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ABSTRACT

This publication is intended as a reference tool for secondary school counselors to help prospective postsecondary students with their financial aid application process. A section on student financial aid discusses how to apply for aid, when to apply, and how the process proceeds. This section covers the federal government application form, Free Application for Federal Student Aid (FAFSA), as well as information specific to Oregon. The next section describes scholarships and grants administered by the Oregon State Scholarship Commission (OSSC) including four state-funded Oregon grants (Oregon Need Grant program, State Grant Supplemental Award, the Barber & Hairdresser Grant Program, and a program for disabled peace officers), two selected federal grant programs--the Paul Douglas Teacher Scholarship program and the Robert Byrd Honors Scholarship (though there is no funding for the first and uncertain funding for the second), and 125 privately funded scholarships. The next section describes federal student loan programs including the Federal Family Education Loan program, the Federal Stafford Loans, Federal PLUS Loans, and Federal Direct Loans. Appendixes contain a copy of the FAFSA, Title IV codes for all Oregon colleges, further application information, a list of financial aid offices, a list of reference books and pamphlets, and the OSSC's World Wide Web page address. (Contains 21 references.) (JB)

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Financial Aid Handbook for High School Counselors

September 1995

AE 028 893

Oregon State Scholarship Commission
1500 Valley River Drive #100
Eugene OR 97401

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Financial Aid Handbook for
High School Counselors
September 1995

A publication of the
OREGON STATE SCHOLARSHIP COMMISSION
(OSSC)

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Administration: 503/687-7400
Grants and Scholarships: 503/687-7395
FFELP Loans: 503/687-7375
Nationwide Toll-free: 800/452-8807
Fax: 503/687-7419
World Wide Web: <http://www.teleport.com/~ossc/home.htm>

The Financial Aid Handbook is an annual publication of the Oregon State Scholarship Commission. It is intended primarily as a reference book for secondary school counselors, but human resource caseworkers and others can use it to help prospective postsecondary students with their financial aid application process.

We hope that this publication is helpful, and welcome your suggestions for improvement.

About Student Financial Aid

HOW TO APPLY FOR FINANCIAL AID

FAFSA: the Free Application form

To apply for federal and state aid, students must complete the *Free Application for Federal Student Aid* or 'FAFSA.' The FAFSA also is called the 'free,' 'single,' or 'common' form. The FAFSA is the only application used to determine eligibility for federal funds for the 1996-97 academic year. For a sample of the FAFSA, see *Appendix A* in this handbook.

Title IV codes

Page 4 of the FAFSA provides a place for students to list Title IV codes for the colleges they list. Because these codes are not readily available, OSSC has assembled some commonly used codes in *Appendix B* of this handbook.

Renewal application

Students who completed a FAFSA last year will receive a *Renewal Application* by late December. The Renewal Application accelerates the reapplication process and reduces errors. It contains the prior year's information for the student to review, correct, and mail to any FAFSA processor. The Renewal Application is printed on white paper, but otherwise resembles the Student Aid Report (described on the next page).

Financial Aid Profile

For the 1996-97 processing year, some colleges will use a new form called the *Financial Aid Profile*, developed by the College Scholarship Service (CSS) to help schools award campus-based and institutional aid. The Profile is a separate application in addition to the FAFSA, and only colleges listed on the Profile either recommend or require its use. Students are encouraged to contact the college they plan to attend before filling out a Financial Aid Profile.

WHEN TO APPLY FOR FINANCIAL AID

January 1

To be considered for financial aid, students must submit either a FAFSA or a Renewal Application each year. The FAFSA usually is available to high schools and postsecondary schools in November. However, students should date and send in the FAFSA as soon as possible after January 1. Students who date or send in the FAFSA before January 1 will have to resubmit the FAFSA to be considered for the Federal Pell Grant.

Appendix C of this handbook lists the schools' application deadline for campus-based and institutional aid. Students should send the FAFSA to the processor at least four weeks before the date listed in Appendix C. OSSC recommends filing the FAFSA on January 1 or soon afterward.

WHAT HAPPENS AFTER YOU APPLY FOR FINANCIAL AID

SAR: Student Aid Report

Approximately four weeks after it receives a FAFSA, the processor sends the student a *Student Aid Report* or SAR. This multi-page, pink form serves as a voucher for the Federal Pell Grant program.

Review SAR for accuracy

One page of the SAR shows basic information used to determine eligibility for the Federal Pell Grant and other federal programs. The student should check the information for accuracy. If changes are needed, the student should contact his or her first-choice college and ask how to correct the SAR.

- ◇ Some colleges can submit changes electronically to the federal processor. This changes the information and causes a revised SAR to be sent to the student.
- ◇ Other colleges may tell the student to write the changes on the SAR, and mail the SAR for reprocessing.

If changes are not needed, the student should contact his or her first-choice college and ask if the school needs the hard copy of the SAR. (An increasing number of colleges are receiving the information electronically.)

Verification:

Often the federal government requires that colleges verify information listed on a FAFSA. If a FAFSA is selected for 'verification,' the college will ask for copies of the student's and parents' tax returns and other pertinent information. The college may not release federal funds to the student until verification is complete.

Institutional Offer of Aid

In addition to the SAR, the student will receive offers of financial aid from the colleges he or she listed on the FAFSA. The offers sometimes are called 'award letters.' A student may need to apply for admission or be accepted, before the school will issue an award letter (see Appendix C). The student must formally accept or decline the financial aid package offered in the award letter.

Colleges mail their award letters at different times. Some schools mail the award letter a few weeks after the student files an application. Other schools mail all their award letters in late spring.

What an award letter tells you

The award letter lists the amounts a student is eligible to receive at that college from the following:

- ◇ the college's financial aid programs;
- ◇ federal campus-based and loan programs;
- ◇ the Oregon Need Grant program; and
- ◇ the Federal Pell Grant program.

Scholarship and Grant Programs Administered by OSSC

NOTE: OSSC administers the programs described in this section. Information about federal programs can be found in *The Student Guide*; free copies of the *Guide* are available from the Federal Student Aid Information Center, PO Box 84, Washington DC 20044-0084.

STATE-FUNDED OREGON GRANTS

- Need Grant** The Oregon Need Grant program is open to U.S. citizens who are permanent Oregon residents attending an authorized nonprofit postsecondary school in Oregon. Awardees must enroll in full-time undergraduate studies. Programs of theology, divinity, or religious education do not qualify. Awardees must demonstrate considerable financial need. Grants range from \$840 to \$1470, depending on tuition. The award may be received for up to twelve quarters or eight semesters, or until an undergraduate degree is earned, whichever comes first. To apply, students must complete the FAFSA each year. The award is renewable if the student completes the FAFSA in a timely manner, continues to demonstrate financial need, and maintains satisfactory academic progress as defined by the postsecondary school. In 1995-96, OSSC will award approximately \$12.9 million to an estimated 13,000 students.
- SGSA Award** The State Grant Supplemental Award (SGSA) program was created by the 1995 Oregon Legislature to provide supplemental grants to students receiving Need Grants at private, nonprofit colleges in Oregon. The average award for 1995-96 is approximately \$970. To apply, students must complete the FAFSA. The Commission expects to disburse \$750,000 through this program for the 1995-96 academic year.
- B&H Grants** The Barber & Hairdresser (B&H) Grant program is open to U.S. citizens who are permanent Oregon residents attending barbering, hair design, cosmetology, or manicure schools located in and licensed by the State of Oregon. Awardees must be full-time students demonstrating financial need. Grant monies will be disbursed throughout training, as long as the student demonstrates satisfactory academic progress as defined by the school, and has not reached the maximum award of \$1500 for five terms (300 per term). Applicants must complete a FAFSA. In the 1994-95 academic year, OSSC awarded \$38,300 to 45 students.
- Disabled Peace Officers** Oregon provides a grant for children and stepchildren of Oregon peace officers who were killed or severely disabled in the line of duty. Recipients must attend an Oregon State System college or university or an Oregon community college. Awards equal \$2500 or the sum of tuition and fees at the chosen school, whichever is less. Awards are available for up to four years of undergraduate education, if the student continues to demonstrate financial need at least equal to tuition and fees at the eligible school. Each year, applicants must complete a FAFSA and a separate application form, available from the OSSC Grant Department.

