pay the interest as it accrues, it will be capitalized (added to the principal balance of the loan), thereby increasing the amount you'll have to repay. Interest on PLUS Loans begins to accrue on the day the loan is made, and repayment must begin within 60 days of the final disbursement.

- Also, for loans first disbursed July 1, 2008, or later, the loan can be placed in deferment during the six-month period beginning the day after the student goes below ½ time enrollment. Please be aware, the interest continues accruing during that time. If you wish to find out more about this option, please contact the Direct Loan Servicing Center.

Repayment Options:

When you receive your first Direct Loan, you will be contacted by the servicer for that loan (you repay your loan with the loan servicer). Your loan servicer will provide regular updates on our Direct Loan, and any additional Direct Loans that you receive. This is who you would want to contact for information on repayment, deferment or forbearance options for Federal PLUS loans. If you are unsure who your loan servicer is, you can find this information at NSLDS.

Examples of loan repayment schedules can be found later in this document.

Checking the Total Amount:

Federal PLUS Loans are reported to the National Student Loan Database (NSLDS). NSLDS is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. Other authorized users (as determined by the U.S. Department of Education) are also able to access this information. This system contains personal information protected by the Privacy Act of 1974 (as amended). Authorized users are bound by the Act's requirements and acknowledge the possible criminal and civil penalties for violation of the Act.

Department of Education-Federal Student Loan Ombudsman's Office:

The Department of Education maintains a Federal Student Loan Ombudsman's Office that assists borrowers of Federal Direct loans who are having difficulty related to issues with their loan and their institutions of higher education and/or lenders. The contact information for the Federal Student Loan Ombudsman's Office is:

FSA Ombudsman Group

P.O. Box 1843

Monticello, KY 42633

Phone: 877-557-2575/Fax: 606-396-4821

Federal Nursing Student Loans

Interest Rate: 5% fixed	**Interest accruing while borrower is enrolled at least half time:** No
Origination Rate: Zero	**When does repayment begin:** 9 months after student graduates, withdraws, or drops below half time status

General Information:

Federal Nursing Student Loans are long-term educational loans for students in nursing. The federal government funds these loans. Nursing loans carry a 5 percent interest rate. No payments are required, nor is interest charged, while the borrower is enrolled as at least a half-time nursing student. When the borrower graduates, withdraws, drops below half-time status, or changes academic programs, a nine-month grace period begins during which time no payment of principal or interest is required. After nine months, repayment begins and may extend for a period of 10 years. The minimum monthly payment is $40. Most monthly payments, however, are larger than $40. You will sign a promissory note for each year that you receive the loan. If this promissory note is not completed until after the aid begins disbursing for a given term, you disbursement will be delayed for three days due to federal regulations. Federal Nursing Student Loans are serviced by ECSI. Please contact them at 888 549-3274.

Annual and Aggregate Loan Limits:

Eligibility for a Federal Nursing Loan depends on the yearly allotment received and the number of students applying for aid.

- The federal annual loan maximums are:
    - Students in first two years of the program: $4816
    - Students in the last two years of the program: $7576
- The federal aggregate limit is $24,768 for all years combined.

Deferment Provisions:

- Deferment of Nursing Student Loan repayments will be granted while the borrower maintains at least half-time status in a baccalaureate degree nursing program or pursues advanced professional training in nursing.
- Deferments are available for up to three years to borrowers who are on active duty as members of the uniformed service of the United States (Army, Navy, Air Force, Marines or Coast Guard) or who are serving as volunteers in the Peace Corps.
- No principal or interest payments are required during deferment periods.

Cancellation Provisions:

With approval from the Department of Health and Human Services, the full amount of the unpaid balance of a Nursing Student Loan will be canceled upon death or total and permanent disability of the borrower.

Information required to disclosure as part of Truth In Lending Act:

Creditor Name and Address:
Oregon Health & Science University
3181 SW Sam Jackson Park Road, Portland, OR 97239-3098

Loan Interest Rate and Fees:

- The interest rate is fixed at 5.0%
- Fees: there is no application, origination, or loan guarantee fee. The late charge fee is $2.00 month The returned check charge is $35.00

Loan Cost Examples:

The total amount you will pay for this loan will vary depending upon when you start to repay it. The example provides estimates based upon two different repayment options available to you while enrolled in school.

