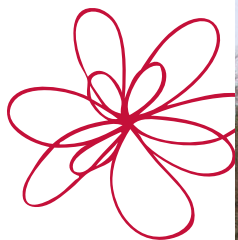
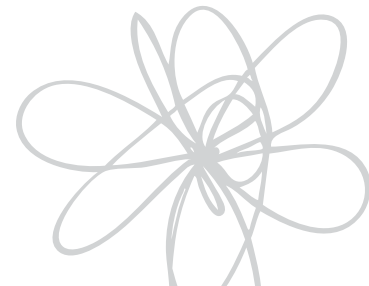


My Award Letter



University of Oregon Offer of Financial Assistance 2009-10



UNIVERSITY OF OREGON





Greetings

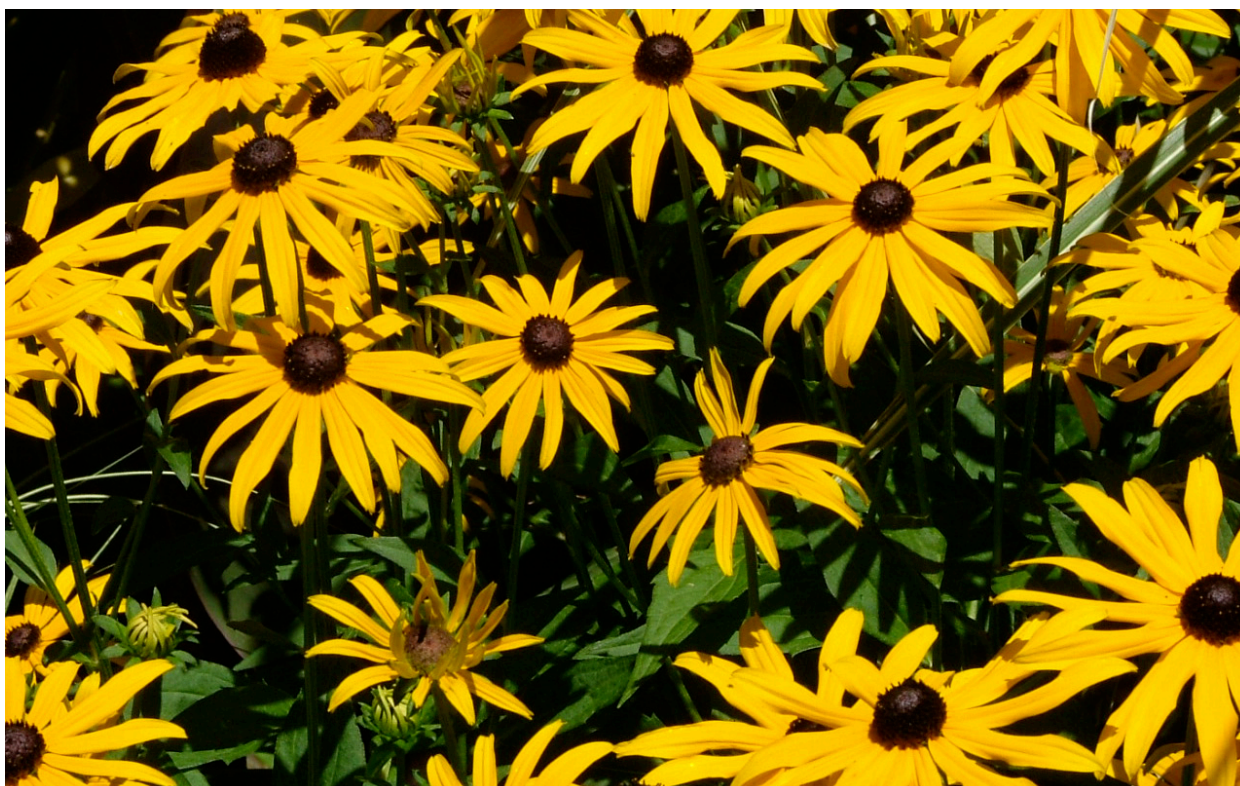
The UO Financial Aid Award Letter that you received from the Office of Student Financial Aid and Scholarships is based on your completing the Free Application for Federal Student Aid (FAFSA). We reviewed the information that you and your family provided on the FAFSA to determine the types and amounts of financial aid you are eligible to receive during the academic year.

This publication, My Award Letter, is intended to provide instructions on how to obtain the financial aid you wish to use this academic year. It also contains information regarding the terms and conditions you must follow in order to stay qualified for financial aid throughout your enrollment.

The next steps in the process of receiving your financial aid will depend on what types of aid you decide to use. Additionally, the forms that may have been provided to you will need to be completed and returned to our office. Please review the information provided to ensure you understand the requirements of each of the enclosed documents. Your eligibility to receive the financial aid is dependent on your providing any required information to us in a timely manner.

Contents

- 2 Reading Your UO Financial Aid Award Letter**
- 3 Sample Award Letter**
- 4 Financial Aid Checklist**
- 5 Financial Aid Programs**
- 9 Using Your Financial Aid and Scholarships**
- 10 Revising Your Award Letter**
- 12 UO Summer Financial Aid**
- 12 Expected Family Contribution**
- 13 Eligibility Requirements**
- 14 Return of Federal Financial Aid**
- 15 Online Award Letter Instructions**
- 15 Federal, State, and University of Oregon Resources**
- 16 Eligibility, Rights, and Responsibilities**



Reading Your UO Financial Award Letter

1 **CLASS LEVEL: Types and amount of financial aid were awarded based on this level**

Freshman	0–44 credits	Post-Bacc	Undergraduates with a previous bachelor's degree
Sophomore	45–89 credits	Graduate	Admitted to a master's or doctoral program
Junior	90–134 credits	Law	Admitted to the law school
Senior	135 or more credits		

2 **RESIDENCY: Tuition and fees reflect this status**

Resident—defined by the Admissions Office

Nonresident—defined by the Admissions Office

WUE—nonresidents awarded the Western Undergraduate Exchange scholarship

3 **DEPENDENCY STATUS**

This status was set by your answers to the thirteen questions regarding dependency on the FAFSA

4 **HOUSING**

On-Off Campus—The estimated cost for Food and Housing under Estimated Student Expenses is the same for undergraduates regardless of whether you live in University Housing or live off-campus, paying for rent, food, and utilities. Graduate students have a higher budget for housing. See explanation on page 10.

