



UNIVERSITY
OF OREGON



FAQ: Graduate Student Financial Aid Eligibility

Who is eligible for federal aid?

Fully admitted students attending school at least half-time (five credits) are eligible for federal loans.

What is available?

Graduate students may borrow up to \$20,500 in unsubsidized federal student loans. If needed, there is a credit-based loan, the Grad PLUS, which is available up to the full cost of attendance minus any grants, work study, scholarships, or other loans.

financialaid.uoregon.edu/loans

How do I start the financial aid process?

After January 1 and before you plan to enroll, you may fill out the FAFSA (Free Application for Federal Student Aid) by visiting fafsa.gov. If you've never completed the FAFSA, you will need a PIN. Click on the "PIN site" tab on the website listed above to acquire one. Remember your assigned PIN as it will be your electronic signature for signing the FAFSA and applying for loans. If you completed the FAFSA as an undergraduate student, your PIN can still be used as your signature.

When will I hear about my eligibility?

You will be contacted either with a paper letter or an e-mail directing you to your UO DuckWeb account to accept your aid. You may accept all or only a portion of your aid. Anything accepted will be divided evenly over your terms of enrollment.

Why is there such a gap between my cost of attendance and what you say I can borrow?

We do not package the Grad PLUS for our graduate students. After you find out whether you'll receive departmental scholarships, grants, or a Graduate Teaching Fellowship (GTF), you may not need the additional loan. If you do need that additional loan, contact the UO's Office of Student Financial Aid and Scholarships to discuss steps necessary to apply for that loan.

How much will it cost to attend the UO?

Cost of tuition varies by your program, residency, and number of credits you will take. See the Office of the Registrar's website at registrar.uoregon.edu/costs to get an estimate of your tuition and fee charges. Find samples of budgets for living, books, and supplies at financialaid.uoregon.edu/cost_of_attendance.

What if I have additional expenses?

The budgets that we use for our graduate students reflect your program costs and a generous allowance for rent and food. The budget we use can only reflect costs for you and need to be education related. With documentation, we may be able to add cost for health insurance and childcare.

financialaid.uoregon.edu/revising_your_award_letter

How do I use my work-study?

Work-study eligibility allows you to apply for many jobs on campus. Jobs are posted on the UO's Career Center webpage at career.uoregon.edu. You may also ask any department or professor if they have jobs available. You will receive a monthly paycheck for the hours you work. If you do not have work-study eligibility, there are still many jobs available on campus.

What if I want to enroll for summer term?

Summer is a "trailer" for financial aid at the UO. That means the aid is based on the previous academic year's FAFSA information. We can help students with one term's worth of loan eligibility up to the full cost of their attendance for that term. You must complete and submit the Office of Student Financial Aid and Scholarships summer application. When your enrollment matches what you told us on the application—such as five credits for half-time or nine credits for full-time—you will be sent an e-mail asking you to check your online DuckWeb account for the addition of the summer term to your award amount. That application can be found at financialaid.uoregon.edu/summer_aid and becomes available in April.

What if I have more questions?

Visit : Office of Student Financial Aid and Scholarships
260 Oregon Hall

E-mail: financialaid@uoregon.edu

Phone: 541-346-3221

Website: financialaid.uoregon.edu

Phone, office, and counselor drop-in hours vary. Please visit the website listed above for the schedule. Be sure to bring photo identification when visiting.