federal government will pay the interest until repayment begins. There is a prepaid finance charge for each loan and extension. During repayment there is also a finance charge. These charges may be ½ of 1% to 1%, depending on the regulating agency.

If your adjusted family income is above $25,000 and you want to apply for federal interest benefits, you must complete a Financial Aid Form and have a copy sent to the Office of Student Financial Aid for needs analysis. Using the information provided, a financial aid counselor may be able to recommend the federal interest subsidy. Some lending institutions require every prospective borrower to file a FAF.

Repayment of GSL or FISL that is not in default may be deferred:
1. If you are enrolled at an eligible institution
2. For up to 3 years while you are in the military, Peace Corps, or VISTA

A GSL or FISL can be canceled:
1. If you die
2. If you have a total and permanent disability

Applications for the Oregon Guaranteed Student Loan Program and the Federally Insured Student Loam Program, as well as addresses for obtaining forms for other state Guaranteed Student Loan Programs, are available in the Office of Student Financial Aid.

To apply for a GSL or FISL:
1. Complete the appropriate application.
2. If the adjusted gross income is more than $25,000 or if the lending institution requires it, have a copy of your FAF sent to the Office of Student Financial Aid.
3. Submit the application to the Office of Student Financial Aid for verification of any other aid and academic standing and preliminary certification.
4. Take the forms to the designated lending institution for final approval.

Federally Insured Student Loans and Guaranteed Student Loans take approximately six to eight weeks to process.

**A** *Law Enforcement Education Program (LEEP)*

Full-time employees of law enforcement or criminal justice agencies are eligible for federal grants, up to a maximum of $250 per term, to cover tuition for full-time enrollment at the University. The amount is prorated for less than full-time enrollment.

Loans to cover costs for tuition above $250 are available to full-time students who are employed by or are on leave of absence from law enforcement or criminal justice agencies.

The Law Enforcement Education Program is coordinated by The Wallace School of Community Service and Public Affairs, 119 Hendricks Hall, Eugene, Oregon 97403. Information and applications are available from the training coordinator in your agency or from Kenneth Viegas at CSPA, Hendricks Hall. An interview is necessary to determine your eligibility.

**Q What state programs for aid are available?**

**A** *State of Oregon Cash Award and Need Grant*

Cash Awards are made to residents undergraduates who demonstrate great potential for academic success based on high school GPA and SAT or ACT scores as well as eligibility for financial aid. Awards vary from $100 to $500 per academic year, depending on your financial aid eligibility.

Need Grants are awarded to resident undergraduates who have sufficient financial aid eligibility. Awards to students who plan to attend the University vary from $200 to $500 per academic year, depending on an analysis of their eligibility for aid.

A Cash Award or a Need Grant may be renewed for 12 terms.

You must
1. Apply each year
2. Be enrolled full time (12 hours per term) at an eligible institution
3. Complete satisfactorily a minimum of 36 credit hours per academic year

To apply for a Cash Award or Need Grant:
1. Complete a FAF and submit it to the College Scholarship Service.
2. Indicate on the FAF that the Oregon State Scholarship Commission is to receive a copy.

The Scholarship Commission determines your eligibility and notifies you as well as the school which you plan to attend. The funds are disbursed by the school.

**Q What other kinds of assistance are available?**

**A** *Deferred Tuition*

You may apply for a deferred tuition loan for a maximum of two-thirds of tuition (instructional fee plus incidental fees). Your payments are a minimum of 1/3 of tuition, plus general deposit and fees payable at registration. The balance is payable in two equal installments during the term. (The deferred tuition policy and dates for payment are listed in the *Time Schedule of Classes and Student Handbook.*) There is a service charge of $3.00 to cover administrative costs. Applications are available where tuition is paid.

**A** *Employment*

The Oregon State Employment Office maintains a Job Service Office on campus to assist University students, their spouses, and dependents in finding part-time work. No fee is charged for the service. You should register at the Job Service Office, 262 Oregon Hall, Eugene, Oregon 97403.

Food service and resident assistant positions are available to some students who live in the dormitories. You should apply at the Housing Office.

Campus departments and auxiliary service divisions sometimes hire students who are not on the College Work-Study Program. You should contact these departments and divisions directly about possible positions.

**A** *Loans*

Monies for loans to students have been provided by private donors, organizations and individuals. Some of these loan funds are described in the *General Catalog.*

**A** *Short Term Loan*

You can obtain a short term loan up to a maximum of $150.00 for thirty to ninety days if you are currently enrolled at the University at least half time and if you do not have any payments outstanding to the University. A $4.00 service charge is made on each loan; however, there are no interest charges. Applications are available in the Office of Student Financial Aid.

**A** *University Long Term Loan*

To be eligible for a University Long Term Loan you are required to
1. Have satisfactorily completed at least one term at the University
2. Be in good academic standing
3. Provide two qualified cosigners

Borrowing limits per academic year are
1. Freshmen, $200
2. Sophomores, $400
3. Juniors, $600
4. Seniors, and graduate students, $800

Interest is charged at the rate of 4% per year until you are no longer enrolled half time. Repayment begins the first day of the fourth month after termination of enrollment, and the annual interest becomes 6% on the unpaid balance until the loan is paid in full.

Applications are available in the Office of Student Financial Aid.

