

DOCUMENT RESUME

ED 391 443

HE 028 894

TITLE Report on the 1993-95 Biennium.  
 INSTITUTION Oregon State Scholarship Commission, Eugene.  
 PUB DATE 95  
 NOTE 34p.; For related documents, see HE 028 893-895.  
 PUB TYPE Reports - Descriptive (141)

EDRS PRICE MF01/PC02 Plus Postage.  
 DESCRIPTORS Awards; Economic Factors; Educational Finance;  
 Federal Programs; Financial Aid Applicants; Grants;  
 Higher Education; \*Need Analysis (Student Financial  
 Aid); Paying for College; State Agencies; State Aid;  
 State Federal Aid; \*State Programs; \*Student  
 Financial Aid; Student Loan Programs; Student  
 Volunteers

IDENTIFIERS Direct Lending; Family Education Loan Program; Free  
 Application for Federal Student Aid; \*Oregon; \*Oregon  
 State Scholarship Commission; Stafford Student Loan  
 Program

ABSTRACT

This publication reports on the activities of the Oregon State Scholarship Commission (OSSC) and the status of the programs it oversees during the two-year period from July 1, 1993 through June 30, 1995. A brief report from the executive director reviews the period's substantial reductions in state funds and rapid growth in private award programs. A financial statement for the period is provided as well as a discussion of reduction in the Scholarship Commission Budget, creation of a Community Service Volunteer program, changes in federal loan programs, and the start of 35 new private award programs. A discussion of state loans and grants reports on the status, number of participants, and funds used for the Need Grant program, the Barber and Hairdresser Grant, the Oregon Nursing Loan Program, the Oregon Rural Health Services Program, the Higher Education Community Service Voucher program, and Volunteers in Service to Oregon. Similar data are offered for two federal programs, the Paul Douglas Teacher Scholarship, and the Robert C. Byrd Honor Scholarship program. A further section lists privately funded award programs placed with the OSSC during the biennium. A final section reports on participants and funds for OSSC-Guaranteed Federal Family Education Loans (FFEL). Appendixes contain data on distribution of Need Grants, private awards, and OSSC-Guaranteed FFEL loans. (JB)

\*\*\*\*\*  
 \* Reproductions supplied by EDRS are the best that can be made \*  
 \* from the original document. \*  
 \*\*\*\*\*

# Oregon

STATE

SCHOLARSHIP

COMMISSION

## Report on the 1993-95 Biennium

AE 028 P94

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

OREGON STATE

SCHOLARSHIP COMMISSION

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."



U.S. DEPARTMENT OF EDUCATION  
Office of Educational Research and Improvement  
EDUCATIONAL RESOURCES INFORMATION  
CENTER (ERIC)

- This document has been reproduced as received from the person or organization originating it
- Minor changes have been made to improve reproduction quality

• Point of view or opinions stated in this document do not necessarily represent ERIC position or policy

OREGON STATE SCHOLARSHIP COMMISSION  
1500 VALLEY RIVER DRIVE, SUITE 100  
EUGENE, OREGON 97401

TELEPHONE: (541) 687-7400  
WORLD WIDE WEB HOME PAGE: <http://www.teleport.com/~ossc/home.htm>

---

## TABLE OF CONTENTS

<i>Dedication</i>	2
<i>About the Commission</i>	3
<i>Report from the Executive Director</i>	4
<i>Financial Statement</i>	5
<i>Events of the 1993-95 Biennium</i>	6
<i>State Grants and Loans</i>	8
<i>Federal Scholarships</i>	10
<i>Other Programs and Services</i>	11
<i>Private Awards</i>	12
<i>OSSC-Guaranteed Federal Family Education Loan Program (FFELP)</i>	17
<i>Appendices</i>	
<i>A. Oregon Need Grants by Institution</i>	23
<i>B. OSSC Private Awards by Program</i>	25
<i>C. OSSC Guaranteed FFELP Volume by Institution</i>	27

*Dedicated to the Memory of  
Jeffrey M. Lee  
1938-1994*

*Executive Director  
Oregon State Scholarship Commission  
1966-1993*

---

**T**he Oregon State Scholarship Commission is an agency of the State of Oregon. Seven Oregon citizens appointed by the Governor serve as commissioners. Six commissioners serve renewable terms of four years. A seventh student commissioner serves a term of two years.