SELECTED FEDERAL GRANT PROGRAMS

Paul Douglas No funding was provided in the federal budget for the former Federal Paul Douglas Teacher Scholarship program. No new or renewal Douglas awards will be made.

Robert Byrd As of September 1, 1995, funding is uncertain for the Federal Robert Byrd Honors Scholarship. OSSC will send updated information to high school counselors with the private award information that is mailed in December. In the past, the Robert Byrd award has been open to U.S. citizens who are permanent Oregon residents in their senior year of high school. Applicants must have a GPA of 3.85 or above and either a combined SAT score of at least 1150 or an ACT composite of at least 27. GED recipients with a combined score of at least 325 also may apply.

PRIVATELY FUNDED SCHOLARSHIPS ADMINISTERED BY OSSC

December mailing OSSC uses one common application for the 125 privately funded scholarships that the agency administers. The application is called the *OSSC Application for Private Award Programs*. OSSC sends a supply of these applications to accredited Oregon high schools each December. It is important to use the current year's applications, because each year new scholarships are added to the program, and a few from the prior year may no longer exist.

Use original applications Please do not photocopy the Application for Private Award Programs. For more applications, call the OSSC Grant Department at 503/687-7395 in the Eugene/Springfield calling area, or toll-free 1-800/452-8807, Menu Selection 3.

March 1 The deadline for all OSSC's privately funded scholarships is MARCH 1. Applications and all required accompanying documents must be postmarked on or before March 1. There are NO EXCEPTIONS to this deadline.

Application details The OSSC Application for Private Award Programs for 1996-97 will be a multi-page booklet. The application booklet will include a list of the available scholarships. The eligibility requirements for each scholarship program will be described on this list; separate rules no longer will be necessary. All information that applicants need to apply for any of the OSSC scholarship programs will be included in the scholarship application booklet.

To obtain the scholarship application booklet, send a self-addressed envelope with 55¢ in postage to:

Grant Department — Private Awards
Oregon State Scholarship Commission
1500 Valley River Drive #100
Eugene OR 97401

The following are the steps students should take to apply for one of OSSC's privately funded scholarships:

Steps to
apply

- ◇ Request an application booklet from a high school counseling office, college financial aid office, employer's personnel officer, or the OSSC Grant Department (see box on previous page);
- ◇ If the scholarship has a need component, file the FAFSA soon after January 1;
- ◇ By March 1, file the OSSC Application for Private Award Programs, along with all transcripts, essays, and other required documentation as stated in the specific scholarship rules.

Some of OSSC's privately funded scholarship programs are limited to very specific populations, according to the donors' instructions. OSSC communicates directly with the groups eligible for its most limited programs.

Prospective
donors

Individuals or organizations interested in establishing privately funded scholarships may call the OSSC Private Awards Coordinator at 503/687-7386 or toll-free nationwide at 1-800/452-8807. OSSC offers a full range of services to donors, including drafting of rules, investment of funds through The Oregon Community Foundation or the State Treasurer, publicity, distribution of forms, ranking of finalists or recipients, payment of funds through college financial aid offices, review of academic progress, and annual reporting of fund status.

Federal Student Loan Programs

NOTE: For many students, the institutional offer of aid or 'award letter' includes loans. The student and parents must decide if they want or need to borrow these amounts. Some postsecondary schools participate in both the Federal Family Education Loan Program and the Federal Direct Loan Program; other schools participate in one program or the other. Borrowers should check with their school's financial aid office. Before receiving loan proceeds, students or parents will need to fill out forms in addition to the FAFSA.

FEDERAL FAMILY EDUCATION LOAN PROGRAM

FFELP

The Federal Family Education Loan Program (FFELP) includes the following:

- ◇ the need-based *subsidized* (need-based) Federal Stafford Loan program;
- ◇ the non-need-based *unsubsidized* Federal Stafford Loan program; and
- ◇ the non-need-based Federal PLUS Loan program.

The U.S. Department of Education determines which schools qualify for participation. Private lending institutions (banks, savings and loan associations, credit unions, etc.) provide funds to borrowers under the FFELP.

During the 1995-96 academic year, the Oregon State Scholarship Commission (OSSC) guaranteed loans totaling nearly \$165 million for more than 52,000 borrowers. OSSC guarantees loans for Oregon residents to attend any federally approved postsecondary institution, and for out-of-state students to attend a participating school in Oregon.

Amounts
may vary

Lenders participating in the program have the discretion of lending less than the maximum amounts. Schools also have the discretion of certifying less than the annual amount or may refuse to certify a loan, as long as appropriate documentation of the reason for the refusal is included in the student's file. A Lender of Last Resort program is available to eligible students who are unable to secure a Federal Stafford loan through a participating lender.

FEDERAL STAFFORD LOANS

Stafford loans

The Federal Stafford Loan Program makes *subsidized* and *unsubsidized* loans available to eligible undergraduate, graduate, and professional students. Eligible borrowers must be enrolled at least half time, and must be citizens or permanent residents of the United States. They may borrow *unsubsidized* funds and any *subsidized* funds for which they are eligible in any combination up to the maximum annual Federal Stafford loan limit for their grade level.

Interest on
subsidized
loans

The federal government pays the interest to the lender on *subsidized* Federal Stafford loans during the following times:

- ◇ while the borrower is enrolled at least half-time;
- ◇ during the six-month grade period after the borrower leaves school or drops below half-time enrollment; and
- ◇ during deferment periods.

Interest on
unsub-
sidized
loans

The borrower is responsible for paying interest on an *unsubsidized* Stafford loan from the date it is disbursed by the lender. Borrowers with both *subsidized* and *unsubsidized* loans may elect to postpone making payments on their *unsubsidized* loans until repayment begins on their *subsidized* loans.

Fees Federal law requires that Federal Stafford loan proceeds be delivered in at least two installments or 'disbursements.' Borrowers pay a 1% processing or 'guarantee' fee to OSSC, and a 3% Federal origination fee. Fees are deducted proportionally from each disbursement.

Interest rates All new Federal Stafford loans are made at an interest rate that changes annually on July 1, but cannot exceed 8.25%. For the period July 1, 1994 to June 30, 1995, the actual variable interest rate exceeded the allowable limit, so the interest rate was set at the 'cap' of 8.25%. The minimum monthly payment is \$50, with a maximum 10-year repayment period; most loan amounts require payments of more than \$50 per month. Repayment options available to borrowers include:

- ◇ a standard plan (monthly payments at one fixed amount);
- ◇ a graduated plan (payments increased at two or more set intervals); and
- ◇ an income-sensitive plan (payments based on the borrower's annual income).

How to apply To apply for a Federal Stafford loan, students must complete:

- ◇ a FAFSA (see page 1 of this handbook); and
- ◇ an *Application and Promissory Note for Federal Stafford Loans* (subsidized and unsubsidized).

The loan application must be completed by the student and certified by the school before being forwarded to the lender. Loan applications are available from college financial aid offices, participating lenders, and OSSC's Loan Processing Division.

Subsidized Federal Stafford Loans

Limits on loan amounts *Subsidized* Federal Stafford loans are available to students who demonstrate financial need. Loan limits are as follows:

- ◇ first-year students may borrow up to \$2,625 a year;
- ◇ second year students may borrow up to \$3,500 a year;
- ◇ other undergraduates may borrow up to \$5,500 a year;
- ◇ graduate and professional students may borrow up to \$8,500 a year.

Total borrowing may not exceed the following amounts:

- ◇ \$23,000 for undergraduates; and
- ◇ \$65,500 for graduate and professional students.

Loan limits are prorated for first-year students enrolled in programs of less than one academic year in length, and for undergraduates whose final period of enrollment is less than a full academic year in length.

