



OHSU REGISTRAR AND FINANCIAL AID STUDENT FINANCIAL AID EXPLAINED

Financial Aid Information for Oregon Health & Science University

2023 – 2024

OHSU Registrar and Financial Aid Office
Mackenzie Hall Room 1120
3181 S.W. Sam Jackson Park Road, L-109
Portland, OR 97239-3098
finaid@ohsu.edu
www.ohsu.edu/finaid
Phone: 503 494-7800
Fax: 503 494-4629
FAFSA Federal School Code: 004883

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GENERAL INFORMATION

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
Office of the Provost	503 494-7878
Office of Student Access and Completion	800 452-8807
U.S. Department of Education Direct Loan Repayment	800 433-3243

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.

If you do not meet one of the established criteria for supplying your parental information on your FAFSA and you have special circumstances why your parent's are unable to supply their information, please contact our office.

The FAFSA must be submitted after October 1, 2022 for 2023-2024. 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 15, 2023 for 2023-2024. Applications received after January 15th will be processed, but funding may not be available in some financial aid programs. Because filing after the January 15 deadline can adversely affect your award package, we strongly suggest that you file your FAFSA as soon as possible after October 1, 2022. There is no priority filing date for graduate level students but to reduce any potential delays, we recommend applying by January 15, 2023.

The FAFSA process will allow applicants to download their 2021 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) 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.

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.

To estimate this year's cost of attendance, go to our site at <https://www.ohsu.edu/education/2023-2024-estimated-total-cost-attendance>. If you have questions, please contact our office.

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 Two Years:	\$1,877 monthly
Two Years:	\$1,696 monthly
Three Years:	\$1,422 monthly
Four to Five Years:	\$1,361 monthly
Six to 12 years – Summer Camp:	\$1,600 monthly
Six to 12 years – Normal School Schedule:	\$674 monthly

Note: If you experience costs that exceed the maximum childcare costs listed above due to your program requirements, you can appeal by providing an explanation about the additional costs and why they will be higher.

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 15, 2023.

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.
- 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.

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://www.ohsu.edu/education/student-self-service>
- Log into the Student Information System using your OHSU username and password
- Under Student Accounts Receivable, select Direct Deposit
- 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 503-494-5710.

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, $\frac{3}{4}$ Time, $\frac{1}{2}$ Time, or $< \frac{1}{2}$ Time).

Listed below are the credits required for that enrollment level.

<u>Enrollment Status/Code</u>	<u>Undergraduate</u>	<u>Graduate/Professional</u>
Full Time	12 or more credits.....	9 or more credits
$\frac{3}{4}$ Time	9 to 11 credits.....	7 to 8 credits
$\frac{1}{2}$ Time	6 to 8 credits.....	5 to 6 credits
$< \frac{1}{2}$ 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, $\frac{1}{2}$ or $\frac{3}{4}$ time	Graduate Enrolled full time, $\frac{1}{2}$, or $\frac{3}{4}$ 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
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 2023 through Spring 2024.

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

Graduate Research Assistantships	Stipends/Departmental Living Allowance	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 notify the Office of the Registrar using the appropriate form [available on their website](#). 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 term 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 Refund Schedule* as defined below. Financial aid recipients also will be subject to the Return of Title IV Funds calculation (see Return of Title IV Funds below for more information).

Refunds of tuition and/or fees may be granted to students in accordance with the University Refund Policy for 2023-2024. 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 2023-2024.

- **Any term that is 11 weeks or longer:**
First two weeks of the term 100% refund of tuition and fees
Second two weeks of the term 50% refund of tuition
- **Any term 6 weeks long**
First four days of the term 100% tuition and fees
Next four business days (Friday – Wednesday) 50% of tuition
- Any term shorter than 6 weeks the student must withdraw before the start date of the class.

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

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.

Treatment of Title IV Aid When a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law at OHSU are Federal Pell Grants, Iraq and Afghanistan Service Grants, Federal Supplemental Educational Opportunity Grants (FSEOGs), Direct Loans, and Direct PLUS Loans.