Repayment Option:	Amount Provided*	Interest Rate	Loan Term	Total Paid over 10 years
Defer Payments: Make no payments while enrolled in school.	$900	5%	10 years starting after the deferment period	$960.00
Make Full Payments: Pay principal while enrolled in school	$900	5%	10 years starting after first payment	$900.00

*About this example: This is an example of a yearly amount awarded for 2010-11. It is based on you being in school for 3 years and having a 9 month grace period before entering repayment. It is based on the 5% fixed interest rate. Your amount may vary depending on the amount of available funding and the number of years you are awarded the loan and number of years attending OHSU.

You should review the federal loan alternatives to this loan listed above in Stafford and PLUS loans.

Next Steps:
If your Notification of Eligibility includes the Federal Nursing loan, you will be sent an email from the OHSU Student Accounts Receivable Office regarding how to complete the necessary steps needed to receive this loan. **Please be aware, if you do not sign the promissory note prior to aid disbursing for the term, the loan will be held for 3 business days as part of the federal regulations on this loan**.

Borrower Eligibility:

- Must be enrolled at OHSU in an eligible undergraduate nursing program at least half-time.
- You must have demonstrated financial need as determined by your financial aid application. Additional criteria for distribution loan are determined by OHSU Registrar and Financial Aid Office is determined each year depending on available amount and number of eligible students.

Bankruptcy Limitations:

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral and forbearance options is available on the loan application and agreement.

Nurse Faculty Loan Program

Interest Rate: 3% fixed* see below regarding interest rate if defaulting on the loan	**Interest accruing while borrower is enrolled at least half time:** No
Origination Rate: Zero	**When does repayment begin:** 9 months after the borrower ceases to be enrolled in the advanced nurse education program

General information: The Nurse Faculty Loan Program (NFLP), Section 846A of the Public Health Service Act, authorizes the Secretary of the Department of Health and Human Services to enter into an agreement with a school of nursing to establish and operate a student loan fund to increase the number of qualified nursing faculty. The NFLP will be used for students who are going to become nurse faculty members. NFLP loan awards are dependent upon available funding each academic year. **If OHSU receives NFLP funding**, an email will be sent to potentially eligible students in early fall regarding how to apply for the funding and a deadline date. You will sign a promissory note for each year that you receive the loan. If this promissory note is not completed until after the aid begins disbursing for a given term, your disbursement will be delayed for three days due to federal regulations.

The nurse Faculty Loan Program is serviced by ECSI. Please contact them at 888 549-3274.

Eligibility:

1. Be a US citizen or national of the US
2. Be at least a part time student in good standing in an advanced nurse education program at OHSU. The terms ‘part time’ and ‘good standing’ are defined by OHSU as being enrolled in at least 5 credits a term and making financial aid satisfactory academic progress. **Two of the at least part time terms must occur consecutively during the 2020-2021 academic year.** The specific classes that students must take (in addition to other degree requirements) are a minimum of 9 (and a maximum of 18) credit hours in nursing education courses establish by the School of Nursing Graduate Program. The specific courses will be listed on the application the student completes.
3. Have no judgment liens entered against you based on the default on a federal debt.
4. You will also need to apply (if you haven’t already) for financial aid using the 2020-2021 Free Application for Federal Student Aid (FAFSA).
5. In order to receive NFLP loan in your dissertation phase of your program, you must have received NFLP loan prior to that phase.

Interest Rate:

1. The NFLP loan will bear interest on the unpaid balance of the loan at:
   - **a.** The rate of 3 percent per annum beginning 3 months after the borrower ceases to be enrolled in the advanced nurse education program, or
   - **b.** **The prevailing market rate if the borrower fails to complete the advanced nurse education program or fails to serve as a nurse faculty member.**

Cancellation

1. OHSU will cancel an amount up to 85% of the principal and interest of a NFLP loan as follows:
    a. Upon completion by the borrower of each of the first, second, and third year of full-time employment as a faculty member in a school of nursing, OHSU will cancel 20% of the principal of and interest on the NFLP loan, as determined on the first day of employment
    b. Upon completion by the borrower of the fourth year of full-time employment as a faculty member in a school of nursing, cancel 25% of the principal of and interest on the NFLP loan, as determined on the first day of employment.

Repayment

1. The NFLP loan is repayable over a 10-year period beginning 9 months after the borrower completes the advanced nurse education program, ceases to be enrolled as a student in the advance nurse education program, or ceases to be employed as full-time nurse faculty.