### **Agency Mission**

The mission of the State Scholarship Commission is to assist Oregon students in obtaining postsecondary education by administering, planning, evaluating, coordinating, and promoting programs of student financial aid.

## **ABOUT THE COMMISSION**

### **Commissioners during the 1993-95 Biennium**

Colleen D'Arcy 1994—	Joseph Tam 1992—
Gwen Harvey 1991—	Nancy Wakefield 1991—
Alisha Lund (Student) 1992-1994	Kurt Willcox 1988—
David Mesirov 1993—	Jill Weissbeck-Carter (Student) 1994—

### **Administration**

#### *Executive Director:*

Doug Collins

#### *Deputy Director:*

Jeff Svejcar

#### *Grant Programs:*

Jim Beyer

#### *Loan Processing:*

Shari Wood

#### *Default Prevention:*

Shelley Turner

#### *Loan Collections:*

Kathy Silke

#### *Budget & Personnel:*

Chuck Boyer

#### *Information Services:*

Randy Brewer

#### *Special Services:*

Tom Turner

#### *Administrative Assistant to the Commission:*

Mary Arendt

**REPORT FROM THE  
EXECUTIVE DIRECTOR**

The 1993–95 biennium has been a period of significant change and challenge. Substantial reductions in State funds were caused by the continued phase-in of Ballot Measure 5. To meet these reductions, programs were eliminated from the Commission's budget, among them the *Cash Award* and *PESIC*, which had for years been part of the core of the State's commitment to financial access to post-secondary education.

During the biennium the Commission was directed to evaluate the system developed by the 1993 Legislature which redistributed *Need Grant* funds among educational segments to minimize the impact of losses from programs that were eliminated. After staff analysis, interest group input, and multiple public hearings, the Commission developed a distribution method basing *Need Grant* maximums on a percentage of annual educational costs for students. This method, approved by the Governor and the Legislature, sets clear benchmarks on which to evaluate the program in the future.

On the student loan front, the Commission's challenge is to continue high-quality service in the *Federal Family Education Loan Program* (FFELP) in the face of increasing competition from the new *Federal Ford Direct Student Loan*. One state system university shifted to the new program for 1994–95, and the dollar volume of new FFELP loans guaranteed by the Commission declined by 8.6%.

The biennium saw rapid growth in private award programs administered by the Commission. Thirty-five new programs came to the Commission, for a total of 125. Funds available to Oregon students from private programs administered by the Commission totaled \$1.9 million for 1993–95. The most significant addition was the *Ford Scholars* program, which made awards to 43 students in its first year of operation, 1994–95. We anticipate that this program will ultimately be able to assist 480 students each year.

It is gratifying that, as it becomes more difficult for the State to provide funds for new initiatives in student aid, private donors increasingly are willing to step forward. The Commission has a strong commitment to expanding the development of these programs.