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment (your school can define these terms for you and tell you which one applies to you), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds in the form of a post-withdrawal disbursement. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

You will not be subject to returns of your Title IV program assistance if you meet one of the following exemptions:

- You complete all of the requirements for graduation;
- You successfully complete a class or multiple classes that comprise at least 49 percent of the days in the term (in a program offered in modules); or
- You successfully complete a class or multiple classes that comprise at least half-time enrollment (in a program offered in modules).

A student may provide official notification of intent to withdraw by following the school's withdrawal process. In this case, the withdrawal date is the date the student begins the withdrawal process. If a student did not begin the official withdrawal process or provide notification of his or her intent to withdraw, the midpoint of the payment period or period of enrollment (as applicable) is the withdrawal date. However, if OHSU has the last date of an academically related activity in which the student participated, then in that case that date would be used as the withdrawal date.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other institutional charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school. Grants must be disbursed within 45 days. Loans must be offered to the student within 30 days, allowing the student at least 14 days to respond. All post-withdrawal disbursements must be applied to student account first. If the calculation results in a credit balance on the student's account when it will be disbursed, the credit balance must be refund to the student as soon as possible and no later than 14 days after the calculation.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess funds equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds. The school must return any funds as soon as possible but no later than 45 days after determining the student has withdrawn.

If Title IV program funds must be returned, OHSU must return the funds in the following order:

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Direct PLUS Loans
4. Federal Pell Grants
5. Iraq and Afghanistan Service Grants
6. FSEOG

If your school is not required to return all of the excess funds, you may be required to return the remaining amount.

For any loan funds that you must return, you (or your parent for a Direct PLUS Loan) will repay the loan funds in accordance with the terms of the promissory note. That is, you will not be required to repay any loan funds immediately, but instead, you will make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. The Refund Schedule can be found on the [OHSU Tuition and Fees page](#). The OHSU Registrar's office can provide requirements and procedures for officially withdrawing from school by calling 503-494-7800 or emailing: regohsu@ohsu.edu

If you have questions about your Title IV program funds, you can contact OHSU Financial Aid Office at 503-494-7800 or by emailing finaid@ohsu.edu. You can also call the Federal Student Aid Information Center at 1-800- 4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at <https://studentaid.gov>.

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), dropped courses after the term begins, 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. Also, if there are any accepted transfer credits towards your current program, those credit count as both attempted and completed credits.

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 be meeting the overall policy listed above. 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

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, an email notification will be sent to the student 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 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), as well as any transfer credits accepted for your current program 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

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 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), dropped courses after the term begins, 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. Also, if there are any accepted transfer credits towards your current program, those credit count as both attempted and completed credits.

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.

and

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

and

- For students admitted Summer 2023 **for 2023-2024**, 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 2023-2024)

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 be meeting the overall policy listed above. 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

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, an email notification will be sent to the student 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

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), as well as any transfer credits accepted for your current program 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), dropped courses after the term begins, 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. Also, if there are any accepted transfer credits towards your current program, those credit count as both attempted and completed credits.

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 be meeting the overall policy listed above. 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, an email notification will be sent to the student 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), as well as any transfer credits accepted for your current program 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), dropped courses after the term begins, 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. Also, if there are any accepted transfer credits towards your current program, those credit count as both attempted and completed credits.

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 be meeting the overall policy listed above. 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, an email notification will be sent to the student 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), as well as any transfer credits accepted for your current program 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), dropped courses after the term begins, 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. Also, if there are any accepted transfer credits towards your current program, those credit count as both attempted and completed credits.

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 be meeting the overall policy listed above. 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, an email notification will be sent to the student 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), as well as any transfer credits accepted for your current program 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 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), dropped courses after the term begins, 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. Also, if there are any accepted transfer credits towards your current program, those credit count as both attempted and completed credits.

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 be meeting the overall policy listed above. 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.

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, an email notification will be sent to the student 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

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 attempted during terms in which aid was not received), as well as any transfer credits accepted for your current program 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 for Tuition Purposes

In Oregon, instruction fees at publicly supported colleges and universities are higher for nonresident students than for resident students.

The [current policy used in determining residency](#) seeks to ensure that only bona fide Oregon residents are assessed the resident fee.