* Default by the Borrower

1. If a NFLP borrower defaults on the loan, OHSU must immediately stop the disbursement of the NFLP loan and begin collection on the loan.
    a. **Default means:**
        1. **Failure to complete the advanced nurse education program.**
        2. **Loss of the status as a student in good standing, as used by OHSU for the advance nurse training program.**
        3. **Failure to become or maintain employment as a full-time faculty member at a school of nursing. "Full-time" has the meaning used by the employing school of nursing for its faculty. Failure to provide certification of employment will evidence default, or**
        4. **Failure to make payments as required by the NFLP borrower's Promissory Note and repayment agreement.**

Health Professions Student Loans

Interest Rate: 5% fixed	**Interest accruing while borrower is enrolled at least half time:** No
Origination Rate: Zero	**When does repayment begin:** 12 months after student graduates, withdraws, or drops below half time status

General Information:

Health Professions Student Loans (HPSL) are long term educational loans for dental students. These loans are need-based, and parental financial information filed on the FAFSA is required for determining eligibility. **If OHSU receives HPSL funding**, an email will be sent to potentially eligible students in early fall regarding how to apply for the funding and a deadline date. The application will be available during that time at the Financial Aid website. Students are encouraged to complete the Department of Health and Human Services application. If you choose not to provide parental information, the OHSU Registrar and Financial Aid Office will consider your DHHS application incomplete and will not consider you for DHHS funding.

Instructions on applying for the funds are emailed to the students during early fall term with a specific deadline to apply. There is no cumulative maximum borrowing limit on HPSLs.

Health Professions Student Loans carry a fixed 5 percent interest rate. No payments are required, nor is interest charged, while the borrower is enrolled as a full-time student in the program for which he or she received the funds. You will sign a promissory note for each year that you receive the loan. If this promissory note is not completed until after the aid begins disbursing for a given term, your disbursement will be delayed for three days due to federal regulations.

When the borrower graduates, withdraws, drops below full-time enrollment, or changes academic programs, a 12-month grace period begins, during which time no payment of principal or interest is required. After 12 months, repayment begins and may extend for a period of 10 years. The minimum monthly payment is $40. Most monthly payments, however, are larger than $40. You may, without penalty, prepay all or part of the principal and accrued interest at any time.

There is no application or origination fee associated with the federal loan. The late charge is $2.00 per month and the returned check fee is $35.00 for each occurrence. Should you default on this HPSL loan, you may be subject to attorney's fees, collection agent costs and other related charges for the collection of any amount not paid.

Health Professions Student Loans are serviced by ECSI. Please contact them at 888 549-3274.

Total Loan Cost:

The total amount you will pay on the loan will vary depending upon when you start repaying and how much your total loan amount is. If you are awarded, you will be given examples of the total loan costs based on your current estimated graduation date.

Stay in touch with OHSU:

Until your loan is repaid, you must keep OHSU informed of all demographic changes. You will be obligated to notify OHSU, the Federal Government, and any other lender if any of the following demographics change: name, address, email address, telephone, and Social Security Number. Please be aware that severe penalties are imposed if you fail to repay the loan. Failure to repay students loans can result in a poor credit rating and legal action.

Creditor Name and Address:

Oregon Health & Science University

3181 SW Sam Jackson Park Road

Portland, OR 97239-3098

Bankruptcy Limitations:

- If you file for bankruptcy you may still be required to pay back this loan.

Deferment Provisions

- Deferment of HPSL repayments will be granted while the borrower is pursuing advanced professional training or is enrolled in a full-time course of study in a health professions school eligible for participation in the Health Professions Student Loan Program.
- In addition, deferments of up to three years can be granted if the borrower is on active duty as a member of the uniformed service of the United States (Army, Navy, Air Force, Marines or Coast Guard) or is a member of the Peace Corps.
- Two year deferments are available to students who leave school with the intent to return to

school as full-time students, provided they return to educational programs directly related to the health profession for which they were preparing.

- Two year deferments also are available to those participating in fellowship programs or another full-time educational activity, provided they engage in the endeavor within 12 months of completing residency training and provided the program or activity is directly related to the health profession for which they prepared when they received their Health Professions Loans.
- No principal or interest payments are due during the deferment of repayment period.

Cancellation Provisions

The full amount of the unpaid balance of the loan will be canceled upon the borrower's death or total and permanent disability. The Department of Health and Human Services must approve cancellation for disability.

Institutional Loans

Institutional loans are long-term educational loans financed by Oregon Health & Science University. Most institutional loans carry 5 percent interest rates that accrue from the day the loan is made. Borrowers have the option of paying the interest while they are attending OHSU, or postponing interest payments until the standard repayment schedule begins. Paying the interest while in attendance will reduce the amount that must be repaid after graduation or withdrawal.

The minimum repayment of OHSU loans is $100 per month. You will sign a promissory note for each year that you receive the loan. If this promissory note is not completed until after the aid begins disbursing for a given term, your disbursement will be delayed for three days due to federal regulations.