Unsubsidized Federal Stafford Loans

Borrower responsible for interest *Unsubsidized* Federal Stafford loans are available to those students who do not show sufficient financial need to qualify for the maximum amount in *subsidized* Federal Stafford loan funds. Loan limits, guarantee and origination fees, and interest rates are the same as those for *subsidized* Federal Stafford loans. Repayment terms and application procedures also are the same, except that the borrower is responsible for paying the interest that accrues during in-school, grace, and deferment periods.

'Additional' Unsubsidized Federal Stafford Loans

Independent students only

Independent undergraduates and graduate and professional students may also borrow 'additional' amounts under the Unsubsidized Federal Stafford Loan Program. The annual limits for the 'additional' unsubsidized Federal Stafford loans are as follows:

- ◇ \$4,000 for first-year and second-year undergraduates;
- ◇ \$5,000 for other undergraduates; and
- ◇ \$10,000 for graduate and professional students.

Total borrowing for 'additional' unsubsidized Federal Stafford Loans may not exceed the following amounts:

- ◇ \$23,000 for undergraduates; and
- ◇ \$73,000 for graduate and professional students.

Loan amounts are prorated for undergraduate students who are enrolled in a program that is less than one academic year in length, or that is longer than one academic year but less than two academic years in length. Loans also are prorated for undergraduates whose final period of enrollment is less than a full academic year in length. Under most circumstances, dependent undergraduate students do not qualify for 'additional' unsubsidized Federal Stafford loans, but their parents are eligible for Federal PLUS loans.

Federal PLUS Loans

Loans for parents

The Federal PLUS loan is available to parents of dependent undergraduates who are enrolled at least half time at an eligible participating institution. The parents must be a citizen or permanent resident of the United States. OSSC guarantees Federal PLUS loans for Oregon residents and parents of students attending Oregon schools who borrow through participating lenders. The financial need of the student is not an issue, but the sum of the Federal PLUS loan and all other financial aid awarded by the school may not exceed the school's estimated annual costs.

Credit checks

The federal government requires lenders to perform credit checks on all Federal PLUS loan applicants. Borrowers with adverse credit, as defined by federal regulations, are not eligible to borrow unless they secure an eligible endorser.

Fees

Federal law requires that Federal PLUS loan proceeds be delivered in at least two installments or 'disbursements.' Lenders must make checks copayable to both the parent and the school, and schools must verify the student's eligibility before delivering funds to the borrower or crediting the student's account. Borrowers pay a 1% processing or 'guarantee' fee to OSSC, and a 3% Federal original fee. Fees are deducted proportionally from each disbursement.

Interest rates

Interest is charged at a variable rate not to exceed 10%. The interest rate for the period from July 1, 1995 to June 30, 1996 is 8.98%. The minimum monthly payment is \$50.00, with a maximum of 10 years to repay the loan; most loan amounts require payments of more than \$50 per month. Repayment begins within 60 days of disbursement.

How to apply

To apply for a Federal PLUS loan, the parent and student must complete a Federal PLUS loan application form, which must be certified by the school before being forwarded to the lender for consideration. Loan applications are available from college financial aid offices, participating lenders, and the OSSC Loan Processing

Division. Although it is not always necessary for the FAFSA to be completed before a parent applies for a Federal PLUS loan, it is recommended that a FAFSA be completed, and many schools require it.

FEDERAL DIRECT LOAN PROGRAM

FDLP

The Federal Direct Loan Program (FDLP) includes *subsidized* and *unsubsidized* Federal Direct Stafford loans and Federal Direct PLUS loans. A primary difference between the FFELP program (see previous pages) and the FDLP program is that FDLP funds come from the federal government, while FFELP funds are provided by private lending institutions.

How to apply

The FAFSA serves as the application for the Federal Direct Stafford loan and the Federal Direct Unsubsidized Stafford loan. Students must notify their school that they want the loan when they return their award letter, and must complete a separate federal promissory note before they receive any loan proceeds. Parents wishing to borrow a Federal Direct PLUS loan must complete a Federal Direct PLUS loan application form.


Free Application for Federal Student Aid

1996-97 School Year

WARNING: Do not photocopy this form. It is a duplicate of the original form. You must use the original form to receive aid. If you are a student, you must use the original form to receive aid. If you are a parent, you must use the original form to receive aid. If you are a school official, you must use the original form to receive aid. If you are a financial aid administrator, you must use the original form to receive aid. If you are a federal official, you must use the original form to receive aid. If you are a state official, you must use the original form to receive aid. If you are a local official, you must use the original form to receive aid. If you are a private official, you must use the original form to receive aid. If you are a non-profit official, you must use the original form to receive aid. If you are a for-profit official, you must use the original form to receive aid. If you are a government official, you must use the original form to receive aid. If you are a non-government official, you must use the original form to receive aid. If you are a non-profit official, you must use the original form to receive aid. If you are a for-profit official, you must use the original form to receive aid. If you are a government official, you must use the original form to receive aid. If you are a non-government official, you must use the original form to receive aid.

You fill out your part of this form always. It means the student who wants aid.

Form Approved by the U.S. Department of Education
OMB No. 1840-0110
FAFSA Exp. 6/30/97



Print in capital letters with a dark ink. **B E R 2 4** Fill in ovals completely. Right Wrong

Section A: You (the student)

1-3. Your name
Your title (optional)

1. Last name 2. First name 3. M.I.

Mr. Miss, Mrs., or Ms.

4-7. Your permanent mailing address
(All mail will be sent to this address. See Instructions, page 2 for state/country abbreviations.)

4. Number and street (Include apt. no.)

5. City 6. State 7. ZIP code

8. Your social security number (SSN) (Don't leave blank. See Instructions, page 2.)

Month Day Year

9. Your date of birth

10. Your permanent home telephone number

Area code State

11. Your state of legal residence

12. Date you became a legal resident of the state in question 11 (See Instructions, page 2.)
Month Day Year

13-14. Your driver's license number (Include the state abbreviation. If you don't have a license, write in "None.")
State License number

15-16. Are you a U.S. citizen? (See Instructions, pages 2-3.)
Yes, I am a U.S. citizen.
No, but I am an eligible noncitizen.
A
No, neither of the above.

17. As of today, are you married? (Fill in only one oval.)
I am not married. (I am single, widowed, or divorced.)
I am married.
I am separated from my spouse.

18. Date you were married, separated, divorced, or widowed. If divorced, use date of divorce or separation, whichever is earlier. (If never married, leave blank.)
Month Year

19. Will you have your first bachelor's degree before July 1, 1996? Yes No

Section B: Education Background

20-21. Date that you (the student) received, or will receive, your high school diploma, either—

- by graduating from high school
- OR
- by earning a GED

(Enter one date. Leave blank if the question does not apply to you.)

Month Year

22-23. Highest educational level or grade level your father and your mother completed. (Fill in one oval for each parent. See Instructions, page 3.)

	22. Father	23. Mother
elementary school (K-8)	<input type="radio"/>	<input type="radio"/>
high school (9-12)	<input type="radio"/>	<input type="radio"/>
college or beyond	<input type="radio"/>	<input type="radio"/>
unknown	<input type="radio"/>	<input type="radio"/>

If you (and your family) have unusual circumstances, complete this form and then check with your financial aid administrator. Examples:

- tuition expenses at an elementary or secondary school,
- unusual medical or dental expenses not covered by insurance,
- a family member who recently became unemployed, or
- other unusual circumstances such as changes in income or assets that might affect your eligibility for student financial aid.

Section C: Your Plans Answer these questions about your college plans.

- 24-28. Your expected enrollment status for the 1996-97 school year
(See Instructions, page 3.)
- | School term | Full time | 3/4 time | 1/2 time | Less than 1/2 time | Not enrolled |
|-----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| 24. Summer term '96 | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 |
| 25. Fall semester/qr. '96 | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 |
| 26. Winter quarter '96-97 | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 |
| 27. Spring semester/qr. '97 | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 |
| 28. Summer term '97 | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 |

- 33-35. In addition to grants, what other types of financial aid are you (and your parents) interested in? (See Instructions, page 3.)
33. Student employment Yes 1 No 2
34. Student loans Yes 1 No 2
35. Parent loans for students Yes 1 No 2
36. If you are (or were) in college, do you plan to attend that same college in 1996-97?
(If this doesn't apply to you, leave blank.) Yes 1 No 2

29. Your course of study (See Instructions for code, page 3.)

Code

30-31. College degree/certificate you expect to receive and the date you expect to receive it
(See Instructions for code, page 3.)