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/Departmental Living Allowances & 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/departmental living allowances, 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: 503-494-5877 or veterancert@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.

State Aid

State aid is financial assistance that a state offers to eligible residents to help reduce their educational costs. Some state aid is first come, first served, so complete your FAFSA/ORSAA form early to maximize your eligibility. Contact your [state grant agency](#) for more information.

Oregon State Grant information - 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 or the ORSAA application. 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.

For more information about the Oregon Opportunity Grant, go to <https://oregonstudentaid.gov/grants/oregon-opportunity-grant/>

Oregon Tribal Student Grant – OTSG

The Oregon Tribal Student Grant provides funding for eligible Oregon tribal students to offset the cost of attendance at eligible Oregon colleges and universities. The grant is intended to cover the average cost of attendance after all federal and state grants/scholarships have been applied. Funding for this program is contingent on approval for the Oregon State Legislature.

For more information about the Oregon Tribal Student Grant, go to <https://oregonstudentaid.gov/grants/oregon-tribal-student-grant/>

Oregon National Guard State Tuition Assistance – ONGSTA

The Oregon National Guard State Tuition Assistance (ONGSTA) program provides funding toward undergraduate tuition, certain fees, and a book allowance, at eligible Oregon postsecondary institutions for current Oregon National Guard Members.

For more information about the Oregon National Guard State Tuition Assistance, go to <https://oregonstudentaid.gov/grants/oregon-national-guard-state-tuition-assistance/>

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 Job Postings](#), then by contacting departments for which you would like to work. 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 Kronos Timecard 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.

Automatic Temporary 0% Interest and Administrative Forbearance as a Result of the COVID-19 Emergency

To provide relief to student loan borrowers during the COVID-19 emergency, interest is being temporarily set at 0% on federal student loans. In addition, federal student loan borrowers were automatically placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payments. This 0% interest and suspension of payments will last from March 13, 2020, through at the latest August 31, 2023, but you can still make payments if you choose.

Federal Direct Stafford Loans

<p>Interest Rate:</p> <p><i>Undergraduate Students:</i></p> <p><u>For Subsidized Stafford Loans:</u></p> <ul style="list-style-type: none"> For loans prior to July 1, 2021, check on the individual loans at https://nslds.ed.gov/npas/index.htm For loans first disbursed between July 1, 2022 and June 30, 2023, the interest rate is 4.99%. For loans first disbursed between July 1, 2023 and June 30, 2024, the interest rate is 5.50%. <p><u>For Unsubsidized Stafford Loans:</u></p> <ul style="list-style-type: none"> For loans prior to July 1, 2021, check on the individual loans at https://nslds.ed.gov/npas/index.htm For loans first disbursed between July 1, 2022 and June 30, 2023, the interest rate is 4.99%. For loans first disbursed between July 1, 2023 and June 30, 2024, the interest rate is 5.50%. <p><i>Graduate Students:</i></p> <p><u>For Unsubsidized Stafford Loans:</u></p> <ul style="list-style-type: none"> For loans prior to July 1, 2021, check on the individual loans at https://nslds.ed.gov/npas/index.htm For loans first disbursed between July 1, 2022 and June 30, 2023, the interest rate is 6.54%. For loans first disbursed between July 1, 2023 and June 30, 2024, the interest rate is 7.05%. 	<p>Origination Rate:</p> <ul style="list-style-type: none"> For loans first disbursed on or after October 1, 2022 and before October 1, 2023: The origination fee is 1.057%. For loans first disbursed on or after October 1, 2023: The origination fee is 1.057%.
<p>Interest accruing while borrower is enrolled at least half time:</p> <ul style="list-style-type: none"> Subsidized Stafford Loan: No Unsubsidized Stafford Loan: Yes 	<p>When does repayment begin: 6 months after student graduates, withdraws, or drops below half time</p>

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.