Institutional loans must be repaid within 10 years. Deferments of repayment are available only while in attendance at OHSU.

There are no other deferment provisions. There also are no cancellation provisions. The repayment period begins three months after graduation or withdrawal from OHSU. Also, institutional loans are not eligible for loan consolidation.

Private Alternative Loans

Some program costs and educational expenses exceed the amount of funding available. In these cases, alternative loans are offered to fill the remaining expenses. There are a number of competitive loan programs available. These loans are credit-based and the amount borrowed must be certified by the OHSU Registrar and Financial Aid Office and cannot exceed the established cost of attendance minus financial aid and educational resources. Also, some lenders may have aggregate amounts that they will lend to the student. Generally, deferment of principal and interest is available for in-school and some residency periods. Please remember: alternative loans are not eligible for federal loan consolidation and repayment terms differ from those of federal student loans. Due to the cost of attendance of some academic programs, an alternative loan may be listed on your Notification of Eligibility. If you wish to take out the alternative loan, you must complete a separate application, and be approved by the lender before funding will become available.

Short-Term Loans

Oregon Health & Science University provides short-term loan assistance to students who experience financial hardship resulting from unexpected situations. There is no interest charged for short-term loans, but a processing fee of $10 is assessed and added to the balance due. Private donors provide short-term loan funds, and funding is limited. Students are urged to use this fund only when absolutely necessary so that resources will be available to as many students as possible.

The following policies govern the short-term loan program:

1. Loans are available only to enrolled students. They cannot be provided during a quarter (including summer) in which a student is not enrolled.
2. Loans can be made in all but the last quarter of a student's academic program.
3. Loan proceeds must be claimed within five working days from the date of issue.
4. Short-term loans must be loans of last resort. Other sources of financial assistance should be considered before applying for a short-term loan.
5. These loans must be repaid within 90 days or at the start of the next quarter, whichever comes first.
6. One loan per term may be borrowed.
7. Administrative discretion may override certain of these restrictions if special circumstances are involved.

Entrance Loan Counseling

First-time borrowers will be provided with information on the terms and conditions of borrowing specific types of loans, such as Federal Stafford, Graduate PLUS, Nursing, and Health Professions Student loan funds. Information will be provided annually for the Health Professions and Nursing loan programs.

Since entrance counseling is required by law, funds can only be disbursed to new borrowers after they have completed entrance counseling.

Exit Loan Counseling

If you have used a loan to help finance your education at OHSU, federal regulations require that you complete exit counseling before you graduate, withdraw or change enrollment status to less than half time. You must complete exit counseling even if you plan to return to OHSU in the future. This web-based exercise is a helpful orientation to the repayment landscape, which is expansive and complex. For more information regarding the exit counseling process, please call 503 494-7800 and you will directed to the appropriate person.

Note: Students are also required to notify their lenders, both federal and private, when they graduate, take a leave of absence, or drop below half-time status.

REPAYING FEDERAL STUDENT LOANS

Developing a Strategy

Educational loans are the largest type of financial assistance provided by OHSU. Almost every student who applies for financial aid at OHSU is offered a loan from at least one loan program and usually from several.

A loan is a serious responsibility. Loans must be repaid, principal plus interest. Failure to repay student loans will result in a poor credit rating and legal action. It is therefore imperative that you develop a strategy for repaying loans before accepting any of them to finance your education. It is highly advised that your strategy includes the following components: An understanding of how loans and loan interest function over time, a careful evaluation of the amount you are borrowing, your time horizon of repayment and your earnings potential upon degree completion.

Education Debt Counseling and Financial Management

OHSU realizes that educational debt can be a weighing factor on an individual borrower and their family, therefore OHSU has employed a full-time Student Financial Counselor to help educate students regarding topics of financial literacy and loan repayment. OHSU offers students a variety of resources such as group sessions, online content, and one-on-one meetings with a counselor to discuss individual concerns in order to support your financial health and well-being. To set up a personal appointment, contact OHSU's Educational Debt Counseling & Financial Management Program at 503-494-7872.

How Much to Borrow

It is possible to borrow a considerable amount of money while attending college. The OHSU Registrar and Financial Aid Office will offer you loans based on your eligibility, but you must decide how much of the offer to accept. Student budget calculators can help create a realistic budget.

The amount of money you borrow to finance your education can affect your future ability to borrow money for other purchases. When you apply for a loan to acquire a car, house or even a professional practice, the amount of your outstanding educational loans will be taken into consideration. The greater your debt, the less likely a lending institution will be willing to extend additional credit to you.