> The University of Oregon prohibits discrimination based on race, color, religion, sex, age, handicap, or national origin. This policy implements various federal and state laws, Executive Orders, Title IX and its regulations, and pertains to employment, admission, education, and facilities. Direct related inquiries to Myra T. Willard, Director, Affirmative Action Office, 472 Oregon Hall, University of Oregon, Eugene, Oregon

**A** *Scholarships*

A limited number of scholarships are available at the University. These funds have been provided by private donors, organizations, or businesses. Descriptions are included in the *General Catalog.*

**A** *Scholarships Awarded by a Department or School*

Undergraduate and graduate students who have selected a major field should contact their school or department about possible scholarships and application procedures and requirements.

Graduate assistantships and fellowships, which include a tuition waiver and a monthly salary or stipend, are offered to outstanding graduate students by many departments.

**A** *Scholarships Awarded through the Office of Student Financial Aid*

These are undergraduate scholarships, and most of them are awarded on the basis of academic achievement as well as financial aid eligibility. The University Scholarship Committee, composed of faculty members, evaluates your academic qualifications while the Office of Student Financial Aid determines your financial aid eligibility.

Contact the Office of Student Financial Aid for an application and recommendation forms.

# Applications

**Q How do I apply for financial aid to attend the University?**

**A** *An entering freshman or undergraduate transfer student*

1. Complete Part II "Application for Financial Aid" of the three-part University of Oregon Application for Admission and submit it to the Admissions Office. The appropriate section will be forwarded to the Office of Student Financial Aid, and you will be contacted about supplying additional information.

2. Complete a Financial Aid Form (FAF) and send it with the correct fee to the College Scholarship Service for analysis. (Financial Aid Forms can be obtained from most financial aid offices or high school counselors.)

3. Indicate on the FAF that the University of Oregon receive a copy.

4. Indicate on the FAF that the Basic Educational Opportunity Grant Program receive a copy.

5. If you are a *resident* and wish to be considered for a grant from the Oregon State Scholarship Commission, indicate on the FAF that the Scholarship Commission receive a copy.

**A** *An undergraduate continuing at the University*

1. Complete the University of Oregon Application for Financial Aid and submit it to the Office of Student Financial Aid. You will be contacted about supplying additional information.
2. Complete a Financial Aid Form (FAF) and send it with the correct fee to the College Scholarship Service for analysis.
3. Indicate on the FAF that the Univeristy of Oregon receive a copy.
4. Indicate on the FAF that the Basic Educational Opportunity Grant Program receive a copy.
5. If you are a *resident* and wish to be considered for a grant from the Oregon State Scholarship Commission, indicate on the FAF that the Scholarship Commission receive a copy.

**A** *All graduate students*

1. Complete the University of Oregon Application for Financial Aid. You will be contacted about supplying additional information.
2. Complete a Financial Aid Form (FAF) and send it with the correct fee to the College Scholarship Service for analysis.
3. Indicate on the FAF that the University of Oregon receive a copy.

**Q What is the "additional information" I am expected to supply**

**A** *Dependent Student*

1. A copy of your 1977 income tax return (IRS 1040 or 1040A) or a statement (form available from the Office of Student Financial Aid) that no return was or will be filed
2. A copy of your parents' or guardian's 1977 federal income tax return (IRS 1040 or 1040A) or a statement (form available from Office of Student Financial Aid) that no return was or will be filed
3. Verification of nontaxable income (welfare, social security, veterans benefits, etc.) from the appropriate agency (The Office of Student Financial Aid will provide the proper form.)

**A** *Independent Student*

1. A copy of your 1977 federal income tax return (IRS 1040 or 1040A) or a statement (form available from the Office of Student Financial Aid) that no return was or will be filed

2. Verification of nontaxable income from the appropriate agency (The Office of Student Financial Aid will provide the proper form.)

**A** *Transfer-and-New Graduate Student*

Transfer and new graduate students must supply a financial aid transcript from any other postsecondary school they may have attended.

**Q What is a dependent student?**

**A** *According to federal regulations governing* financial aid programs, you are considered dependent during the 1977-78 academic year if any *one* of the statements below is true:
1. You lived (or will live) with your parents or guardian for more than two consecutive weeks in 1977, 1978, or 1979.
2. You were (or will be) listed as an exemption on your parents' or guardian's U.S. income tax return for 1977, 1978, or 1979.
3. You did (or will) receive financial assistance of $600 or more from your parents or guardian during 1977, 1978, or 1979.

**Q What is an independent student?**

**A** *According to federal regulations governing* financial aid programs, you are considered independent during the 1977-78 academic year if *all* of the statements below are true:
1. You have not lived (and will not live) with your parents or guardian for more than two consecutive weeks in 1977, 1978, or 1979.
2. You were not (and will not be) listed as an exemption on your parents' or guardian's U.S. income tax return for 1977, 1978, or 1979.
3. You did not (and will not) receive financial assistance of $600 or more from your parents or guardian during 1977, 1978, or 1979.

**Q What is the deadline for applying for aid?**

**A** *To be given primary consideration for the* National Direct Student Loan, College Work-Study Program, and Supplemental Educational Opportunity Grant for all or part of the 1978-79 academic year, your application and necessary supporting documents must be in the Office of Student Financial Aid by April 1, 1978.

While the information in this publication is as accurate and up to date as possible according to the latest federal and state guidelines, some dollar amounts and regulations are subject to change.