General Information:

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.
- 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	\$37,167 (based on 12 month enrollment, prorated if less)
M.D./D.M.D.	N/A	N/A	\$47,167 (based on 12 month enrollment, prorated if less)
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 1854

Monticello, KY 42633

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

Federal Direct PLUS Loans

<p>Interest Rate:</p> <ul style="list-style-type: none"> • For loans prior to July 1, 2021, check on the individual loans at https://nsls.ed.gov/npas/index.htm • For loans first disbursed between 7/1/2022 and 6/30/2023, the interest rate is 7.54%. • For loans first disbursed between 7/1/2023 and 6/30/2024, the interest rate is 8.05%. 	<p>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.</p>
<p>Origination Rate:</p> <ul style="list-style-type: none"> • <u>For loans first disbursed on or after October 1, 2022 and before October 1, 2023:</u> The origination fee is 4.228%. • <u>For loans first disbursed on or after October 1, 2023 and before October 1, 2024:</u> The origination fee is 4.228%. 	<p>Interest accruing while borrower is enrolled at least half time: Yes</p>

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](https://nsls.ed.gov).

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, 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 [Federal Student Aid - Manage Loans](#).

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 1854

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 2023-24 federal annual loan maximums are:
 - Students in first two years of the program: \$5460
 - Students in the last two years of the program: \$8588
- The federal aggregate limit is \$26,928 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: 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.

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.

If your Notification of Eligibility includes the Federal Nursing loan, you will be sent an email from the ECSI, OHSU's Loan Servicer, 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.**

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, or lawful permanent resident of the US and its territories.
2. Be at least a part time student in good standing in the PhD, DNP, or MNE programs at OHSU. The terms ‘part time’ and ‘good standing’ are defined by OHSU as being enrolled in at least 5 credits per term and making satisfactory academic progress. **Two of the at least part time terms must occur consecutively during the 2023-24 academic year.** *MNE students must take all required education courses in the MNE curriculum. PhD and DNP students are no longer required to take nursing education courses for the NFLP but are encouraged to take *NURS 561/661 Best Practices in Nursing Education* as an elective.
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 2023-2024 [Free Application for Federal Student Aid \(FAFSA\)](#). OHSU’s school code is 004883.
5. Have not received this loan for more than 5 award years.
6. Students who progress to conducting dissertation research without previously receiving NFLP funding will not be eligible for NFLP funds at that point.
7. Eligible programs at OHSU include: MNE, PhD, and DNP.

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 has HPSL funding available**, 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 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 be 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 students and their families, 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.

Federal Student Loan Servicers

A [loan servicer](#) is a company the Department of Education assigns to handle the billing and other services on your federal student loan on our behalf, at no cost to you. Your loan servicer will work with you on repayment options (such as income-driven repayment plans and loan consolidation) and will assist you with other tasks related to your federal student loans. Always keep your contact information up to date so your loan servicer can help you stay on track with repaying your loans. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

Never pay an outside company for help with your federal student loans. Your loan servicer will help you for FREE. Contact your servicer to apply for income-driven repayment plans, student loan forgiveness, and more.

Federal Student Loan Repayment Options

Your federal student loan payments typically will be made monthly to your [loan servicer\(s\)](#). The more you borrow, the higher your monthly payment will be, unless you qualify for a reduced monthly payment under an income-driven repayment plan. 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 repay over time. Prepayments can be made in any amount, at any time.

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 payment amounts 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 monthly payment amounts based on the maximum interest rate, if one is set.

Various repayment options for the Direct Stafford and Graduate Plus Loan programs include:

When it comes time to start repaying your federal 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. For more information on the various federal student loan repayment plans, please visit StudentAid.gov or refer to the chart below. **Please keep in mind, these repayment plans can be changed by Congress.**