—Douglas L. Collins—

**FINANCIAL STATEMENT**  
**JULY 1, 1993, THROUGH JUNE 30, 1995**

	BALANCE / REVENUES			EXPENDITURES		
	GENERAL	OTHER	FEDERAL	GENERAL	OTHER	FEDERAL
<b>FTEL PROGRAM</b>						
<b>BEGINNING BALANCE</b>		<b>13,639,094</b>				
Fed Admin Cost Allowance		3,383,713				
Fees		3,692,021				
Interest Income		1,255,740				
Supplemental Pre Claims Assistance (SPA)		536,642				
Miscellaneous Revenue		2,472				
Reinsurance Recoveries		34,758,265				
Recoveries		15,965,566				
<b>SUBTOTAL: NEW REVENUE</b>		<b>59,594,419</b>				
Fed Share of Recoveries					11,569,919	
Default Purchases					35,461,252	
Reinsurance Fees					203,158	
Program-related Services & Supplies					350,241	
Administrative Expenditures					8,396,708	
<b>TOTAL AVAIL / EXPENDED</b>		<b>73,233,513</b>			<b>55,981,278</b>	
<b>LOAN PROGRAM ENDING BALANCE</b>						
		<b>17,252,235</b>				
<b>GRANT PROGRAMS</b>						
<b>BEGINNING BALANCE</b>		<b>4,232,968</b>				
Appropriation	24,932,977					
State Programs		1,140,048		24,100,673	435,723	0
Federal Programs		328,750	2,213,270	0	328,749	2,213,270
Private Awards		2,941,021		0	2,068,500	0
<b>SUBTOTAL: AWARD EXPENDITURES</b>				<b>24,100,673</b>	<b>2,832,972</b>	<b>2,213,270</b>
<b>SUBTOTAL: ADMIN EXPENDITURES</b>				<b>755,054</b>	<b>206,024</b>	<b>0</b>
<b>TOTAL AVAIL / EXPENDED</b>	<b>24,932,977</b>	<b>8,642,787</b>	<b>2,213,270</b>	<b>24,855,727</b>	<b>3,038,996</b>	<b>2,213,270</b>
<b>GRANT PROGRAM REVERSION / ENDING BALANCE</b>						
	<b>77,250</b>	<b>5,603,791</b>	<b>0</b>			



## Scholarship Commission Budget for 1993–95 Biennium:

Faced with the need to reduce General Fund expenditures, Governor Barbara Roberts requested all State agencies to submit budgets for the 1993–95 biennium which would

### Events of the 1993–95 Biennium

Long-standing programs, Cash Award, and PESIC were not funded for 1993–95 . . . and are not likely to be funded again.

expend less money from the State General Fund than had been spent in the prior two years. Rather than cut programs across the board, OSSC's Commissioners

requested that all General Fund dollars available for program expenditures be allocated to the *Need Grant*—the need-based program of the greatest importance to the largest number of students served by OSSC grant programs. This request was at the expense of smaller programs aimed at specific groups of institutions and students. The Governor and the Legislature agreed with the Commission's recommendation. The *Need Grant* was kept intact, but the following programs received no funding for 1993–95:

- *Oregon Cash Award*
- *Purchase of Educational Services from Independent Colleges (PESIC)*
- *Oregon National Guard Scholarship*
- *Economic Self-sufficiency Financial Aid*
- *Oregon Teacher Corps*
- *Volunteers in Service to Oregon (VISTO)*

Before the end of the legislative session, the Ways and Means Committee noted that ending the *Cash Award* and *PESIC* programs would result in a large reduction in State disbursements to students attending Oregon independent colleges. To remedy this, the Commission's General Fund appropriation was increased and a "budget note" inserted in the appropriations bill directing that *Need Grant* dollars for 1993–95 be allocated among state system institutions, community colleges, and independent colleges in proportion to the distribution of combined disbursements from the *Need Grant*, *Cash Award*, and *PESIC* programs in 1991–93: 44% for state system institutions; 29% for community colleges; and 27% for independent colleges. To accomplish this proportional distribution, maximum *Need Grant* awards for 1993–95 were increased substantially for students attending independent colleges in Oregon.

## **New Programs**

The Oregon Legislature created a pilot *Community Service Volunteer* program funded through the Oregon Lottery. This program was open only to students at Western Oregon State College during 1993–95.

The Legislature also created a program to aid collection of defaulted student loans. Beginning in 1993, **barbers and hairdressers** will not be able to renew professional licenses if they are in default on loans insured by OSSC and have not made satisfactory arrangements to repay.

## **Changes in Federal Student Loan Programs:**

In 1992, Congress created the *William D. Ford Federal Direct Loan Program*, popularly known as the *Direct Loan Program*. Loans made under the new program are similar to *Federal Family Education Loans (FFEL)* administered by the Scholarship Commission. But, rather than loaning money from local banks and relying on local agencies (such as the Commission in Oregon) for day-to-day administration, the *Direct Loan Program* is operated by the Federal Government, selected contractors, and participating educational institutions. Both loan programs are now in uneasy coexistence. The *Direct Loan* was intended as a pilot program, but supporters in the administration and Congress would like all institutions to switch from the FFEL Program to *Direct Loan* as soon as possible. FFEL Program supporters in Congress would like to keep the existing program and limit or discontinue the *Direct Loan Program*. Some in Congress would like objective evaluation of both programs before institutions are forced into one or the other.