30. Degree/certificate

31. Date

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

32. Your grade level during the 1996-97 school year (Fill in only one.)

- 1st yr./never attended college 1 5th year/other undergraduate 6
- 1st yr./attended college before 2 1st year graduate/professional 7
- 2nd year/sophomore 3 2nd year graduate/professional 8
- 3rd year/junior 4 3rd year graduate/professional 9
- 4th year/senior 5 Beyond 3rd year graduate/professional 0

38-39. Veterans education benefits you expect to receive from July 1, 1996 through June 30, 1997

38. Amount per month

39. Number of months

Section D: Student Status

40. Were you born before January 1, 1973? Yes 1 No 2
41. Are you a veteran of the U.S. Armed Forces? Yes 1 No 2
42. Will you be enrolled in a graduate or professional program (beyond a bachelor's degree) in 1996-97? Yes 1 No 2
43. Are you married? Yes 1 No 2
44. Are you an orphan or a ward of the court, or were you a ward of the court until age 18? Yes 1 No 2
45. Do you have legal dependents (other than a spouse) that fit the definition in Instructions, page 4? Yes 1 No 2

If you answered "Yes" to any question in Section D, go to Section E and fill out the GRAY and the WHITE areas on the rest of this form.

If you answered "No" to every question in Section D, go to Section F and fill out the RED and the WHITE areas on the rest of this form.

Section E: Household Information

If you are filling out the GRAY and WHITE areas, answer questions 46 and 47 and go to Section F.

If you are filling out the RED and WHITE areas, skip questions 46 and 47. Answer questions 48 through 52 about your parents, and then go on to Section F.

STUDENT (& SPOUSE)

46. Number in your household in 1996-97 (Include yourself and your spouse. Do not include your children and other people unless they meet the definition in Instructions, page 4.)
47. Number of college students in household in 1996-97 (Of the number in 46, how many will be in college at least half-time in at least one term in an eligible program? Include yourself. See Instructions, page 4.)

PARENT(S)

48. Your parents' current marital status:
single 1 separated 3 widowed 5
married 2 divorced 4
49. Your parent(s)' state of legal residence State
50. Date your parent(s) became legal resident(s) of the state in question 49 (See Instructions, page 5.)
Month Day Year
51. Number in your parents' household in 1996-97 (Include yourself and your parents. Do not include your parents' other children and other people unless they meet the definition in Instructions, page 5.)
52. Number of college students in household in 1996-97 (Of the number in 51, how many will be in college at least half-time in at least one term in an eligible program? Include yourself. See Instructions, page 5.)

Section F: 1995 Income, Earnings, and Benefits

Everyone must fill out the Student (& Spouse) column.

You must see Instructions, pages 5 and 6, for information about tax forms and tax filing status, especially if you are estimating taxes or filing electronically or by telephone. These instructions will tell you what income and benefits should be reported in this section.

The following 1995 U.S. income tax figures are from:

- STUDENT (& SPOUSE)**
53. (Fill in only one.)
- A—a completed 1995 IRS Form 1040A, 1040EZ, or 1040TEL 1
 - B—a completed 1995 IRS Form 1040 2
 - C—an estimated 1995 IRS Form 1040A, 1040EZ, or 1040TEL 3
 - D—an estimated 1995 IRS Form 1040 4
 - E—will not file a 1995 U.S. income tax return (Skip to question 57.) 5

- PARENT(S)**
65. (Fill in only one.)
- A 1
 - B 2
 - C 3
 - D 4
 - E (Skip to 69.) 5

1995 Total number of exemptions (Form 1040—line 6e, or 1040A—line 6e; 1040EZ filers— see Instructions, page 6.)

54.

66.

1995 Adjusted Gross Income (AGI: Form 1040—line 31, 1040A—line 16, or 1040EZ—line 4—see Instructions, page 6.)

55. \$.00

67. \$.00

1995 U.S. income tax paid (Form 1040—line 46, 1040A—line 25, or 1040EZ—line 10)

56. \$.00

68. \$.00

1995 Income earned from work

(Student) 57. \$.00

(Father) 69. \$.00

1995 Income earned from work

(Spouse) 58. \$.00

(Mother) 70. \$.00

1995 Untaxed income and benefits (yearly totals only):

Earned Income Credit (Form 1040—line 57; Form 1040A—line 29c; Form 1040EZ—line 8)

59. \$.00

71. \$.00

Social Security Benefits

60. \$.00

72. \$.00

Aid to Families with Dependent Children (AFDC/ADC)

61. \$.00

73. \$.00

Child support received for all children

62. \$.00

74. \$.00

Other untaxed income and benefits from Worksheet #2, page 11

63. \$.00

75. \$.00

1995 Total from Worksheet #3, page 12

64. \$.00

76. \$.00

ATTENTION

Section G: Asset Information

Fill out Worksheet A or Worksheet B in Instructions, page 7.

If you meet the tax filing and income conditions on Worksheets A and B, you do not have to complete Section G to apply for Federal student aid. Some states and colleges, however, require Section G information for their own aid programs. Check with your financial aid administrator.

Age of your older parent 84.

STUDENT (& SPOUSE)

PARENT(S)

Cash, savings, and checking accounts

77. \$.00

85. \$.00

Other real estate and investments value (Don't include the home.)

78. \$.00

86. \$.00

Other real estate and investments debt (Don't include the home.)
Business value

79. \$.00

87. \$.00

Business debt

80. \$.00

88. \$.00

Investment farm value (See Instructions, page 8.)

81. \$.00

89. \$.00

Investment farm debt (See Instructions, page 8.)

82. \$.00

90. \$.00

83. \$.00

91. \$.00



Section H: Releases and Signatures

92-103. What college(s) do you plan to attend in 1996-97?
 (Note: The colleges you list below will have access to your application information. See Instructions, page 8.)

Housing codes	1—on-campus	3—with parent(s)
	2—off-campus	4—with relative(s) other than parent(s)

	Title IV Code	College Name	College Street Address and City	State	Housing Code
XX.	0 5 4 3 2 1	Example University	14930 North Somewhere Boulevard Anywhere City	S T	XX 2
92.					
94.					
96.					
98.					
100.					
102.					

104. The U.S. Department of Education will send information from this form to your state financial aid agency and the state agencies of the colleges listed above so they can consider you for state aid. Answer "No" if you don't want information released to the state. (See "Deadlines for State Student Aid" in Instructions, page 10.) 104. No

105. Males not yet registered for Selective Service: Do you want us to register you? (See Instructions, page 9.) 105. Yes

106-107. Read, Sign, and Date

All of the information provided by me or any other person on this form is true and complete to the best of my knowledge. I understand that this application is being filed jointly by all signatories. If asked by an authorized official, I agree to give proof of the information that I have given on this form. I realize that this proof may include a copy of my U.S. or state income tax return. I also realize that if I do not give proof when asked, the student may be denied aid.

Certification Statement on Overpayments and Defaults. I understand that I may not receive any Federal Title IV, HEA funds if I owe an overpayment on any Title IV educational grant or am in default on a Title IV educational loan unless I have made satisfactory arrangements to repay or otherwise resolve the overpayment or default. I also understand that I must notify my school if I owe an overpayment or am in default.

Statement of Educational Purpose. I certify that I will use any Federal Title IV, HEA funds I receive during the award year covered by this application solely for expenses related to my attendance at the institution of higher education that determined or certified my eligibility for those funds.

Everyone whose information is given on this form should sign below. The student (and at least one parent, if parental information is given), must sign below or this form will be returned unprocessed.