Federal Student Loan Repayment Plan Comparison Chart



	Standard	Graduated	Extended	Income-Contingent (ICR)	Income-Based (IBR)	Pay As You Earn (PAYE)	Revised Pay As You Earn (REPAYE)
Eligible Loan Programs	Direct & FFELP Loans	Direct & FFELP Loans	Direct & FFELP Loans	Direct Loans	Direct & FFELP Loans	Direct Loans	Direct Loans
Advantages	May provide the lowest total repayment cost (because of short repayment term and less interest paid over time).	Works best if you expect your income to increase over time. Your largest payment amount will be no more than three times your smallest payment.	Longer term, which makes payments lower.	Payments may start low but will increase as income increases. Capitalized interest cannot exceed 10% of the loan amount when you enter the plan. After this, interest accrues but does not capitalize.	Provides an affordable, reduced monthly payment amount, however there is no limit on interest capitalization.	May allow for the lowest monthly payment amount. Capitalization cannot exceed 10% of the loan amount that enters the plan. After reaching this limit, interest accrues but does not capitalize.	May allow for the lowest monthly payment amount. When the monthly payment amount doesn't cover interest, you are responsible for only 50% of the accrued and unpaid interest.
How is Monthly Payment Determined?	Calculated equally over the term. Based on total amount owed. \$50 minimum payment.	Payments start low and increase every two years.	Fixed annual or graduated repayment.	Payments are the lesser of: 20% of your monthly discretionary income or your monthly payment on a 12-year plan times a percentage factor based on your income.	Payments are calculated at 10% of your monthly discretionary income and are based on your family size and household AGI. The amount is capped at the 10-yr Standard monthly payment amount.	Payments are calculated at 10% of your monthly discretionary income and are based on your family size and household AGI. The amount is capped at the 10-yr Standard monthly payment amount.	Payments are calculated at 10% of your monthly discretionary income and are based on your family size and household AGI. There is no cap on the monthly payment amount.
Repayment Term	10 years (up to 30 years of consolidated)	10 years (up to 30 years of consolidated)	Up to 25 years	Up to 25 years (after which remaining balance is forgiven, but is taxable)	Up to 20 or 25 years (after which remaining balance is forgiven, but is taxable)	Up to 20 years (after which remaining balance is forgiven, but is taxable)	Up to 20 years for undergraduate loans and 25 years for graduate loans (after which remaining balance is forgiven, but is taxable)
Eligibility Requirements	Available upon request.	Available upon request.	Must owe more than \$30,000 in Direct or FFELP loans.	Based on your AGI, family size, and total Direct Loan debt.	Must have Partial Financial Hardship (PFH) to qualify.	Must have PFH, be a new borrower on or after 10/1/2007, and have a Direct loan disbursement on or after 10/1/2011.	Available only for Direct Loans. There are no additional eligibility requirements.
PSLF Eligible?	Yes	No	No	Yes	Yes	Yes	Yes
Good to Know	This is the default repayment plan if another plan isn't selected.	Amount due each month must cover interest. The minimum payment is interest only which can result in high interest costs.	You will generally pay more interest in this plan because the repayment term is longer.	Income & family size must be verified annually. There is no cap on the maximum payment amount.	Income & family size must be verified annually. Payments can be as low as \$0/month. Spouse's income will be considered if filing taxes jointly.	Income & family size must be verified annually. Payments can be as low as \$0/month. Spouse's income will be considered if filing taxes jointly.	No cap on max. payment or on amount of interest that can capitalize. Income & family size must be verified annually. Spouse's income always factored when calculating monthly pmt.

Additional Repayment Information Links:

- To calculate your estimated loan payments, go to the [Repayment plan calculator](#).
- For additional information on Income-Driven Repayment (IDR) plans, go to [Studentaid.gov](#).

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. After you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer, the PSLF Program forgives the remaining balance on your Direct Loans. Under this program, you may qualify for forgiveness for a portion, or all, of your federal student loans.

Various Repayment Options for Direct Parent PLUS Loan Program

While many [repayment plans for Direct Parent PLUS Loan](#) are the same as those for Direct Stafford Loans, there are some differences in repayment plans.

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

If you have multiple federal student loans you may be able to combine them into one loan with a fixed

interest rate based on the average of the interest rates on the loans being consolidated. Consolidating your eligible student loans can reduce the amount of your monthly payment obligation and extend the time period in which you must repay the loan. Consolidation may also permit 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. You can also find more information and the application at [StudentAid.gov](https://studentaid.gov).

Deferment

A [deferment](#) is a temporary postponement of payment on a loan that is allowed under certain conditions and during which interest generally does not accrue on Direct Subsidized Loans, the subsidized portion of Direct Consolidation Loans, Subsidized Federal Stafford Loans, the subsidized portion of FFEL Consolidation Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan(s). Students are eligible for deferment of most federal student 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 servicer or lender or visit [StudentAid.gov](https://studentaid.gov) for more information.