The outcome of the rivalry between the two federal loan programs is not yet clear. In this state, University of Oregon students borrowed through the *Direct Loan Program* in 1994–95 while other institutions remained in the FFEL Program. Through the present controversy and beyond, the Scholarship Commission remains committed to providing the best possible service for the borrowers and institutions served by the FFEL Program in Oregon.

## **Private Awards**

Thirty-five new private award programs were placed with the Commission for administration in the 1993–95 biennium. Private programs at the Commission now number 125.

*New Community Service Volunteer Program funded by Lottery dollars. . .*

*New State program to aid in the collection of defaulted student loans. . .*

*U.S. Department of Education's alternative to FFEL Program: the William D. Ford Federal Direct Loan Program. . .*

*Continued growth in private awards. . .*

**Need Grant/SSIG:** The Scholarship Commission's largest grant program makes renewable grants to Oregon undergraduates attending nonprofit postsecondary institutions in Oregon. Eligibility is based on financial need, and awards vary according to the type and cost of institution attended. Approximately 7.2% of funds distributed to students through this program come from the *Federal State Student Incentive Grant Program (SSIG)*.

**STATE GRANTS AND LOANS**

	1993-94		1994-95	
	No.	\$	No.	\$
State System	6,257	5,345,019	7,114	6,252,840
Community College	5,859	3,512,679	5,932	3,487,506
Independent College	1,322	3,305,540	1,618	4,029,692
Total	13,438	12,163,238	14,664	13,770,038

*For information on Need Grants used by students at specific Oregon institutions, see Appendix A.*

**Barber and Hairdresser Grant:** These grants are funded by earnings on funds transferred from the State Board of Barbers and Hairdressers. Awards support needy students at licensed Oregon schools of barbering, hair design, cosmetology, and manicuring.

	1993-94		1994-95	
	No.	\$	No.	\$
	47	34,500	46	40,200

**Oregon Nursing Loan Program:** This program makes "forgivable" loans to undergraduate nursing students in Oregon. Priority is given to applicants who intend to practice in rural shortage areas. One year of the loan is forgiven for each year of qualifying nursing practice in Oregon.

	1993-94		1994-95	
	No.	\$	No.	\$
	38	112,916	53	198,835

**Oregon Rural Health Services Program:** This program provides payments toward student loan debts of physicians, nurse practitioners, and physician assistants who practice in qualifying "medically underserved" communities in Oregon. Through June 1995, 19 health professionals have been authorized to receive a total of \$558,960. Six participants are physicians, two are physician assistants, and 11 are nurse practitioners.

**Higher Education Community Service Voucher Program:** This program was created in 1993 to provide students at Western Oregon State College with opportunities for paid internships. Participants perform work related to their academic studies for at least 20 hours a week during one term of enrollment. Work sites are government and nonprofit agencies. In addition to course credit, participants receive vouchers worth \$35 toward tuition and fees for each eight hours of qualifying service.

*New Program for 1993-95. . .*

1993-95 Biennium		
No. Participants	Value of Vouchers Issued	Value of Vouchers Redeemed
38	\$34,475	\$27,068

**VISTO:** *Volunteers in Service to Oregon* was established in 1989 to provide Oregon youth (16-19 years of age) with opportunities to earn tuition vouchers through volunteer activities. Participants earn a \$25 tuition voucher for every eight hours of qualifying service. Qualifying activities include tutoring, peer counseling, and service to the elderly. Vouchers may be redeemed at Oregon colleges and trade schools. Because no new funds were available, only a small number of vouchers was issued during 1993-95, but thousands of students redeemed vouchers that had been issued previously.