With Parents—Estimated expense for students reporting living with their parents during the year

5 **TOTAL ESTIMATED EXPENSES: Established for the number of terms you intend to be enrolled this academic year**

Tuition and Fees—based on 15 credits per term for undergraduates and 9 credits for graduate and law students; any additional fees will be noted in the message section

Food and Housing—based on the housing status you reported through your FAFSA

Books and Supplies—an estimate of the cost that you may pay for the academic year

Personal Expenses—an estimate of costs associated with day-to-day expenses you may incur this academic year

6 **PARENT CONTRIBUTION AND STUDENT-SPOUSE CONTRIBUTION**

The Expected Family Contribution (EFC) was used by our office to determine the types and amounts of financial aid programs you qualified for this year and is determined by the information that was provided on the FAFSA.

7 **OTHER RESOURCES**

These resources reflect the amount of the scholarships, grants, stipends, V.A. benefits, and other financial assistance that you are required to report to our office. If the total reported here is incorrect, it is your responsibility to update the amounts with our office throughout the year.

8 **FINANCIAL AID PROGRAMS**

The types and amount of financial aid and scholarships are based on a number of factors, such as class level, residency, application date, your family contribution, estimated student expenses, and other resources.

9 **TOTAL FINANCIAL AID**

Total of all aid programs offered to you for your terms of expected enrollment. We advise you to develop a more precise estimate of your expenses with the intent of minimizing the need for you or a parent to accept loans.

10 **REVIEW THIS SECTION CAREFULLY**

We provide notes to you that may indicate further requirements that we need from you. We also use this section to notify you of information that is useful in planning your future financial aid eligibility.

Please feel free to contact us if you want us to review any portion of your award letter. We will do our best to accommodate your unique student expenses or changes in your status within university, state, and federal regulations in order to provide a revised offer of financial assistance.

Sample Award Letter

Financial Aid Award Letter



UNIVERSITY OF OREGON

2009-10

Date

UO Student ID: #####

1 Class Level: Freshman

2 Residency: Resident

3 Dependency Status: Dependent

4 Housing: On-Off Campus

Student Name

Street

City State Zip

Estimated Student Expenses

Tuition and Fees \$ #,###
Food and Housing #,###
Books and Supplies #,###
Personal Expenses #,###

5 Total Estimated Expenses \$ #,###

Financial Resources

6 Parent Contribution \$ #,###
Student-Spouse Contribution #,###
7 Other Resources #,###

Total Financial Resources \$ #,###

***** Your Financial Aid Award *****

8 Financial Aid Programs	Fall	Winter	Spring	Summer	Total
Scholarship	\$ ###	\$ ###	\$ ###		\$ #,###
Grant	###	###	###		#,###
Work-Study	###	###	###		#,###
Loan	#,###	#,###	#,###		#,###
Total Financial Aid	\$ #,###	\$ #,###	\$ #,###		9 \$ #,###

10 *****ORIGINAL NOTIFICATION: To ensure prompt processing of your student loans, complete requirements by DD/MTH/YR

*****Other notes to you.

Office of Student Financial Aid and Scholarships
1278 University of Oregon • Eugene OR 97403-1278 • (541) 346-3221 • (800) 760-6953
fawwww@uoregon.edu

Financial Aid Checklist

We have outlined the required steps to obtain each type of loan we offered to you on your UO Financial Aid Award Letter. You are advised to review the terms and conditions of each of the loans we offered you so as to make the best financial choice available to you.

First-time borrowers of the FEDERAL DIRECT LOAN—SUBSIDIZED OR UNSUBSIDIZED

○ ACCEPT

<https://duckweb.uoregon.edu>

See page 15 for instructions

○ NEW MASTER PROMISSORY NOTE (MPN) FOR STUDENT LOANS

<https://dlenote.ed.gov>

Student's FAFSA PIN required

○ ENTRANCE COUNSELING

<https://dlenote.ed.gov>

Student's FAFSA PIN required

Continuing borrowers of the FEDERAL DIRECT LOAN—SUBSIDIZED OR UNSUBSIDIZED

○ ACCEPT

<https://duckweb.uoregon.edu>

See page 15 for instructions

First-time borrowers of the UO PERKINS LOAN

○ ACCEPT

<https://duckweb.uoregon.edu>

See page 15 for instructions

○ UO PERKINS LOAN PROMISSORY NOTE AND RIGHTS AND RESPONSIBILITIES FORM

Mailed to you beginning in August by the Business Affairs Office

Complete and return the note and form to the Business Affairs Office

First-time PARENT LOAN borrowers and Parent Loan borrowers who previously required a cosigner or were denied

○ 2009–10 PARENT PLUS LOAN APPLICATION FORM

Application form was included with your award letter

Parents mail or fax the completed application form to the Office of Student Financial Aid and Scholarships