Federal Repayment Options

Your loan repayments typically will be made monthly. The more you borrow, the higher your monthly payment will be. You have the option of prepaying, without penalty, all or part of the principal you have borrowed. Prepayments reduce the total interest accrual on your loans, and, therefore reduce the total amount of money you will be repaying. Prepayments can be made in one lump sum at any time from the time you borrowed the money.

The majority of financial aid recipients borrow from more than one loan program. You should calculate a separate payment for each loan program from which you received assistance and add together the monthly repayments to get the total amount you will be expected to pay each month. This calculation also should include any loans you received at schools you attended prior to OHSU.

Some loans have variable interest rates that change as often as each fiscal quarter. Keep this in mind when figuring your repayments. Cautiously figure your repayments based on the maximum interest rate, if one is set.

Various repayment options for the Direct Stafford Loan programs include:

When it comes time to start repaying your student loan(s), you can select a repayment plan that's right for your financial situation. Generally, you'll have from 10 to 25 years to repay your loan, depending on which repayment plan you choose. **Please keep in mind, these repayment plans can be changed by Congress.**

Standard Repayment:

With the Standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least $50, and you'll have up to 10 years to repay your loans.

Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For that reason, having a 10-year limit on repayment, you may pay the least interest.

To calculate your estimated loan payments, go to the [Repayment plan calculator].

Extended Repayment:

Under the Extended plan, you'll pay a fixed annual or graduated repayment amount over a period not to exceed 25 years. If you're a FFEL borrower, you must have more than $30,000 in outstanding FFEL Program loans. If you're a Direct Loan borrower, you must have more than $30,000 in outstanding Direct Loans. This means, for example, that if you have $35,000 in outstanding FFEL Program loans and $10,000 in outstanding Direct Loans, you can choose the extended repayment plan for your FFEL Program loans, but not for your Direct Loans. Your fixed monthly payment is lower than it would be under the Standard Plan, but you'll ultimately pay more for your loan because of the interest that accumulates during the longer repayment period.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. **Remember that the longer your loans are in repayment, the more interest you will pay.**

To calculate your estimated loan payments, go to the [Repayment plan calculator].

Graduated Repayment:

With this plan, your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

To calculate your estimated loan payments, go to the [Repayment plan calculator].

Income-Contingent Repayment (ICR):

This plan gives you the flexibility to meet your Direct Loans obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

- The amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
- 20 percent of your monthly discretionary income.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized (added to the loan principal).

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

As of July 1, 2009, graduate and professional student Direct PLUS Loan borrowers are eligible to use the ICR plan. Parent Direct PLUS Loan borrowers are not eligible for the ICR repayment plan unless they consolidate their loans. Parent PLUS Loans cannot be consolidated with loans borrowed by a student. To calculate your estimated loan payments, go to the Repayment plan calculator.

Income-Based Repayment (IBR):

Income Based Repayment is a repayment plan for the major types of federal loans made to students. Under IBR, the required monthly payment is capped at an amount that is intended to be affordable based on income and family size. You are eligible for IBR if the monthly repayment amount under IBR will be less than the monthly amount calculated under a 10-year standard repayment plan. If you repay under the IBR plan for 25 years and meet other requirements you may have any remaining balance of your loan(s) cancelled. You may, however, have to pay taxes on the amount that is cancelled. Additionally, if you work in public service and have reduced loan payments through IBR, the remaining balance after ten years in a public service job could be cancelled.

You can calculate your estimated loan payment amount under IBR using the Repayment plan calculator.

Pay As You Earn (PAYE):

Pay As You Earn is another income-driven repayment option available to borrowers of Direct Loans. In order to qualify for PAYE, you must have a partial financial hardship, be a new borrower as of October 1, 2007, and have received a disbursement of a Direct Loan on or after October 1, 2011. Under PAYE, your monthly payments are based on your income and family size, adjusted each year, and usually lower than they are under other plans. If you repay under PAYE and meet certain other requirements, any remaining balance will be forgiven after 20 years of qualifying repayment. You may, however, have to pay taxes on the amount that is forgiven. Additionally, if you are employed full-time for a public service organization and make 120 on-time, full monthly payments under PAYE, you may be eligible to receive forgiveness of the remaining balance of your Direct Loans through the Public Service Loan Forgiveness Program.

To calculate your estimated loan payment under PAYE, go to the Repayment plan calculator.