1993-94		1994-95	
Vouchers Redeemed	\$	Vouchers Redeemed	\$
2,776	69,400	1,053	26,325

**FEDERAL SCHOLARSHIPS**

**Paul Douglas Teacher Scholarship:** This Federal program administered by the Scholarship Commission awards scholarships of \$5,000 per year to academically able students who plan to become elementary, secondary, or preschool teachers. Preference in awarding is given to applicants majoring in scarce endorsement subjects; to applicants who indicate willingness to teach preschool, disabled, or minority children; and to applicants from disadvantaged backgrounds. For each year of award, recipients must teach for two years. If the teaching obligation is not fulfilled, awards must be repaid with interest.

1993-94		1994-95	
No.	\$	No.	\$
37	179,603	41	196,666

**Robert C. Byrd Honor Scholarship Program:** College-bound high school seniors may compete for scholarships of \$1,500 per year from this program. Awards are renewable for four years. A committee of teachers, administrators, parents, and school board members selects recipients based on academic achievement and promise.

1993-94		1994-95	
No.	\$	No.	\$
76	114,000	144	215,500

---

**Oregon Scholars:** *The Oregon Scholars Program* gives formal recognition to the academic top five percent of high school seniors graduating each year from Oregon's 255 accredited high schools. Selection is based on class rank, grade point average, and aptitude test scores. Scholars receive certificates at graduation signed by the Governor, the Superintendent of Public Instruction, and the Commission Chair. In 1993, the number of scholars recognized was 1,464. In 1994, the number recognized was 1,714.

## OTHER PROGRAMS & SERVICES

### **Training and Information Dissemination**

**For high school counselors:** The Scholarship Commission publishes *The Financial Aid Handbook* annually to provide high school counselors with detailed information on student financial aid programs and application processes. In cooperation with the Oregon Association of Student Financial Aid Administrators, the Scholarship Commission also presents an annual state-wide television workshop on student financial aid. Video cassettes of that program are also made available to high schools in the State.

**For high school students and their parents:** Beginning in November each year, the Commission staff makes presentations at numerous high school parent nights. These programs give families of high school students information about State, Federal, institutional and private financial aid. Presentations are arranged upon request. The Scholarship Commission attempts to honor all requests from schools within 100 miles of Eugene, where the Commission offices are located.

**For postsecondary institutions and State agencies:** The Scholarship Commission compiles and publishes statistics on State and Federal financial aid used by students at postsecondary institutions in Oregon. This information is published periodically in *The Oregon Financial Aid Almanac*.

The Commission also publishes newsletters and holds workshops to provide training and technical assistance for financial aid administrators on the administration of State grant programs and the FFEL Program.

The Grant Division helps administer more than 100 privately funded scholarship programs. Services from the Commission vary according to the requirements of the donors, as do eligibility criteria. Donors may be individuals or organizations. Endowed funds are managed by the Treasurer of the State of Oregon unless otherwise noted.

## PRIVATE AWARDS

Between July 1, 1993, and June 30, 1994, the following private award programs were placed with the

Scholarship Commission:

### DOYLE AND DONNA SHEPHERD

Established by Doyle and Donna Shepherd to benefit graduating seniors of Cottage Grove High School.

### FORD SCHOLARS

Established by the Ford Family Foundation to benefit graduating Oregon high school seniors who have a minimum 3.00 GPA and graduates of Oregon community colleges who have earned an associate's degree and who wish to attend a four-year Oregon college.

### AGWIN: AGRICULTURAL WOMEN-IN-NETWORK

Established by AGWIN to benefit college junior and senior agricultural majors. Preference is given to women applicants.

### JACK SHEININ MEMORIAL

Established by Curt Sheinin and Jim Mendenhall to benefit graduating seniors of an Oregon high school who are Native American, Hispanic, or African-American.

### DOUGLAS COUNTY COMMUNITY

*At Oregon Community Foundation*

Established to benefit graduates of Douglas County high schools.

### HAROLD A. WYATT

*At Oregon Community Foundation*

Established to benefit graduating seniors of Baker County high schools.

### U-LANE-O CREDIT UNION "JUMPSTART"

Established to benefit primary members in good standing of the Jumpstart Club at U-Lane-O Credit Union.