Forbearance

A [forbearance](#) is a period during which your monthly loan payments are temporarily suspended or reduced. Your servicer may grant you a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue. Unpaid interest that accrues during the forbearance will be added to the principal balance (capitalized) of your loan(s), increasing the total amount you owe. It is available for most federal student loan programs. If you are having difficulty repaying a federal loan, you should contact your lender or servicer directly.

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. For a loan made under the William D. Ford Federal Direct Loan Program or the Federal Family Education Loan Program, you're considered to be in default if you don't make your scheduled student loan payments for at least 270 days. If you are ever having trouble making payments or if you miss a payment, it is important to immediately contact your loan servicer to prevent going into default. There are several options available to help you avoid this situation (such as an income-driven repayment plan, deferment, or forbearance).

If students default on their federal student 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 account 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 required loan payments 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 FERPA

1. The right to inspect and review the student's education records within 45 days after the day Oregon Health & Science University (OHSU) receives a request for access;
2. The right to request the amendment of the student's education records to ensure that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA;
3. The right to provide written consent before OHSU discloses personally identifiable information (PII) from the student's educational records, except to the extent that FERPA authorizes disclosure without consent;
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by OHSU to comply with the requirements of FERPA.

More Detailed Explanation of Rights under FERPA

(1) The right to inspect and review the student's education records within 45 days after the day Oregon Health & Science University (OHSU) receives a request for access.

A student should submit to the registrar a written request that identifies the record(s) the student wishes to inspect. The registrar 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 registrar, the registrar 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 the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask OHSU to amend a record should write to the registrar, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If OHSU decides not to amend the record as requested, OHSU will notify the student in writing of the decision and the student's 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

(3) The right to provide written consent before OHSU discloses personally identifiable information (PII) from the student's educational records, except to the extent that FERPA authorizes disclosure without consent.

For example, OHSU discloses PII from students' education records without prior written consent of the student to school officials with legitimate educational interests. A school official is defined in OHSU Policy 02-20-005 Education Records as: a person employed by OHSU in an administrative, supervisory, academic, research, student staff or support staff position (including law enforcement personnel and health service staff); a person, company, or entity with whom OHSU has contracted (such as an attorney, auditor, collection agent, software vendor or service provider); a person serving on the OHSU Board of Directors; or a student or volunteer community member serving on an official committee (such as a scholarship, disciplinary or grievance committee) or assisting another school official in performing their duties.

FERPA also permits the disclosure of PII from students' education records without written consent of the student if the information is classified as Directory Information, unless a student requests in writing that Directory Information not be disclosed without their written consent. Directory Information is Information contained in a student's Education Records that would not generally be considered harmful or an invasion of privacy if disclosed.

OHSU classifies the following as Directory Information:

(1) Directory Information for external disclosure and purposes (outside of OHSU's network and community) is limited to:

- i. Full name;
- ii. Major(s) or field(s) of study;
- iii. Dates of attendance;
- iv. Enrollment status (e.g. undergraduate or graduate, full time or part-time);
- v. Degree(s), certificate(s), honor(s) or award(s) and date(s) received for each.

(2) Directory Information for internal disclosure and purposes (within OHSU's network and community) is limited to:

- i. External directory information outlined in (1);
- ii. OHSU address(es);
- iii. OHSU telephone number(s);
- iv. OHSU email address.

(3) Directory Information for the purposes of providing information to Graduate Researchers United (GRU), so long as the items are provided exclusively to the GRU and no other entity/organization is limited to:

- i. A student's status as a Member of the Bargaining Unit represented by the GRU;
- ii. Internal directory information outlined in (2).

OHSU may also disclose education records without a student's prior written consent under the circumstances outlined for disclosures without prior consent in OHSU Policy 02-20-005 Education Records.

(4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by OHSU to comply with the requirements of 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

For additional information, refer to [OHSU Policy 02-20-005 Education Records](#).