106. Signatures

1 Student	
2 Student's Spouse	
3 Father/Stepfather	
4 Mother/Stepmother	

107. Date completed

Month Day

--	--

Year 1996
 1997

School Use Only		D/O <input type="radio"/>
Title IV Code	<input type="text"/>	
FAA Signature	<input type="text"/>	
MDE Use Only	Spec. handle	<input type="checkbox"/>
Do not write in this box	No. copies	<input type="checkbox"/>

Section I: Preparer's Use Only

For preparers other than student, spouse, and parent(s). Student, spouse, and parent(s), sign above.

Preparer's name (last, first, MI)
Firm name
Firm or preparer's address (street, city, state, ZIP)

108. Employer identification number (EIN)

OR
 109. Preparer's social security number

Certification: All of the information on this form is true and complete to the best of my knowledge.

110. Preparer's signature Date

MAKE SURE THAT YOU HAVE COMPLETED, DATED, AND SIGNED THIS APPLICATION.
 Mail the application to: Federal Student Aid Programs, P.O. Box —, XXXXXXX



TITLE IV CODES: OREGON SCHOOLS

STATE SYSTEM	CODE	PRIVATE NONPROFIT cont.	CODE	PROPRIETARY continued	CODE
Eastern Oregon	003193	Marylhurst College	003199	Columbia College Business	016900
Oregon Health Sciences	004883	Mount Angel Seminary	003203	Concorde Career Institute	008887
Oregon Institute of Tech.	003211	Multnomah Bible College	003206	Edward Wadsworth Hair	022019
Oregon State	003210	National Clg Naturopath Med	B07624	ITT Technical Institute	011852
Portland State	003216	Northwest Christian College	003208	LaGrande Clg Business	021319
Southern Oregon	003219	Oregon Clg of Oriental Med	B07625	Magee Bros. Beaverton	017143
University of Oregon	003223	Oregon Graduate Institute	G08856	Milwaukie Beauty School	021010
Western Oregon State	003209	Oregon School Arts/Crafts	030073	Moler Barber College	016950
COMMUNITY COLLEGES		Pacific Northwest Clg Art	003207	Newport Academy Cosmet.	030744
Blue Mountain	003186	Pacific University	003212	Northwest Nannies Inst.	017338
Central Oregon	003188	Reed College	003217	Oregon City Beauty School	012678
Chemeketa	003218	University of Portland	003224	Oregon Clg Beauty/Barber	015855
Clackamas	004878	Warner Pacific College	003225	Oregon Polytechnic Inst.	014183
Clatsop	003189	Western Baptist College	001339	Pendleton Clg Hair Design	none
Columbia Gorge	see PCC	Western Evang. Seminary	G03226	Phagans' Beauty, Corvallis	012348
Lane	003196	Western Seminary	007178	Phagans' Central Oregon	012347
Linn-Benton	006938	Western States Chiroprac.	012309	Phagans' Gateway Beauty	012349
Mount Hood	003204	Willamette University	003227	Phagans' Medford Beauty	010122
Oregon Coast	see PCC	PROPRIETARY SCHOOLS		Phagans' Hair, Milwaukie	012350
Portland (PCC)	003213	A'Art College of Beauty	009532	Phagans' Beauty, Salem	012351
Rogue	010071	Academy of Cosmet. Careers	none	Phagans' Tigard Beauty	013130
Southwestern Oregon	003220	Academy of Hair Design, Inc.	010507	Pioneer Pacific College	016520
Tillamook Bay	see PCC	Apollo Clg Med/Dent Careers	030425	Roseburg Beauty College	016669
Treasure Valley	003221	Artistic School Hair Design	015654	Skelton Beauty Academy	none
Umpqua	003222	Astoria Beauty College	016348	Springfield Clg Beauty	009581
PRIVATE NONPROFIT		Bassist College	007819	Tara Lara Acad. K-9 Hair	017312
Cascade College	E00716	Beau Monde Clg Hair Design	015090	Tony James Academy Hair	none
Concordia College	003191	Broadcast Professionals	026180	Tualatin College of Beauty	026106
Eugene Bible College	015167	Business Computer Training	025321	West Coast Training, Inc.	016602
George Fox College	003194	College America	012030	Western Business College	009079
Lewis & Clark College	003197	College of Cosmetology	014006	Western Culinary Inst.	030226
Linfield College	003198	College of Hair Design Careers	016618		
Linfield College - Portland	E00614	College of Legal Arts	014581		

TITLE IV CODES: OUT-OF-STATE SCHOOLS

WASHINGTON COLLEGES	CODE	WASHINGTON continued	CODE	WASHINGTON continued	CODE
Antioch University, Seattle	E00555	Lower Columbia College	003782	St. Martin's College	003794
Art Institute of Seattle	016210	North Seattle Community	009704	Tacoma Community	003796
Bellevue Community	003769	Northwest College	003783	The Evergreen State Clg	008155
Big Bend Community	003770	Olympic College	003784	University of Puget Sound	003797
Centralia College	003772	Pacific Lutheran University	003785	Univ. Puget Sound - Law	E00615
City University	013022	Pierce College	005000	University of Washington	003798
Clark College	003773	Puget Sound Christian Clg	013681	Walla Walla College	003799
Columbia Basin College	003774	Seattle Central Community	003787	Walla Walla Community	005006
Cornish College of the Arts	012315	Seattle Pacific University	003788	Washington State Univ.	003800
Eastern Washington University	003775	Seattle University	003790	Wenatchee Valley College	003801
Edmonds Community	005001	Shoreline Community	003791	Western Washington Univ.	003802
Everett Community	003776	Skagit Valley College	003792	Whatcom Community	010364
Gonzaga University	003778	South Puget Sound Commun.	005372	Whitman College	003803
Grays Harbor College	003779	South Seattle Community	009706	Whitworth College	003804
Green River Community	003780	Spokane Community	003793	Yakima Valley Commun.	003805
Highline Community	003781	Spokane Falls Community	009544		
ARIZONA	CODE	COLORADO	CODE	MINNESOTA	CODE
Arizona State University	001081	Colorado College	001347	Carleton College	002340
Embry Riddle Aeronautic Univ.	001479	Colorado School of Mines	001348	Gustavis Adolphus Clg	002353
University of Arizona	001083	University of Colorado	001370	Macalester College	002358
CALIFORNIA	CODE	DISTRICT OF COLUMBIA	CODE	MONTANA	CODE
California Institute of Tech.	001131	George Washington Univ.	001444	Carroll College	002526
Claremont McKenna College	001170	Georgetown University	001445	Montana State Univ.	002532
Harvey Mudd College	001171	IDAHO	CODE	University of Montana	002536
Humboldt State University	001149	Boise State University	001616	NEW YORK	CODE
Occidental College	001249	College of Idaho	001617	Cornell University	002711
Pepperdine College	010149	Northwest Nazarene Clg	001624	Sarah Lawrence College	002813
Ponoma College	001173	Ricks College	001625	Syracuse University	002882
St. Mary's College	001302	University of Idaho	001626	University of Rochester	002894
Stanford University	001305	MASSACHUSETTS	CODE	PENNSYLVANIA	CODE
University of California, Berkeley	001312	Amherst College	002115	Byrn Mawr College	003237
University of California, Davis	001313	Boston University	002130	Swarthmore College	003370
University of Calif, Los Angeles	001315	Harvard University	002155	UTAH	CODE
University of Calif, San Diego	001317	Massachusetts Inst. of Tech.	002178	Brigham Young Univ.	003677
University of San Francisco	001325	Tufts University	002219	University of Utah	003675
University of Santa Clara	001326	Williams College	002229	Utah State University	003677
University of Southern California	001328				

APPLICATION INFORMATION: STUDENT FINANCIAL AID 1995-96

APPENDIX C

STATE SYSTEM	Deadline for campus-based and school financial aid	School financial aid app in addition to FAFSA?	Additional school scholarship application?	Must you apply for admission before school will award aid?	Must you be accepted before school will award aid?
Eastern Oregon State	Feb. 15	No	March 1	If out-of-state	If out-of-state
Oregon Health Science	March 1	No	April 1	Yes	Yes
Oregon Inst of Tech	March 1	No	March 15	No	No
Oregon State	Feb. 1	No	No	Yes	No
Portland State	March 1	Yes	Varies		
Southern Oregon State	March 1	No	Feb. 15	Yes	No
University of Oregon	March 1	No	Feb. 1	Yes	No
Western Oregon State	March 1	Yes	Feb. 15	Yes	No