Revised Pay As You Earn (REPAYE):

In order to qualify for Revised Pay As You Earn (REPAYE), you must have a partial financial hardship, and have eligible Direct loans. Under REPAYE, your monthly payments are based on your income and family size, adjusted each year, and is also a lower repayment plan (similar to the PAYE amount). If you repay your loans under REPAYE and meet certain other requirements, any remaining balance will be forgiven after 20 years of qualifying repayment for borrowers who only have undergraduate loans. If you have ANY graduate loans, then your loans will be forgiven after 25 years. You may, however, have to pay taxes on the amount that is forgiven. Additionally, if you are employed full-time for a public service organization and make 120 on-time, full monthly payments under REPAYE, you may be eligible to receive forgiveness of the remaining balance of your Direct Loans through the Public Service Loan Forgiveness Program.

To calculate your estimated loan payment under REPAYE, go to the Repayment plan calculator.

Various Repayment Options For The Direct Parent PLUS Loan Programs

While many repayment plans for Direct Parent PLUS Loans are the same as those for Direct Stafford Loans, there are some differences in repayment plans.

Public Service Loan Forgiveness (PSLF)
The Public Service Loan Forgiveness Program was created to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness for a portion, or all, of your loans.

Other Student Loan Programs
Health Profession Student Loans (HPSL) allow either equal installments (Standard repayment) or Graduated repayment. The Federal Nursing Student Loan repayment plans are the same as the HPSL.

Federal Loan Consolidation
Consolidating your eligible student loans can reduce the amount of your monthly repayments and extend the time period in which you must repay the loan. Consolidation also permits you to make one payment per month instead of making several payments to a number of lenders and loan programs. When considering consolidation, be sure to review what deferment, forbearance, and cancellation provisions are available on a consolidation loan as they may differ from the original loan.

For information on Federal Direct Consolidation Loans, borrowers may contact their loan servicers directly. The student NSLDS can tell you who your federal loan servicer(s) is/are.

Deferment

Students are eligible for deferment of most loans for periods of at least half-time enrollment. Because deferment options are specific to the loan program from which you borrow, it is important to carefully read the promissory note. This will provide accurate information on your rights as a borrower. If you have questions, please contact your lender.

Forbearance

Forbearance is a special loan repayment arrangement made for financial hardship. It is available for most federal loan programs. If you meet the requirements, forbearance could change the terms of your student loan so that you can postpone repayment of the outstanding principal or interest (though interest would continue to accumulate), extend your repayment period, or make smaller payments for a specified period of time. If you are having difficulty repaying a federal loan, you should contact your lender or servicer or the Direct Loan Servicing Center at 800 433-3243.

Consequences of Default

Very few OHSU students default on repaying their loans. Nevertheless, it is important to be aware of the consequences of defaulting on a student loan. Contact your lender or servicer if you are having trouble making your loan payments. There are many options available to keep you out of default. However, you must contact your lender or servicer in order to make use of these programs.

If students fail to make the required repayments of their loans, the following actions will be taken.

1. They will be ineligible to receive further financial aid at any institution of higher education throughout the United States.
2. Credit bureaus will be notified of the default, which will negatively affect the ability to obtain credit for other purposes, such as purchasing a car or a home.
3. Legal action will be undertaken, and they will be responsible for paying all attorney and court costs. The legal action will include garnishment of wages, attachment of bank accounts, and placement of liens against property.

4. The accounts will be turned over to the federal government for collection. The government will use all means at its disposal to collect the loans, including: (a) obtaining the borrower's address from the Internal Revenue Service; (b) referring the borrower's delinquent status and other relevant information to credit bureaus; (c) initiating legal proceedings against the borrower; (d) garnishing the salary of the borrower; and (e) withholding money (including income tax refunds) otherwise payable to the borrower by the federal government.

Obviously, making your loan repayments by the due date avoids default. If you have difficulty meeting this obligation, you should discuss your situation with the servicer of your loan, whether it is OHSU, the Department of Education, or a bank or secondary servicer. For additional support, contact OHSU's Education Debt Counseling & Financial Management Program at 503-494-7872.

STUDENT RIGHTS

SUMMARY OF STUDENT RIGHTS UNDER THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

1. Inspect and review the student's educational records;

2. Request the amendment of the student's education records to ensure that they are not inaccurate, misleading, or otherwise in violation of the student's privacy or other rights;

3. Consent to disclosures of personally identifiable information contained in the student's educational records, except to the extent that FERPA and the regulations under it authorize disclosure without consent;

4. File with the U.S. Department of Education a complaint under 34 CFR Sec. 99.63 concerning alleged failures by the institution to comply with the requirements of FERPA; and

5. Obtain a copy of OHSU's Student Records Policy from the Office of the Registrar, Mackenzie Hall 1120, 3181 S.W. Sam Jackson Park Road, L-109, Portland, OR 97239, 503 494-7800.