○ NEW MPN FOR PARENT PLUS LOANS

<https://dlenote.ed.gov>

Parent's FAFSA PIN required

Continuing PARENT LOAN borrowers

○ 2009–10 PARENT PLUS LOAN APPLICATION FORM

Application form was included with your award letter

Parents mail or fax the completed application form to the Office of Student Financial Aid and Scholarships

First-time borrowers of the GRADUATE PLUS LOAN and Graduate PLUS Loan borrowers who previously required a cosigner or were denied

○ 2009–10 DIRECT PLUS LOAN FOR GRADUATE-PROFESSIONAL STUDENTS (GRADUATE PLUS) APPLICATION AND CONSENT TO OBTAIN CREDIT REPORT

Obtain an application form at financialaid.uoregon.edu or by contacting our office

Mail or fax the completed application form to the Office of Student Financial Aid and Scholarships

○ NEW MPN FOR STUDENT LOANS

<https://dlenote.ed.gov>

Student's FAFSA PIN required

○ ENTRANCE COUNSELING

<https://www.dl.ed.gov>

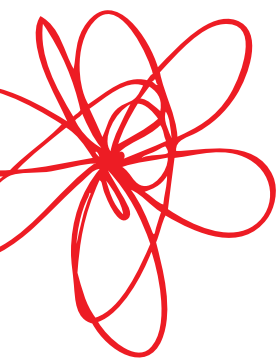
Student's FAFSA PIN required

Continuing GRADUATE PLUS LOAN borrowers

○ 2009–10 DIRECT PLUS LOAN FOR GRADUATE-PROFESSIONAL STUDENTS (GRADUATE PLUS) APPLICATION AND CONSENT TO OBTAIN CREDIT REPORT

Obtain an application form at financialaid.uoregon.edu or by contacting our office

Mail or fax the completed application form to the Office of Student Financial Aid and Scholarships



Financial Aid Programs

The types and amounts of financial aid you qualified for are listed on your award letter. You were considered for all the types of financial aid available at the time your FAFSA was provided to our office by the federal processor. There are three types of financial aid: loans, grants, and work-study. Scholarships are obtained by students through the separate applications they completed.

You were offered need-based financial aid if your EFC (expected family contribution) and Other Financial Resources were less than the Total Estimated Expenses. If your EFC and Other Financial Resources together are greater than the Total Estimated Expenses, then you were offered financial aid that was not based on financial need. In many cases we offer a combination of need and non-need-based financial aid to students to assist with the Total Estimated Expenses.

Some types of financial aid are based on financial need. Financial need is calculated by our office using the following formula:

$$\frac{\text{Total Estimated Expenses} - (\text{EFC} + \text{Other Financial Resources})}{\text{Financial Need}}$$

Review the descriptions of the specific types of financial aid you qualified for to ensure you understand the terms and conditions. The Rights and Responsibilities section of this guidebook provides further information about eligibility requirements.



Federal Loans: Require repayment to the lender

SUBSIDIZED DIRECT STAFFORD LOAN

This loan must be repaid to the U.S. Department of Education's Direct Loan Servicer after a six-month "grace period" that begins when you are enrolled less than half time in college. Only students that have demonstrated financial need qualify for this loan. While you are enrolled you are not charged interest by Direct Loan Servicing. The annual interest rate during repayment for undergraduate students is fixed at 5.6 percent and at 6.8 percent for graduate and law students for 2009–10. There is a 0.5 percent loan origination fee charged at each time of disbursement by the Direct Loan Servicer. You should receive quarterly statements provided by Direct Loan Servicing. You will be considered for this loan each year by renewing your FAFSA. You must be enrolled at least half time to retain eligibility for this loan each term.

UNSUBSIDIZED DIRECT STAFFORD LOAN

This loan must be repaid to the U.S. Department of Education's Direct Loan Servicer after a six-month "grace period" that begins when you are enrolled less than half time in college. The annual interest rate while you are in school, during your six-month "grace period," and during repayment is fixed at 6.8 percent. You will be charged interest by the Direct Loan Servicer each term you accept this loan. There is also a 0.5 percent loan origination fee charged at the time of disbursement by Direct Loan Servicer each term you receive this loan. You should receive quarterly statements from the Direct Loan Servicer. You will be considered for this loan each year by renewing your FAFSA. You must be enrolled at least half time to retain eligibility for this loan each term.

Since interest accrues on an unsubsidized Direct Stafford Loan while you are in school and during your "grace period," we highly recommend that you make a payment on the interest quarterly. The Direct Loan Servicer will send quarterly statements to you that allow you to make this optional payment. If you are unable to make interest payments while in school, the unpaid interest will be added to the principal of your unsubsidized Direct Stafford Loan.

2009–10 BORROWING LIMITS OF THE FEDERAL DIRECT STAFFORD LOAN PROGRAM

Loan period for three terms

Dependent undergraduates based on earned college credits

0–44 credits: \$5,500 for three terms. *No more than \$3,500 of that amount may be a subsidized Direct Loan*

45–89 credits: \$6,500 for three terms. *No more than \$4,500 of that amount may be a subsidized Direct Loan*

90 or more credits: \$7,500 for three terms. *No more than \$5,500 of that amount may be a subsidized Direct Loan*

Independent undergraduates based on earned college credit

0–44 credits: \$9,500 for three terms. *No more than \$3,500 of that amount may be a subsidized Direct Loan*

45–89 credits: \$10,500 for three terms. *No more than \$4,500 of that amount may be a subsidized Direct Loan*

90 or more credits: \$12,500 for three terms. *No more than \$5,500 of that amount may be a subsidized Direct Loan*

Graduate and Law students

\$20,500 for three terms or two semesters. *No more than \$8,500 of that amount may be a subsidized Direct Loan*

MAXIMUM TOTAL DEBT LIMIT OF THE FEDERAL DIRECT STAFFORD LOAN PROGRAM

Dependent undergraduates: \$31,000

Independent undergraduates: \$57,500. *No more than \$23,000 of that amount may be a subsidized Direct Loan*

Graduate and Law students: \$138,500. *No more than \$65,500 of that amount may be a subsidized Direct Loan*

The graduate and law borrowing limit includes any Stafford Loans received for undergraduate study that have not been repaid.