COMMUNITY COLLEGES

Blue Mountain	June 30	No	No	No	No
Central Oregon	None	No	March 15	No	No
Chemeketa	April 1	Yes	No	No	No
Clackamas	March 31	Yes	Quarterly	No	No
Clatsop	Sept. 1	Yes	Week 5 ea term	No	No
Columbia Gorge	None	No	Varies	Yes	Yes
Lane	Feb 15	No	No	Yes	Yes
Linn-Benton	April 1	Yes	No	Yes	No
Mount Hood	April 1	Yes	Varies	No	No
Oregon Coast	March 15	No	No	Yes	Yes
Portland (PCC)	March 1	Yes	May 1	Yes	Yes
Rogue	Rolling	No	March 1	No	No
Southwestern Oregon	Mar 1, May 1	No	Feb. 15	No	No
Tillamook Bay	None	No	No	Yes	Yes
Treasure Valley	April 15	No	March 1	Yes	Yes
Umpqua	March 1	No	April 1	No	No

PRIVATE NONPROFIT COLLEGES

Cascade College				Yes	No
Concordia College		Yes	No	Yes	No
Eugene Bible College	Sept. 1	No	March 1	No	No
George Fox College	Feb. 15	No	No	Yes	Yes
Lewis & Clark College	March 1	New students	Feb 1	Yes	Yes
Linfield College	Feb. 1	Yes	No	Yes	Yes
Linfield - Portland Campus	April 1	Yes	No	Yes	Yes
Marylhurst College	None	No	May 31	No	No
Mount Angel Seminary		Yes	No		No
Multnomah Bible College	March 1	Yes	April 1		Yes
National Clg Naturopathic Med	None	No	No	Yes	Yes
Northwest Christian College	March 1	Yes	No	Yes	Yes
Oregon College Oriental Med	None	Yes	No	Yes	Yes
Oregon Graduate Institute	March 1	No	No	No	No
Oregon School of Arts & Crafts	May 1	No	No	Yes	Yes
Pacific Northwest College of Art	April 1	Yes	No	Yes	Yes
Pacific University	March 1	No	No	Yes	Yes
Reed College	March 1	Yes	No	Yes	Yes
University of Portland	Rolling	Yes	No	Yes	Yes
Warner Pacific College	May 1	Yes	April 1	Yes	No
Western Baptist College	March 1	No	March 1	Yes	No
Western Evangelical	May 1	Yes	No	Yes	Yes
Western Seminary	Rolling	Yes	Rolling	Yes	No
Western States Chiropractic	None	No	Apr 15, Aug 15	Yes	Yes
Willamette University	Feb 1	No	No	Yes	Yes

STUDENT BUDGETS 1995-96

APPENDIX D

STATE SYSTEM	Dorm or Off-campus?	Tuition & Fees	Books & Supplies	Room & Board	Personal Expenses	Travel	TOTAL
Eastern Oregon State	Both	2,862	405	3,798	846	501	8,412
Oregon Health Sciences	Both	4,005	1,000	8,000	included	included	13,005
Oregon Institute of Tech.	Both	3,150	810	3,804	1,172	958	9,894
Oregon State	Both	3,312	780	4,170	2,388	included	10,650
Portland State	Both	3,159	750	4,365	1,098	657	10,029
Southern Oregon State	Dorm	2,928	612	3,780	1,645	415	9,380
University of Oregon	Dorm	3,387	600	3,948	1,575	included	9,510
Western Oregon State	Both	2,985	720	3,885	2,040	included	9,630
COMMUNITY COLLEGES							
Blue Mountain	Off-campus	1,152	525	3,600	825	900	7,002
Central Oregon	Off-campus	1,482	650	4,500	900	900	8,432
Chemeketa	Off-campus	1,200	600	3,600	1,200	1,200	7,800
Clackamas	Off-campus	1,372	600	4,131	900	1,080	8,083
Clatsop	Off-campus	1,080	720	3,257	1,000	1,200	7,257
Columbia Gorge	Off-campus	1,584	1,080	5,360	1,280	1,160	10,464
Lane	Off-campus	1,227	600	4,500	990	990	8,307
Linn-Benton	Off-campus	1,224	600	4,581	810	990	8,205
Mount Hood	Off-campus	1,386	642	3,870	1,044	870	7,812
Oregon Coast	Off-campus	1,188	810	4,020	960	870	7,848
Portland	Off-campus	1,188	810	4,020	960	870	7,848
Rogue	Off-campus	1,224	480	3,195	900	900	6,699
Southwestern Oregon	Off-campus	1,406	600	4,200	960	840	8,006
Tillamook Bay	Off-campus	1,188	810	4,020	960	870	7,848
Treasure Valley	Both	1,485	675	3,468	1,500	870	7,998
Umpqua	Off-campus	1,377	630	4,005	1,170	900	8,082
PRIVATE NONPROFIT COLLEGES							
Cascade College	Both	7,150	500	3,300	1,000	1,000	12,950
Concordia College	Dorm	10,500	1,800	3,500	included	included	15,800
Eugene Bible College	Dorm	4,767	500	2,904	1,000	1,200	10,371
George Fox College	Dorm	13,690	400	4,420	700	350	19,560
Lewis & Clark College	Both	16,820	600	5,070	900	300	23,690
Linfield College	Both	14,380	600	4,380	1,100	200	20,660
Linfield - Portland Campus	Dorm	14,380	700	1,730	1,500	600	18,910
Marylhurst College	Off-campus	9,060	600	5,200	2,000	600	17,460
Mount Angel Seminary	Dorm	7,730	600	3,750	included	included	12,080
Multnomah Bible College	Dorm	6,700	440	3,260	900	700	12,000
Natl Clg Naturopathic Med	Off-campus	12,825	1,094	9,000	included	included	22,919
Northwest Christian Clg	Dorm	9,535	540	4,105	1,530	included	15,710
Oregon Clg Oriental Med	Off-campus	7,353	450	4,500	2,025	included	14,328
Oregon Graduate Institute	Off-campus	10,680	854	6,700	1,300	790	20,324
Oregon Sch Arts & Crafts	Off-campus	9,490	810	5,250	2,010	285	17,845
Pacific Northwest Clg Art	Off-campus	9,336	900	4,500	2,000	600	17,336
Pacific University	Dorm	15,140	550	4,276	1,174	500	21,640
Reed College	Dorm	20,760	500	5,750	450	included	27,460
University of Portland	Dorm	13,410	600	4,240	600	500	19,350
Warner Pacific College	Dorm	9,082	450	4,216	1,250	370	15,368
Western Baptist College	Dorm	10,030	600	4,260	1,100	1,000	16,990
Western Evangelical	Off-campus	8,172	728	8,892	1,248	1,325	20,365
Western Seminary	Off-campus	4,100	700	4,376	1,688	720	11,584
Western States Chiropractic	Off-campus	12,375	980	6,870	2,186	888	23,299
Willamette University	Dorm	16,490	450	4,800	710	50	22,500

NOTE: Budgets for students living at home may be considerably less than off-campus or dorm budgets.