ADDITIONAL SOURCES OF STUDENT CONSUMER INFORMATION

OHSU is required to notify students annually of certain consumer information listed under 34 CFR Part 668 - Student Assistance General Provisions. OHSU provides this page in compliances with these regulations as well as Higher Education Opportunity Act (HEOA) regulations and Program Integrity regulations.

Oregon Health & Science University's Academic Programs

General information regarding OHSU degree programs is available at www.ohsu.edu/education/programs-and-schools, including information about length of study; where to receive additional information; instructional, laboratory and other facilities; and faculty and other instructional personnel.

The following programs disclose internally-calculated placement rates and publish these placement rates on internal/external websites and are used for recruitment: School of Medicine Graduate Programs, Human Nutrition, Radiation Therapy and Medical Physics. Contact the program for additional information.

Additional Information:

- [Examples of the types of employment obtained by graduates](#)
- [Student rights under FERPA](#)
- [Transfer credit policies](#)

Oregon Health & Science University's Accreditation

Information regarding OHSU's institutional accreditation is available at <https://www.ohsu.edu/education/accreditation>.

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.

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 filesharing 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 <https://copyright.gov>.

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>.

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. 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 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. A notification of [Penalties associated with drug-related offenses](#) is also available.

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, Kimberly Anderson, at [503-494-5148](tel:503-494-5148) 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](tel:206-607-1600), ocr.seattle@ed.gov.

Gender, Race/Ethnicity and Pell Grant Recipients

This information is provided specifically as required under HEA Section 485(a)(1)(Q).

Fall 2022 data:

- Number of enrolled, full-time students = 2,160
- Percentage of enrolled, full-time students who are female = 68%
- Percentage of enrolled, full-time students who are male = 31%
- Percentage of enrolled, full-time students who received a Federal Pell Grant = 6%
- Percentage of enrolled, full-time students who self-identified as being a member of a racial/ethnic group (excluding white/unknown) = 41%

Graduate or Professional Education 4-Year Graduates May Enroll In

Bachelor of Science students with a major in **Nursing** can pursue a master’s and doctoral degrees in nursing:

- [Master of Nursing \(M.N.\)](#)
- [Doctor of Nursing Practice \(D.N.P.\)](#)
- [Doctor of Philosophy \(Ph.D.\)](#)

Bachelor of Science students with a major in **Radiation Therapy** can pursue advanced degrees in Medical Dosimetry or Health Administration.

- [More information about the Radiation Therapy profession](#)

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 \(NWCCU\)](#), OHSU’s institutional accrediting agency, or the [Oregon Department of Justice](#). 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.

Joint Degree and Certificate Programs

Joint Programs with Oregon Institute of Technology

- [Emergency Medical Technology – Paramedic \(A.A.S.\)](#)
- [Emergency Medical Services Management \(B.S.\)](#)
- [Medical Laboratory Science \(B.S.\)](#)
- [Doctor of Physical Therapy \(D.P.T.\)](#)

Joint Programs with Oregon State University

- [Doctor of Pharmacy \(Pharm.D.\)](#)

Joint Oregon Health & Science University - Portland State University School of Public Health

- [Undergraduate programs](#)
- [Graduate Certificates](#)
- [Master of Science](#)
- [Master of Public Health](#)
- [Master of Public Health Dual Degrees](#)
- [Doctoral degrees](#)

Other Joint Programs with Portland State University

- [Healthcare Management \(M.B.A.\)](#)

Notification to Students in Programs Leading to Licensure

OHSU holds institutional and specialized accreditation, which attests to the rigor of its academic programs that lead to licensure. As such, OHSU's programs meet the accreditation standards required by these agencies. OHSU is unable to monitor all state requirements for licensure in every state, and therefore is unable to make a determination if an OHSU program meets all requirements for licensure for a given state. You should always check with the individual states for the current expectations regarding licensure in that state. Additional information regarding licensure can be found on the OHSU [out-of-state authorization](#) page under Licensure.

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 on tuition and fees and the official tuition and fee rates for each program.

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 on the OHSU [Student Health & Wellness Center webpage](#).

Voter Registration Information

Students who are not already registered to vote in Oregon are encouraged to do so by visiting the [Oregon Secretary of State Elections Division website](#).