PERKINS LOAN

This loan will be repaid to the University of Oregon's Business Affairs Office. Repayment starts after a nine month "grace period" that begins when you are enrolled less than half time in college. Only students who have demonstrated financial need qualify to obtain this loan. While you are enrolled you are not charged interest by the University of Oregon. The annual interest rate during repayment is fixed at 5.0 percent. You will be considered for this loan each year by renewing your FAFSA. However, your FAFSA must be provided to us by the processor before our March 1 deadline. Generally, you must be enrolled full time to retain eligibility for this loan each term.

DIRECT PARENT LOAN

This loan is credit-based and is available to one or both of your parents within the limits of the amount we reported on your award letter. Repayment to the U.S. Department of Education's Direct Loan Servicer begins sixty days after the last disbursement of the loan. The parent borrower will be charged interest by the Direct Loan Servicer each term they receive this loan. The annual interest rate is fixed at 7.9 percent. There is a 2.5 percent rebate loan origination fee charged by the Direct Loan Servicer on each disbursement of this loan. This loan requires that a separate Parent Plus Loan Application be submitted to our office annually by the parent accepting this loan. The application was provided to your family with your award letter. You will be considered for this loan each year by renewing your FAFSA. You must be enrolled at least half time each term to retain eligibility for this loan.

DIRECT GRADUATE PLUS LOAN

Your eligibility is the amount of the difference between the Total Estimated Student Expenses less your Other Financial Resources and your Total Financial Aid. If the amount of your Other Financial Resources and Total Financial Aid matches the Estimated Student Expenses you are not eligible to apply for further financial aid.

Repayment to the U.S. Department of Education's Direct Loan Servicer begins sixty days after you no longer qualify for "in-school" deferment. Interest will be charged by the Direct Loan Servicer each term on the disbursed amounts of this loan. The annual interest rate is fixed at 7.9 percent. There is a 2.5 percent rebate loan origination fee charged by the Direct Loan Servicer for each disbursement of this loan. This loan requires that a separate 2009–10 Direct Plus Loan for Graduate-Professional Students (Graduate Plus) Application and consent to obtain a credit report be submitted to our office. You will be considered for this loan each year by renewing your FAFSA. Our priority deadline of March 1 for receiving a FAFSA from the processor is not a factor in awarding this loan to you. You must be enrolled at least half time each term to retain eligibility for this loan.

Grants: Federal, state, and university grants do not require repayment

FEDERAL PELL GRANT

The EFC, provided to us by the FAFSA processor, determines the amount of this grant. This grant is only offered to qualifying undergraduate students. You will be considered for the Pell Grant each year by renewing your FAFSA. You may receive a portion of this grant based on half time and three-quarter time enrollment. In some cases you could receive a Pell Grant for less than half-time attendance.

OREGON OPPORTUNITY GRANT

The Oregon Student Assistance Commission determines eligibility based on information from your FAFSA for this state grant. You must be an Oregon resident and a qualifying undergraduate student to be eligible. You will be considered for this grant each year by renewing your FAFSA. You must be enrolled at least half time to retain eligibility for a portion of this grant each term. There is a twelve-term full-time limit.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

You were offered this grant if you demonstrate exceptional financial need as an undergraduate student. You will be considered for this grant each year by renewing your FAFSA by the priority deadline. You must maintain full time enrollment each term to be eligible for this grant.

UNIVERSITY OF OREGON TUITION GRANT

The university provides this tuition waiver to undergraduates who are Oregon residents and demonstrate exceptional financial need. You will be considered for this grant each year by renewing your FAFSA by the priority deadline. You must maintain full-time enrollment each term to be eligible for this grant.

ACADEMIC COMPETITIVENESS GRANT (ACG)

You will be considered for the ACG after our office completes a full review of your high school or UO transcript. Typically, this grant will not be disbursed until the second week of each term. The provisions covering the ACG are very strict and continued eligibility must be confirmed prior to disbursement each term.

If you are a freshman (0–44 credits), you may receive up to three terms of the grant as long as you meet the following criteria:

- Completed a rigorous curriculum in high school (as defined by the U.S. Department of Education);
- Graduated from high school after January 1, 2005;
- Are a U.S. citizen;
- Receive a Pell Grant during the 2009–10 academic year;
- Are enrolled in at least 12 credits each term;
- Are a freshman at the beginning of each term*;
- The amount of the ACG in combination with other financial aid does not exceed your financial need.

** Once you become a sophomore (45–89 credits) you are no longer eligible for the freshman ACG even if you have not received it for three terms.*

If you are a sophomore (45–89 credits), you may receive up to three terms of the grant as long as you meet the following criteria:

- Completed a rigorous curriculum in high school (as defined by the U.S. Department of Education);
- Graduated from high school after January 1, 2005;
- Are a U.S. citizen;
- Receive a Pell Grant during the 2009–10 academic year;
- Are enrolled in at least 12 credits each term;
- Completed your freshman year with at least a 3.0 cumulative UO GPA;
- Are a sophomore at the beginning of each term*;
- The amount of the ACG in combination with other financial aid does not exceed your financial need.