FINANCIAL AID OFFICES

STATE SYSTEM	MAILING ADDRESS	FIN. AID DIRECTOR	FIN. AID PHONE	FIN. AID FAX
Eastern Oregon	1410 L Ave LaGrande OR 97850	Jack Johnson	962-3550	962-3661
Oregon Health Sciences	3181 SW Sam Jackson Park Rd Portland OR 97201-3098	Suzan Turley	494-7800	
Oregon Inst. of Tech.	3201 Campus Drive Klamath Falls 97601	John Huntley	885-1280	885-1024
Oregon State	A218 Corvallis OR 97331-2120	Keith McCreight	737-2241	
Portland State	PO Box 751 Portland OR 97207-0751		725-3461 or 800/547-8887	725-4882
Southern Oregon State	1250 Siskiyou Blvd Ashland OR 97520	Constance Alexander		
University of Oregon	1278 U of O Eugene OR 97403-1278	Edmond Vignoul	346-3221 or 800/760-6953	346-1175
Western Oregon State	345 N Monmouth Ave Monmouth OR 97361-1394	Sandra Mountain	838-8475	838-8200

COMMUNITY COLLEGES	MAILING ADDRESS	FIN. AID DIRECTOR	FIN. AID PHONE	FIN. AID FAX
Blue Mountain	PO Box 100 Pendleton OR 97801	Dana Young	276-1260, <u>x353</u>	276-6523
Central Oregon	2600 NW College Way Bend OR 97701	Richard Thompson	383-7260	383-7506
Chemeketa	PO Box 14007 Salem OR 97309	Patricia Galligan	399-5018	399-5038
Clackamas	19600 S Molalla Ave Oregon City OR 97045	Kathy Campbell	657-6958, <u>x2422</u>	650-6654
Clatsop	1653 Jerome Ave Astoria OR 97103	Sharon Boring	338-2322	325-5738
Columbia Gorge	400 E Scenic Dr The Dalles OR 97058	Karen Carter	298-3109	298-3104
Lane	4000 E 30th Ave Eugene OR 97405	Linda DeWitt	726-2205	747-0587
Linn-Benton	6500 SW Pacific Blvd Albany OR 97321	Lance Popoff	917-4850	917-4838
Mount Hood	26000 SE Stark Gresham OR 97030-0150	Carl Rawe, Jr.	667-7262	667-7379
Oregon Coast	332 SW Coast Hwy Newport OR 97365	Ellen Sunnes	265-2283	265-3820
Portland (PCC)	12000 SW 49th Ave Portland OR 97219	Dr. Corbett Gottfried	977-4934	977-4965
Rogue	3345 Redwood Hwy Grants Pass RO 97527	Shirlee Willis Haslip	471-3508	471-3588
Southwestern Oregon	1988 Newmark Coos Bay OR 97420-2956	Robin Bunnell	888-7410	888-7247
Tillamook Bay	2510 First St Tillamook OR 97141	See: PCC	842-8222, <u>x124</u>	842-2214
Treasure Valley	650 College Blvd Ontario OR 97914	Kathy Gibson	889-6493, <u>x286</u>	881-2721
Umpqua	PO Box 967 Roseburg OR 97470	Claudia Justice	440-4600	4460-4612

FINANCIAL AID OFFICES

PRIVATE NONPROFIT COLLEGES	MAILING ADDRESS	FIN. AID DIRECTOR	FIN. AID PHONE	FIN. AID FAX
Cascade College	9101 E Burnside Portland OR 97216-1515	Mary Horton	257-1221 or <u>800-550-7678</u>	257-1222
Eugene Bible College	2155 Bailey Hill Rd Eugene OR 97405	Doug White	485-1780 or <u>800-322-2638</u>	343-5801
George Fox College	414 N Meridian Newberg OR 97132	Jim Jackson	538-8383	537-3867
Lewis & Clark College	0615 SW Palatine Hill Rd Portland OR 97219	Linda Powell	768-7090	768-7074
Linfield College	900 S Baker McMinnville OR 97128	Dan Preston	434-2225	434-2215
Linfield - Portland Campus	2255 NW Northrup Portland OR 97210	Diane Hamilton	229-8102	274-4846
Marylhurst College	PO Box 261 Marylhurst OR 97036	Marlena McKee-Flores	636-8141	636-9526
Mount Angel Seminary	St. Benedict OR 97373	Br. Maximilian Hartman	845-3356	845-3126
Mulnomah Bible College	8435 NE Glisan St Portland OR 97220	David Allen	251-5335	254-1268
National Naturopathic Med	11231 SE Market Portland OR 97216	Annelee Lander	255-4860	257-5929
Northwest Christian College	828 E 11th Ave Eugene OR 97401	Carrie LeCompte	343-1641	343-9159
Oregon Clg Oriental Med	10525 SE Cherry Blossom Dr Portland OR 97216	Jim Eddy	253-3443	253-2701
Oregon Graduate Institute	PO Box 91000 Portland OR 97291-1000	Julie Wilson	690-1166	690-1285
Oregon School Arts/Crafts	8245 SW Barnes Rd Portland OR 97225	Shirley Kapsch	297-5544	297-9651
Pacific NW College of Art	1219 SW Park Ave Portland OR 97205	Jennifer Satalino	226-4391, x266/267	226-3587
Pacific University	2043 College Way Forest Grove OR 97116	Glendi Gaddis	359-2222 or <u>800-635-0561</u>	359-2950
Reed College	3203 SE Woodstock Blvd Portland OR 97202	Richard Dent	777-7223	777-7769 - print service
University of Portland	5000 N Willamette Portland OR 97203	Rita Lambert	283-7311	283-7399
Warner Pacific College	2219 SE 68 Portland OR 97215	Rick Weems	788-7423	788-7425
Western Baptist College	5000 Deer Park SE Salem OR 97301	Jennifer Cosens, Assistant Director	375-7006 or <u>800-845-3005</u>	585-4316
Western Evangelical Sem	PO Box 23939 Portland OR 97281	Todd McCollum	598-4312 or <u>800/493-4937</u>	598-4338
Western Seminary	5511 SE Hawthorne Blvd Portland OR 97215	Lynn Robert Ruark	233-8561 or <u>800/547-4546</u>	239-4216
Western States Chiropractic	2900 NE 132nd Ave Portland OR 97230	Michele Keeney	251-2803 or <u>800/641-5641</u>	251-5723
Willamette University	900 State St Salem OR 97301	Jim Woodland	370-6273	370-6148

FINANCIAL AID OFFICES

PROPRIETARY SCHOOLS	MAILING ADDRESS	FIN. AID DIRECTOR	FIN. AID PHONE	FIN. AID FAX
A'Art College of Beauty	220 E 36th Ave Eugene OR 97405	Ruth Watters	342-2108	485-6619
Academy Cosmetol Careers	804 Chicago SE Albany OR 97321	Cornelia Hoover	962-5244	
Academy of Hair Design	305 Court St NE Salem OR 97301	Gene Snook	585-8122	585-0243
Apollo College Med/Dent	2600 SE 98th Portland OR 97266	Julie Stephens	761-6100 or <u>800/368-7246</u>	761-3351
Artistic School Hair Design	130 SE K St Grants Pass OR 97526	Kathy Hussey	479-8957	479-5359
Astoria Beauty College	1180 Commercial St Astoria OR 97103	Arlene Jones	325-3163	325-3164
Bassist College	2000 SW 5th Ave Portland OR 97201	Lisa Alvis	228-5628 or <u>800/547-0937</u>	228-4227
Beau Monde College Hair	1026 SW Salmon St Portland OR 97205	Cecily McClanahan	226-1427	226-6512
Business Computer Training	8687 SW Hall Beaverton OR 97008	Tony Garife	646-9400	626-0322
College America	921 SW Washington #200 Portland OR 97205	Linda Cliburn	242-9000 or <u>800/977-5455</u>	222-3801
College of Cosmetology	357 E Main Klamath Falls OR 97601	Roni Phillips	882-6644	882-6645
College Hair Design Career	3322 Lancaster Dr NE Salem OR 97305-1354	Robert Mundt	588-5888	588-1005
College of Legal Arts	527 SW Hall #308 Portland OR 97201	Eilene Buescher	223-5100 or <u>800/342-3465</u>	273-8093
Columbia College Business	8800 SE Sunnyside Rd Clackamas OR 97015	Patty Yamashita	654-8000	659-6107
Concorde Career Institute	1827 NE 44th Portland OR 97213	Jackie Radcliffe	281-4181	281-6739
Edward Wadsworth Inst	3301 NE Sandy Blvd Portland OR 97232	Robin Lough	239-0838	239-0844
ITT Technical Institute	6035 NE 78th Ct Portland OR 97218	Suezi Lyon	255-6500 or <u>800/234-5488</u>	255-6135
LaGrande College Business	703 Washington LaGrande OR 97850	Eve Vincent	963-6485	
Magee Bros School Beauty	4500 SW Watson Beaverton OR 97005	Ron Magee	629-8949	629-5454
Milwaukie Beauty School	6128 SE King Rd Milwaukie OR 97222	Mary Crucchiola	682-1468	682-3656
Moler Barber College	517 SW 4th Ave Portland OR 97204-2118	Betty Scarbrough	223-9818	223-4459
Newport Acad Cosmetology	333 SW 7th St Newport OR 97365	Kenneth Crawford	265-3083	265-9147
Northwest Nannies Institute	11830 SW Kerr Pkwy #100 Lake Oswego OR 97035	Carolyn Kavanaugh	245-5288	245-7617
Oregon City Beauty School	1009 Molalla Ave Oregon City OR 97045	Genevieve Dennis	656-0361	656-0362
Oregon Clg Beauty/Barber	672 E Main Hermiston OR 97838	George Gritz	5767-7040	
Oregon Polytechnic Institute	900 SE Sandy Blvd Portland OR 97214	Rod Kirkwood	234-9333	233-0195