More Detailed Explanation of Rights under FERPA

(1) The right to inspect and review the student's education records.

Students should submit to the Registrar, dean, head of the academic department, or other appropriate official, written requests that identify the record(s) they wish to inspect. The university official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the university official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

(2) The right to request the amendment of the student's education records to ensure that they are not inaccurate, misleading or otherwise in violation of the student's privacy or other rights.

Students may ask the university to amend a record that they believe is inaccurate or misleading. They should write the university official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading.

If the university decides not to amend the record as requested by the student, the university will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

(3) Consent to disclosures of personally identifiable information contained in the student's educational records, except to the extent that FERPA and the regulations under it authorize disclosure without consent.

One exception, which permits disclosure without consent, is disclosure to school officials with legitimate education interests. A school official includes a person employed by the university in an administrative, supervisory, academic, research or support staff position (including law enforcement unit personnel and health staff); a person, company, or entity with whom the university has contracted (such as an attorney, auditor or collection agent); a person serving on the Board of Directors; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her responsibilities.

Upon request, the university discloses education records without consent to officials of another school in which a student seeks or intends to enroll. No further notice need be given to students of transfer of records to such other school.

(4) The right to file with the U.S. Department of Education a complaint under 34 CFR Sec.99.63 concerning alleged failures by the institution to comply with the requirements of the FERPA.

The name and address of the office that administers FERPA is:

Family Policy Compliance Office

U.S. Department of Education

400 Maryland Avenue, S.W.

Washington, D.C. 20202

(5) Obtain a copy of the OHSU Student Records Policy
OHSU policies elaborate upon or qualify rights in student records to the extent the institution is authorized to do so under law. Copies of the OHSU policies may be obtained from the university Registrar's office.
In accordance with state and federal law, the university has adopted a policy to govern the gathering, use and disclosure of student records. Under the OHSU Student Records Policy, most of the records that the university maintains with regard to a student can be disclosed without a student's written consent only to the student, to school officials, to sponsors of financial aid (when the student has applied for or received aid), to some government agencies, and to persons issuing lawful subpoenas.

Additional Sources of Student Consumer Information

OHSU is required to annually notify students of certain consumer information listed under 34 CFR Part 668 - Student Assistance General Provisions. OHSU is sending this notification to you to comply with the notification requirements under these and other regulations as well as the regulations included in the Higher Education Opportunity Act (HEOA) and the Program Integrity regulations.

Oregon Health & Science University's Policies and Sanctions Related to the Unauthorized Distribution of Copyrighted Material

General copyright information, guidance on avoiding unauthorized peer-to-peer file sharing and other unauthorized distribution of copyrighted material by users of the OHSU network, and a link to the OHSU policy addressing sanctions for those who infringe copyright can be found at https://www.ohsu.edu/library/copyright and https://libguides.ohsu.edu/copyright

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the website of the U.S. Copyright Office at (www.copyright.gov).

Voter Registration Information

Students that are not already registered to vote in Oregon are encouraged to do so by visiting the Oregon Secretary of State Elections Division website. Voter information and a link to register to vote is located at http://sos.oregon.gov/Pages/default.aspx

Oregon Health & Science University's Drug and Alcohol Abuse Prevention Program

The OHSU Drug and Alcohol Abuse Prevention Guide provides information on: the standards of conduct for students and employees; the disciplinary sanctions for students and employees in violation of OHSU policy, State or Federal law; the health risks associated with the use of illicit drugs and the abuse of alcohol; and the drug and alcohol related resources available to students and employees. This guide is available at https://o2.ohsu.edu/student-central/health-wellness/upload/OHSU-Alcohol-Drug-Guide-19-20-BOOK-v2-1.pdf.

Oregon Health & Science University's Student Vaccination Information

Information on the OHSU policy for required student vaccinations and the applicable Immune Status Form are available in the OHSU Joseph B. Trainer Health & Wellness Clinic and at https://www.ohsu.edu/education/student-health-and-wellness-center.

Oregon Health & Science University's Student Disability Information

OHSU is committed to providing equal access to qualified students who experience a disability in compliance with Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act (ADA-AA) of 2008. If you have a disability or think you may have a disability (physical, sensory, chronic health, psychological, learning, or other) please contact the Office for Student Access at (503) 494-0082 or studentaccess@ohsu.edu to discuss eligibility for academic accommodations. Information is also available at https://www.ohsu.edu/education/academic-accommodations-disabilities. Because accommodations may take time to implement and cannot be applied retroactively, it is important to have this discussion as soon as possible. All information regarding a student's disability is kept in accordance with relevant state and federal laws.