** Once you become a junior (90–134 credits) you are no longer eligible for the sophomore ACG even if you have not received it for three terms.*

NATIONAL SCIENCE AND MATHEMATICS ACCESS TO RETAIN TALENT (SMART) GRANT

You will be considered for the SMART Grant after our office completes a full review of your UO transcript. Typically, this grant will not be disbursed until the second week of each term. The provisions covering the SMART Grant are very strict and continued eligibility must be confirmed prior to disbursement each term. You must have between 90 and 179 undergraduate credits to be considered for the grant. Further, you must be declared and actively pursuing one of the majors prescribed by the U.S. Department of Education and offered by the university. A list of qualifying majors is listed at our website dedicated to this program. In addition to having a 3.0 GPA, recipients must maintain full-time enrollment each term to retain eligibility for the SMART Grant.



SUPPLEMENTAL PATHWAY GRANT

Students selected for the PathwayOregon program may receive this grant if their federal and state aid do not cover the total cost of tuition and fees.

TEACH GRANT

You will be considered for this non-need-based grant program by completing the Application for a TEACH Grant, available from our office, along with the Agreement to Serve and TEACH Grant Initial Counseling requirements. The grant provides funding of up to \$4,000 per year to students who agree to serve for four years as a highly qualified teacher in certain needed fields at a low-income school. You will need to complete the FAFSA each year as part of the eligibility requirements for being considered for this grant.

Work-study

To earn work-study funding, you must find a work-study eligible job. After you begin working, you will receive a paycheck at the end of each month for the work hours you complete. Federal work-study recipients may work for a campus work-study employer or a qualified off-campus work-study employer. The hourly wage is based on the type of work you do, your skills, and your experience. You may work a maximum of twenty hours a week while classes are in session.

The amount of work-study eligibility offered to you was based on your financial need. This amount is the maximum you may be paid through the program. Once that limit is reached, it is up to your employer to determine if they have the ability to keep you as an employee. The unearned amount of work-study is not available to you after the final term of the work-study award. You must maintain at least half-time enrollment fall, winter, and spring term to be eligible to use your work-study award. You must be enrolled full time during summer term to be considered for and use work-study.



FINDING A JOB

The employment services specialist in the Career Center can help you find a job, regardless of whether you were offered or use the work-study program. During Week of Welcome (fall orientation for new students), the Career Center sponsors a job fair. Campus representatives interview and hire students for various positions. You should arrive prepared with your award letter, if you have work-study eligibility, along with your class schedule and a résumé ready for a prospective employer. The Career Center also sponsors a workshop for all potential student employees during the Week of Welcome. The Career Center website maintains a database of jobs on campus and in the community. You can apply directly to employers for positions through the daily updated database. You gain access by following the STUDENTS link at uocareercenter.uoregon.edu.

Other Financial Resources

You are required to report all financial resources to the Office of Student Financial Aid and Scholarships. Scholarships, stipends, Graduate Teaching Fellowship tuition remission, Veterans Administration educational benefits, or employer tuition support are examples of resources that must be reported. The combination of your Other Financial Resources, Expected Family Contribution, and Total Financial Aid typically cannot exceed the amount of your Total Estimated Expenses.

Scholarships

Scholarships administered by our office are reported on your award letter in the section Financial Aid Programs. You do not need to report the names and amounts of these scholarships to us if they are reflected correctly on your financial aid award letter. These scholarship funds will be administered in a similar process as the other types of financial aid.

If you have a scholarship from a school or department within the university, you are required to notify us of the name and amount of the scholarship.

If your scholarship is from a community scholarship organization (i.e. high school or Rotary Club, for example) you will need to provide us with the name and the amount of the award. You then will direct the organization to send the check to the Cashier's Office or you may provide it to them yourself:

University of Oregon Cashier's Office,
PO Box 3237, Eugene OR 97403-0237
(541) 346-3154

Using Your Financial Aid and Scholarships

Financial aid and scholarships will be disbursed to your student billing account when you meet all eligibility criteria. Financial aid in the form of loans, grants, fee waivers, or university scholarships are awarded for the academic year with the disbursements divided into three equal installments that will be credited to your student billing account.

Disbursement of financial aid and scholarships will be reported on the first billing statement of each term as “Pending Financial Aid.” The reported amounts for the Minimum Due, Total Due, and Statement Balance reported on the billing statement reflect the disbursements of the pending financial aid.

Outside Scholarships

These are defined as scholarship funds delivered to the university by organizations from outside of the University of Oregon. You are required to notify us of all outside scholarships even if they are awarded directly to you. The university manages outside scholarship funds in three ways:

- Checks made payable to the University of Oregon are automatically reported to your student billing account as a payment toward your current balance.
- Checks made payable to both the student and the University of Oregon require you to endorse the check at the Cashier's Desk prior to disbursement of the scholarship as a payment toward your current balance on your student billing account.
- Checks made payable directly to students will be released to you by the Cashier's Office at the beginning of the term.

Without specific instructions from the organization that is managing your outside scholarship the UO's policy is as follows:

- Individual scholarship checks of \$2,500 or less, not payable directly to you, will be disbursed in full to your student billing account as a payment.
- Individual scholarship checks greater than \$2,500 will be disbursed in equal installments at the beginning of each of the three terms as payments.

Parent Loans

Parent Loans are disbursed to your student billing account as a payment. When there is a combination of student financial aid and a Parent Loan, the Parent Loan is credited to your university charges before student loans. University charges can include tuition, mandatory fees, matriculation fee, resource fees, UO Housing charges, tuition and fee penalties, parking fines, health center charges, library fines, course fees, and so on.