PROPRIETARY SCHOOLS	MAILING ADDRESS	FIN. AID DIRECTOR	FIN. AID PHONE	FIN. AID FAX
Pendleton Clg Hair Design	326 S Main Pendleton OR 97801	Terrie Obrist	276-0328	
Phagans' Beauty College	142 SW 2nd Corvallis OR 97333	Mary Beth Mose	753-7770 or <u>800/452-3977</u>	752-2647
Phagans' Central Oregon	355 NE 2nd Bend OR 97701	Mary Beth Mose	382-6171 or <u>800/524-4867</u>	385-0782
Phagans' Gateway Beauty	11131 NE Halsey Portland OR 97220	Mary Jo Olsen	684-5597	639-9419
Phagans' Medford Beauty	2366 Poplar Dr Medford OR 97504	Mary Beth Mose	772-6155	
Phagans' Schl Hair Design	16550 SW McLaughlin Milwaukie OR 97267	Debbie Harrington	652-2668	652-2786
Phagans' School of Beauty	622 Lancaster NE Salem OR 97301	Mary Beth Mose	363-6800 or <u>800/851-6792</u>	363-5097
Phagans' Tigard Beauty	8820 SW Center Tigard OR 97223	Mary Jo Olsen	684-5597	639-9419
Pioneer Pacific College	25195 SW Parkway Ave Wilsonville OR 97070	Stacey Maurer	682-3903	682-1514
Roseburg Beauty College	700 SE Stephens Roseburg OR 97470	Kathy Pruitt	673-5533	
Skelton Beauty Academy	495 Central Coos Bay OR 97420	Kay Huff	269-5186	269-9177
Springfield College Beauty	727 Main St Springfield OR 97477	Ruth Watters	746-4473	485-6619
Tara Lara Acad of K-9 Hair	16037 SE McLoughlin Blvd Portland OR 97267	LaWayne George	653-7134	
Tony James Academy Hair	1482 W Park Plaza Ontario OR 97914	Wilma Hensley	889-9105/9106 <u>800/889-9105</u>	208/465-4795
Tualatin College of Beauty	19350 SW Boones Ferry Rd Tualatin OR 97062	Deanna Denny	692-5366 or <u>800/551-5366</u>	
West Coast Training, Inc	2525 SE Stubb, PO Box 22469 Milwaukie OR 97222	Luree Reagan	659-5181 or <u>800/755-5477</u>	659-9873
Western Business College	425 SW Washington Portland OR 97204	Sharon Hale	222-3225	228-6926
Western Culinary Institute	1316 SW 13th Portland OR 97201	Paige Binns	223-2245 or 800/666-0312	223-0126

Publisher: William C. Brown Publishers
Address: 1460 Kerper Blvd, Dubuque IA 52001
Phone: 319/588-1451
Publication: Financial Aids for Higher Education. Advice and information on how to make a systematic search for financial assistance to help during the first year of college
Cost: \$50.00 plus \$3.50 shipping. Cite the following ISDN when ordering: #0697222624

Publisher: Chronicle Guidance Publications
Address: Box 1190, Moravia NY 13118-1190
Phone: 315/497-0330
Publication: Financial Aid Guide. A listing of student aid opportunities.
Cost: \$22.47 plus \$2.25 shipping and handling.
Publication: Chronicle Vocational School Manual. Admissions, costs, job training, financial aid, and student services for 4,100 vocational schools
Cost: \$22.48 plus \$2.25 shipping

Publisher: College Board Publications
Address: Box 886, New York NY 10101-0886
Phone: 212/713-8165
Publication: Paying for College: A Guide for Parents. Advice on how to plan ahead for college costs.
Cost: \$14.00. Cite item #004396.
Publication: Set of three publications: College Costs and Financial Aid Handbook 1996, The College Handbook 1996, and Index of Majors and Graduate Degrees 1996.
Cost: \$39.00 per set. Cite item #239387.
Shipping: Handling fee of \$3.95 per order; College Board pays UPS ground rate on prepaid orders.

Publisher: Garrett Park Press
Address: PO Box 190, Garrett Park MD 20896
Phone: 301/946-2553
Publication: Dollars for College: the Quick Guide to Financial Aid. A series of 10 booklets containing up-to-date information on financial aid programs in a number of fields
Cost: \$50.00 for the set of 10 booklets
Publication: Financial Aid for Minorities. A series of six booklets containing up-to-date information on financial aid for minority students in a number of fields
Cost: \$25.00 for the set of six booklets

Publisher: Octameron Associates
Address: Box 2748, Alexandria VA 22301
Phone: 703/836-5480
Publication: The A's and B's of Academic Scholarships
Cost: \$7.50 plus shipping
Publication: College Loans and Grants from Uncle Sam
Cost: \$6.00 plus shipping
Shipping: 5% of the cost of the publication, plus a \$3.00 flat fee for the whole order

- Publisher:* Oregon Career Information Systems (CIS)
Address: 1244 University of Oregon, Eugene OR 97403
Phone: 503/346-3872
Publication: Oregon Financial Aid Grants, Loans, and Scholarships. A listing of scholarships based on programs of study, talent or interest, academic achievement and leadership, need, personal characteristics, or organizational affiliation
Cost: \$50.00 bound, \$55.00 loose, plus shipping
- Publication:* Oregon Occupations. Comprehensive occupational descriptions and preparation needed for 95% of the jobs within specific geographic areas in Oregon
Cost: \$45.00 bound, \$50.00 loose, plus shipping
- Publication:* Oregon Programs of Study and Training. Content, length, and typical course work required for various academic, vocational, and apprenticeship programs in Oregon
Cost: \$35.00 bound, \$40.00 loose, plus shipping
- Publication:* Oregon Schools. Information about educational opportunities at over 300 colleges, universities, and vocational schools in Oregon
Cost: \$45.00 bound, \$50.00 loose, plus shipping
- Publication:* Oregon Short-term Training Programs. Information on more than 1,000 programs of study that may be completed in one year or less
Cost: \$35.00 bound only, plus shipping
Shipping: 3% of each order
- Publisher:* Peterson's Guides
Address: PO Box 2123, Princeton NJ 08543-2123
Phone: 800/225-0261
Publication: The 1996 Paying Less for College Handbook. Financial aid available through colleges
Cost: \$26.95 plus shipping
- Publication:* Guidance Set of three publications: Peterson's Annual Guide to Four-year Colleges, Peterson's Annual Guide to Two-year Colleges, and Paying Less for College.
Cost: \$50.14, plus \$5.75 shipping
- Publisher:* Young Enterprises
Address: 5937 - 16th Street NW, Washington DC 20011
Phone: 202/829-0039
Publication: The Higher Education Money Book for Minorities and Women. A directory of scholarships, fellowships, internships, grants, and loans
Cost: \$23.00 (includes shipping)

Visit the Oregon State Scholarship Commission's new World Wide Web site! The address is:

<http://www.teleport.com/~ossc/home.htm>

Recommended software:

The Oregon State Scholarship Commission's web site uses HTML 3.0 features, and is compatible with Netscape Navigator version 1.1 or later.