Oregon Health & Science University's Student Financial Aid Explained Brochure

The Student Financial Aid Explained Brochure contains information on the types of financial assistance that is available and how to apply for funds; how eligibility for federal funds is determined; federal and institutional financial aid policies including refund/Return of Title IV Funds policies; alternative aid sources; student loan rights and responsibilities including repayment. A link to the Student Financial Aid Explained Brochure is mailed with each student's financial aid notification and the brochure is also available upon request from the Registrar and Financial Aid Office. The Student Financial Aid Explained Brochure is available at https://www.ohsu.edu/education/financial-aid.

Oregon Health & Science University's Tuition and Fees

The Tuition & Fee Book contains information regarding OHSU policies. The Tuition & Fee Charges by Term contains the official tuition and fee rates for each program. These are available upon request from the Registrar and Financial Aid Office. It is also available under the year specific academic information section at https://www.ohsu.edu/education/office-registrar.

Oregon Health & Science University's Academic Programs

General information regarding the various degree programs, their length of study and where to receive additional information is available at https://www.ohsu.edu/education/programs-and-schools.
A listing of the OHSU Joint degree programs with other institutions and where to receive additional information is available at https://www.ohsu.edu/education/office-registrar.
General information regarding transfer polices, percentage of full-time students who received Federal Pell grants, examples of the types of employment obtained by graduates and examples of the graduate education B.S. degree recipients may enroll in is available at www.ohsu.edu/registrar-forms
Information regarding instructional, laboratory and other facilities as well as information on faculty and other instructional personnel is available at https://www.ohsu.edu/education/programs-and-schools.

Oregon Health & Science University's Accreditation

General information regarding OHSU's institutional accreditation is available at https://www.ohsu.edu/education/accreditation.

Oregon Health & Science University's General Grievance and Complaint Procedures

Each OHSU academic program has existing grievance and complaint processes for students. Contact your academic department for information regarding the specific policy and process. In addition to the OHSU grievance and complaint processes, if you have a complaint about your experience with OHSU, you may also contact the Northwest Commission on Colleges and Universities (NWCCU) http://www.nwccu.org which is OHSU's regional accrediting agency or the Oregon Department of Justice at https://www.doj.state.or.us/consumer-protection/. If you are residing outside of Oregon while attending OHSU, in many cases you can file a complaint in the state where you are residing. The list of state resources is available at State Approval Complaint Process by State.

Oregon Health & Science University's Annual Security Report

OHSU's Annual Security Report (ASR) is published each year in the fall and can be found on the OHSU Public Safety web page under Crime Statistics. This report meets all requirements for the Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act. The report includes statistics for the previous three years concerning reported crimes that occurred on-campus, in certain non-campus locations or property owned and controlled by OHSU, and on public property within or immediately adjacent to and accessible from, the campus. The report also includes institutional policies concerning campus security, sexual assault, and other matters.

Oregon Health & Science University's Equal Opportunity/Non-Discrimination Policy Statement

OHSU provides equal opportunities to all individuals without regard to race, color, religion, national origin, disability, age, marital status, sex, sexual orientation, gender, gender identity or expression, veteran status, or any other status protected by law. It does not discriminate based on any status protected by law. This policy applies to all employment, education, volunteer, and patient care related activities or in any other aspect of OHSU's operation. Retaliation for reporting discrimination is prohibited. To make an inquiry or report an incident of discrimination, contact OHSU's **Affirmative Action and Equal Opportunity (AAEO) Department** at 503-494-5148, aaeo@ohsu.edu.

Title IX of the Education Amendments of 1972 ("Title IX") protects individuals from discrimination and harassment on the basis of sex or gender in any educational program or activity operated by recipients of federal aid. OHSU, as a recipient of federal funds, complies with Title IX and 34 CFR Part 106 by prohibiting sex and gender discrimination and harassment, which includes sexual misconduct and sexual violence, in education programs, activities, employment, and admissions. Inquiries about Title IX compliance or sex/gender discrimination and harassment may be directed to the **OHSU Title IX Coordinator**: Laura Stadum. Contact Laura Stadum, JD at 503-494-0258 or titleix@ohsu.edu. Inquiries may also be directed to the U.S. Department of Education, Western Region Office for Civil Rights at 206-607-1600, ocr.seattle@ed.gov.