Credit Balances and Refunds

A credit balance is created when the amount of financial aid and scholarships exceeds the charges due on your student bill. When there is a credit balance a refund is issued to you. A refund from any credit balance created by the Parent Loan will be directed to you unless your parent requested the refund check be sent to the borrower of the Parent Loan. In the case where a refund created by the Parent Loan is mailed to the parent, the Business Affairs Office will do so approximately two weeks into each term.

Direct Deposit

The most efficient method to obtain your refund is through the process of direct deposit. By providing your bank account number and the routing number of your bank, the Business Affairs Office will deposit all refunds electronically and securely. You establish direct deposit through your DuckWeb account:

- Select Student Menu
- Select Direct Deposit
- Select Update

For those students that choose not to participate in the direct deposit of refunds, a check will be created and made available to them with proper identification at the Student Loan Department during the first two weeks of each term. Unclaimed checks and any new refund checks created during the term will be sent to the mailing address you list on your DuckWeb account. Checks to students that are not cashed within 240 days of the date posted on the check will be cancelled and the student loan that created the check will be reduced, if applicable.

Revising Your Award Letter

In some cases you are required to have us revise your award letter to reflect your proper eligibility. In other cases you have the option of having us review your expenses and status in order to be considered for higher estimated student expenses and additional financial aid funding.

Due to limitations on the types and amounts of financial aid available to assist with your educational expenses, you should consult our office to determine your options prior to requesting a review of your expenses.

Other Resources (required)

You are responsible for reporting the names and amounts of all scholarships and other support including, but not limited to, stipends, grants, tuition support (GTF, GRF, College of Education grants, and so forth) and V.A. educational benefits provided monthly and for tuition assistance. The amount of funding from these sources is reported on your financial aid award letter as Other Resources. To avoid having to repay all or a portion of your financial aid during the academic year, provide the source and amount of any money you are receiving to assist with your educational expenses.

Class Level (required)

We have reported your initial class level based on the information you reported on the FAFSA. You must notify our office of any changes to your class level as this may affect your financial aid eligibility. We provide a revised award letter with updated class level information and financial aid eligibility, if applicable, after newly reported information is provided to us.

Enrollment Level (required)

In most cases you will continue to be eligible to receive limited types and amounts of financial aid and scholarships depending on enrollment levels other than full-time. Report changes in your intended enrollment to our office at least two weeks prior to the term or semester. You will not receive the payment of your financial aid if your enrollment level is not updated.

	UNDERGRADUATE	GRADUATE AND LAW
Full time	12	9
Three-quarter time	9-11	7-8
Half time	6-8	5-6



Tuition and Fees (optional)

You may request that our office review the actual charge for your tuition and fees after the Add-Drop deadline each term or semester. If your charges are higher than our estimate, we will increase the amount indicated for this expense.

Food and Housing (optional)

Like the amount reported for tuition and fees, your housing expense is based on a standard estimate. For students living in the residence halls, the amount reported reflects the cost for a double room with a standard meal plan. If you are living off campus, our estimated cost accounts for rent, food, and utilities based on federal and local data available to us. When you submit a written request for a revision, we will review your housing costs as a single occupant or single parent. Students who live with a roommate or spouse off campus are not eligible for a review of their housing expenses. We have established budgets for graduate students at a higher rate based on historical information indicating most do not seek roommates. If your allowable charges are higher than our estimate, then we will provide a standard increase to the Food and Housing section of your Estimated Student Expenses.



Books and Supplies (optional)

If you have documented expenses for books and supplies that exceed the estimate that we have used we can use your actual costs. Typically, a review of the cost of your Books and Supplies should be initiated during the last term or semester of enrollment for the year. The timing of this review assists in accounting for the variable cost of books and supplies each term or semester. You may also request that a computer be added to your estimated expenses during the academic year. Such requests in the final term of your degree program will not be considered. You are permitted this addition one time during your degree program. Architecture students should consult the A&AA website for Student Computer Purchasing to obtain the necessary Plan to Purchase Form. The cost of a computer is included in the estimated student expenses for first-year law students unless otherwise noted.

Personal Expenses (optional)

If you have extraordinary personal expenses that are related to your education, you should consult with our office to determine a course of action to obtain a review of the expenses. A partial list of education expenses we have not accounted for are child care, health insurance for you, costs associated with a disability, and commuting to campus from outside the Eugene-Springfield greater metropolitan area. With proper documentation and approval by our office, other educationally related personal expenses may be added to this estimate.

Special Circumstances (optional)

Parents or independent students who have experienced a significant change in income since the 2008 tax year may write to us regarding those changes. In many cases the change, while substantial, does not result in additional aid eligibility and we urge you to make your decision to attend the University of Oregon based on the current aid eligibility stated on your award letter. Please consult a counselor in our office for the type of information and documentation required for your situation.



UO Summer Financial Aid

Summer aid is awarded to qualified applicants separately from fall, winter, and spring aid at the University of Oregon.

Summer 2010 is part of the 2009–10 academic year and eligibility is based on this year's FAFSA.

The UO has a separate summer application that is required and available online at our website beginning April 1.

Priority funding and processing time may be given to summer applications received by May 1.

You must be registered at the enrollment level reported on your summer application in order to receive an award letter indicating summer eligibility for aid.

Funds are very limited for summer.



Expected Family Contribution (EFC)

Parental Contribution

The EFC measures your family's financial strength on the basis of the family's income and assets. The federal formula takes into account federal, state, and social security taxes; employment expenses; and basic living expenses. Basic living expenses are based on the number of persons in the household and how many of them will be attending college during the award year. If assets are considered in the calculation, an asset-protection allowance is applied before assets are considered.

