



Policy Concept Form

All policy proposals including new policy concepts, recommendations to revise, or requests to repeal must be submitted via this form to the University Secretary. The Secretary will forward completed concept forms to the President's Policy Advisory Council for consideration pursuant to I.03.01 Policy on University Policies. When submitting a policy concept form, please keep the following university definition of "policy" in mind:

A University Policy ("Policy") is a policy that (1) has broad application or impact throughout the University community, (2) must be implemented to ensure compliance with state or federal law, (3) is necessary to enhance the University's mission, to ensure institutional consistency and operational efficiency, or to mitigate institutional risks; or (4) is otherwise designated by the Board or the President as a University Policy subject to the Policy- Making Process authorized in section 4. A policy establishes rights, requirements or responsibilities. Excluded from this definition are things such as, but not limited to, implementation guides, operating guidelines, internal procedures, and similar management controls and tools.

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Policy Subject Matter (please included existing policy number(s) if available)

OUS 49 Student Loan Debt Management and Outreach

Statement of Need and Desired Result (please describe what we accomplish with the proposed action)

This policy is redundant as much of this information is a requirement for the Department of Education.

Affected Policy Stakeholders (please list all known impacted stakeholders and the nature of those impacts)

Office of Financial Aid and Scholarships-administers financial aid for the UO including loans

Proposed Action (i.e., new, revision, repeal)

Repeal

Reason for Policy

Summary: Requires all Oregon University System institutions to help all students who borrow federal student loans to understand their rights and responsibilities regarding their student loan borrowing, debt, and repayment; and to provide additional support and programs beyond federally mandated counseling to assist students, especially those considered most “at-risk,” throughout their time at an OUS institution.

Entities Affected by this Policy

Web Site Address for this Policy

Responsible Office

Office of Enrollment Management at (541)346-9386, vpem@uoregon.edu

Enactment & Revision History

Became a UO policy by operation of law on July 1, 2014.
Approved by the SBHE on June 21, 2013.

Policy

POLICY STATEMENT

That Oregon University System institutions* will:

1. Help all students who borrow federal student loans to understand their rights and responsibilities regarding their student loan borrowing, debt, and repayment throughout the students’ time at the institution;
2. Develop and maintain an early warning system to identify and intervene with students who are most at-risk of incurring higher-than-average student loan debt, and provide a targeted strategy of education and outreach beyond federally mandated Entrance and Exit Counseling. This includes students in one or more of the following categories: considered “low-income” by definition of federal and State of Oregon financial aid criteria; studying in degree fields that typically make lower than average salaries (such as social work, arts); studying in degree fields with higher than average borrowing based on program cost (such

as law, medicine, certain healthcare fields) and in which graduates may not earn salaries comparable with debt incurred; and students on academic probation who are at-risk of dropping out before earning a degree.

3. Adopt and use the Federal Financial Aid Shopping Sheet or its successor document, by October 1, 2013, in order to provide clear, transparent information to student loan borrowers about gross and net costs and aid options at the institution, as well as the graduation rate, loan default rate, and median borrowing specific to that institution, and information on loan repayment choices; and provide easy web or other access to and information about net price calculators, and students' current and cumulative debt incurred to-date through available links to federal databases and other resources.
4. Incorporate financial literacy into new student orientation programs, academic success classes, residence hall programming, and other similar orientation and outreach programs.
5. Provide student loan borrowing and management information on institutions' respective web sites, providing guidance before, during, and after college on ways to manage and repay student loans.
6. Track and report on an annual basis to the Oregon State Board of Higher Education data that demonstrates the types of debt counseling and management efforts taking place at the university and reports on indicators of progress and of reaching the most at-risk students with effective outreach efforts.

* Includes Eastern Oregon University, Oregon Institute of Technology, Oregon State University, Portland State University, Southern Oregon University, University of Oregon, and Western Oregon University; and branch, satellite and other campus centers of these campuses.

Related Resources

NA