Student and Spouse Contribution

EARNINGS

The amount of your expected contribution for the academic year depends on whether you are a dependent student, an independent student with no dependents, or an independent student with dependents.

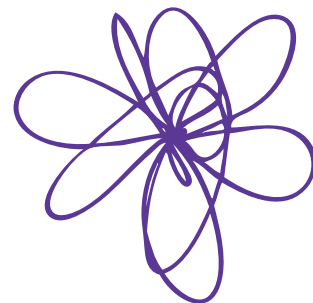
If you are a dependent student, your contribution is a percentage of the income you reported minus taxes and a provision for basic living expenses.

If you are an independent student with no dependents, your contribution is a percentage of your prior year's income—and your spouse's income if you are married—minus taxes and basic living expenses. If your spouse works, an employment allowance is also subtracted from income.

If you are an independent student with dependents, your contribution is based on your prior year's income—and your spouse's income if you are married—minus taxes, basic living expenses, and an employment allowance for a single working parent or a working student and spouse.

SAVINGS AND ASSETS

You are expected to contribute a percentage of your assets toward your educational expenses.



Eligibility Requirements

Satisfactory Academic Progress

Your eligibility for financial aid and scholarships is based on your making progress toward your degree in a satisfactory manner.

Satisfactory academic progress is defined by your completing the minimum enrollment level established at the time of disbursement of your financial aid and scholarships each term. In order to maintain eligibility for financial aid throughout your enrollment in your degree you must also complete your undergraduate or graduate degree in a timely manner.

Minimum Credit and GPA Requirement

Our office is one of two offices that monitor your academic progress. You must complete the minimum number of credits required for the enrollment level for which you receive financial aid and scholarships each term. You are eligible for financial aid and scholarships if your Academic Progress status is reported as Satisfactory, Warning, or Probation for that term. You are not eligible for financial aid and scholarships if your status is reported as Hold; in this case, you must petition for reinstatement of financial aid eligibility. The Satisfactory Academic Progress Petition can be downloaded from our website at financialaid.uoregon.edu. It is listed under Forms and Worksheets.

Undergraduate minimum credit completion requirement each term:

Full time 12 credits

Three-quarter time 9 credits

Half time 6 credits

Graduate and law minimum credit completion requirement each term-semester:

Full time 9 credits

Three-quarter time 7 credits

Half time 5 credits

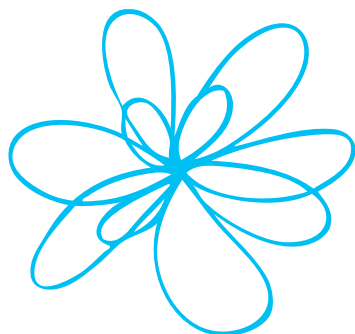
Credit is earned for grades posted as:
A, B, C, D, and P

Credit is not earned for grades posted as:
Au, F, I, N, W, X, Y



The Office of Academic Advising reviews your cumulative GPA each term and is the other office that reviews your progress towards your degree. Through your DuckWeb account you can review your academic standing. You are eligible to receive financial aid and scholarships if that status is reported as Good, Warning, or Probation for that term by the Office of Academic Advising. If you are disqualified due to your academic standing falling below acceptable levels, you will not be eligible for financial aid and scholarships. For information about removal from academic probation and about academic reinstatement options, inquire at the Office of Academic Advising.

It is possible that you could lose financial aid eligibility while meeting one office's academic progress requirements, but not meeting the other office's academic progress requirements. Therefore it is your responsibility to review your academic progress with both offices and to take the appropriate action after inquiring with both offices if you have questions regarding your satisfactory academic progress.



Maximum Attempted Credit Limit

In order to have eligibility for financial aid, you must complete your degree in a timely manner as mandated by federal regulations. The University of Oregon's policy related to your making satisfactory academic progress toward your degree is as follows:

You must complete an undergraduate degree before accumulating 150 percent of the attempted credits required for completing your major. You will lose financial aid eligibility if you demonstrate that you are unable to fulfill the requirements for your degree before reaching this maximum attempted credit limit. Your prior use, or lack of use, of financial aid in the past is not a factor in our reviewing your future financial aid eligibility.

Maximum attempted credit limit for bachelor's degrees, unless otherwise specified – 270

Art – 330

Landscape Architecture – 330

Interior Architecture – 338

Architecture – 347

You have the right to petition our office requesting a review of the exceptional circumstances that prevented you from completing your degree in a timely manner. An approved Maximum Attempted Credit Limit Petition will allow you financial aid eligibility for a prescribed number of terms.

Graduate student:

You are expected to complete the requirements for your degree in a reasonable length of time.

Return of Federal Financial Aid

If you withdraw from the university and have received financial aid, any refundable amount of your institutional charges (tuition, fees, university housing costs) will be returned to the appropriate financial aid sources. Examples of the Return to Title IV (federal financial aid) requirements are available on our website at financialaid.uoregon.edu/refunds.

You may be expected to repay the “unearned” portion of your financial aid if you completely withdraw from school, make a mid-term unofficial withdrawal, or receive any combination of Y or W grades in all courses. The repayment will be a percentage of the total amount of aid disbursed to you, your account, or both. The repayment percentage is determined by the number of days remaining in the term from your last day of attendance or participation in an academic activity as required by federal regulation.

Repayment of part of your financial aid does not release you from the satisfactory academic progress requirement outlined on page 13.





Online Award Letter Instructions

Do the following steps in order to accept, decline, or reduce individual amounts of financial aid offered to you.

start: duckweb.uoregon.edu

enter UO ID and PAC

then select the following links

> Student Menu

> Financial Aid Information Menu

> My Award Information

> Accept Award Offer by Aid Year

Note: You may also decline or reduce your award.

> Select Aid Year: 2009–10

at Accept Award Offer by Aid Year

select “I accept these conditions”

at Award Package by Aid Year

select the appropriate decision for each of the types of aid in the Accept Award column

Note: Choose Accept after entering an amount in the Accept Partial Amount

click the button Submit Decision

or

click the button Accept Full Amount All Awards

Note: The Parent PLUS Loan may not be accepted here

review Unsatisfied Disbursement Requirements and provide the necessary documents

Note: Outstanding Requirements must be completed before payment of financial aid will be made to your student billing account.

Federal, State, and University of Oregon Resources

Federal

These resources require you to use your Federal Student Aid PIN to gain access.

Federal Student Aid PIN

www.pin.ed.gov

Required for you and a parent if you are dependent by definition

FREE APPLICATION FOR FEDERAL STUDENT AID

www.fafsa.ed.gov

Complete each year in time to arrive before our March 1 priority deadline

DIRECT LOAN MASTER PROMISSORY NOTE

<https://dlenote.ed.gov>

Required for first-time Direct Loan borrowers

DIRECT LOAN ENTRANCE COUNSELING

<https://www.dl.ed.gov>

Required for first-time Direct Loan borrowers

NATIONAL STUDENT LOAN DATA SYSTEM

<https://www.nsls.ed.gov>

This site lists the types and amounts of student loans you have outstanding

State

Oregon Student Assistance Commission

www.getcollegefunds.org

Scholarship application and grant information along with other helpful resources

University of Oregon

FINANCIAL AID AND SCHOLARSHIPS

financialaid.uoregon.edu

BUSINESS AFFAIRS OFFICE

baowww.uoregon.edu or stubills@uoregon.edu

Student billing, payments, and Hope and Lifetime Learning Tax credit information and student payroll

ACADEMIC LEARNING SERVICES

als.uoregon.edu

Along with academic assistance, they administer grants to qualified students through the Student Support Services and McNair programs

CAREER CENTER

uocareer.uoregon.edu

Services include part-time job placement assistance along with career counseling

Eligibility, Rights, and Responsibilities

TO BE ELIGIBLE FOR FINANCIAL AID, YOU MUST:

- Be a citizen or eligible noncitizen
- Be registered for Selective Service if required by law
- Be admitted and enrolled in a program leading to a degree
- Be making satisfactory academic progress
- Not be in default on a federal educational loan and not owe a refund on a federal grant
- Be qualified to receive federal financial aid if you were ever convicted of possessing or selling illegal drugs while receiving financial aid

AS A FINANCIAL AID RECIPIENT, YOU HAVE A RIGHT TO:

- Expect that your eligibility for financial aid be determined in an equitable manner consistent with federal regulations and university policies
- Be considered for those programs for which you qualify as long as funds are available
- Receive information about how your financial aid eligibility was determined
- Obtain full information about financial aid programs and pertinent regulations, policies, and procedures
- Expect notification of your financial aid offer and any adjustments to it
- Expect that your financial records, your parents' financial records, and your award information be kept confidential in accordance with the federal Family Education Right to Privacy Act of 1976
- Receive information about your student loan debt burden
- Receive information regarding monthly and total repayment options available as well as debt management strategies

AS A FINANCIAL AID RECIPIENT, YOU ARE RESPONSIBLE FOR:

- Supplying complete and accurate information from which we base your eligibility for aid
- Using the aid offered for educationally related expenses as defined in the estimated student expenses
- Completing entrance counseling before you receive your first loan disbursement

Reporting additional resources of financial assistance such as scholarships, vocational rehabilitation, and veterans' benefits

Maintaining eligibility for financial aid by continuing the same enrollment level throughout the term

Seeing a financial aid counselor if you withdraw from school. Federal Perkins Loan recipients must see a student loan account representative in the Business Affairs Office.

Reporting any change in your status. You are responsible for informing the university and your loan servicer of changes in your name, address, social security number, and graduation date. You must notify your loan servicer if you transfer to another school, withdraw from school, or drop below half-time enrollment in any term

Completing exit counseling to receive information regarding loan repayment when you graduate or leave the university

Repaying any loan you receive

Reporting any portion of grants and scholarships that exceed tuition, fees, books, and supplies as taxable income when filing your tax return

Being aware of your obligations and rights

You must be eligible for financial aid and scholarships at the time of disbursement. Your aid may be disbursed once you have met all disbursement requirements. Once financial aid has been disbursed to you, you must complete the enrollment expectations.

IMPORTANT:

Dropping one or more classes may affect your financial aid eligibility during the term

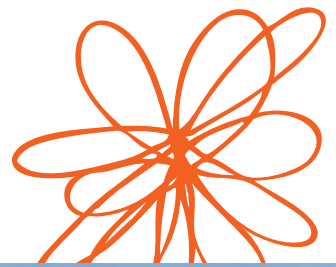
Dropping one or more classes may mean you will have to make up credits before the end of spring term

Dropping all of your classes may result in your repaying a portion of your financial aid immediately

Dropping all of your classes will result in your having to petition to receive financial aid the following term.



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For More Information

We are available to assist you with your questions about any part of the process regarding your eligibility for and receipt of financial aid and scholarships.

Office of Student Financial Aid and Scholarships
260 Oregon Hall
1278 University of Oregon
Eugene OR 97403-1278
(541) 346-3221 or (800) 760-6953
Fax (541) 346-1175
fawww@uoregon.edu
financialaid.uoregon.edu