*Thirty-five new private programs came to OSSC during the 1993-95 biennium.*

*Disbursements now average more than \$1 million per year.*

**MATHEMATICS, ENGINEERING, SCIENCE  
ACHIEVEMENT (MESA)**

*At Oregon Community Foundation*

Open to high school graduates who participated in the MESA program in either high school or college. Applicants must be African American, Native American, Hispanic American, or Asian American.

**TEAMSTERS COUNCIL #37 FEDERAL CREDIT UNION**

Open to members of Teamsters Council #37 FCU who are members, or dependents of members, of Teamsters Joint Council #37.

**OREGON PRIVATE 150**

Established by Arthur Andersen & Co., U.S. Bank, and *Oregon Business* magazine to support business majors at Oregon four-year colleges.

**DR. ALICE ARMSTRONG**

Established by the Institute for Managerial and Professional Women for graduating high school women who are residents of Clackamas, Multnomah, or Washington counties.

**LELAND C. AND ERNA N. RATCLIFF**

*At Oregon Community Foundation*

Established to benefit graduating seniors of Enterprise High School.

**WALTER AND MARIE SCHMIDT**

*At U.S. Bank*

Established to benefit Oregon residents who wish to become registered nurses and pursue careers in geriatric health care.

**DAVISON FUTURE FARMERS OF  
AMERICA**

Established by Ron Davison and Tom Davison for FFA members who are graduating seniors of Amity, Dayton, McMinnville, Sheridan, Willamina, or Yamhill-Carlton high schools.

**G. RUSSELL MORGAN**

*At U.S. Bank*

Established to benefit graduates of Hillsboro or Glencoe high schools who intend to study law, be admitted to the Oregon State Bar, and practice law in Oregon.

**MEIER & FRANK  
HONOR AWARD**

1993

Made possible by a gift from the Meier and Frank Company, this award of an engraved silver bowl honors scholarship donors for extraordinary contributions on the behalf of postsecondary students in Oregon.

The 1993 Honor Award was presented to donors Donna and Doyle Shepherd of Cottage Grove. The Shepherds established a scholarship to benefit graduating seniors at Cottage Grove High School, Mrs. Shepherd's alma mater. Melissa Simonsen, class of 1994, was the first recipient of the Donna and Doyle Shepherd Scholarship.



**JOHN P. HOUNSELL**

Established at First Interstate Bank as a student loan, this program was transferred to OSSC as a scholarship. When repayments and interest earnings allow, the program will benefit graduates of Hood River County high schools.

**HELEN BOLTON MEMORIAL**

*At Oregon Community Foundation*

Established to benefit graduating seniors of North Medford, South Medford and St. Mary's (Medford) high schools. Preference is given to students entering health care fields.

**MEIER AND FRANK  
HONOR AWARD  
1994**

The 1994 Honor Award was presented in the State Capitol by Governor John Kitzhaber to Kenneth W. Ford, President of the Ford Family Foundation. The Foundation established the Ford Scholars program in 1994. Each year, 100 Ford Scholars are awarded four-year renewable scholarships. The program is administered by Dr. Charles U. Walker, former president of Linfield College, and by the State Scholarship Commission.

**DOROTHY CAMPBELL**

*At Oregon Community Foundation*

Established to benefit female graduates of Oregon high schools. Applicants must demonstrate a strong interest in golf.

**NATHAN FAMILY**

*At Oregon Community Foundation*

Established to benefit graduating seniors of Lincoln High School. Preference is given to African-American graduates.

**OWEN AND EDNA SABIN**

*At Oregon Community Foundation*

Established to benefit graduates of high schools in North Clackamas School District SD 12 (including Sabin Occupational Skills Center).

**ANGELINA AND PETE COSTANZA VOCATIONAL**

*At Oregon Community Foundation*

For residents of Clackamas, Multnomah, and Washington counties who are high school graduates or have a GED. Not open to candidates for a baccalaureate or advanced degree. May attend two-year, or less, nonprofit or for-profit institutions.

**MERVIN AND GENA LEONARD**

*At Oregon Community Foundation*

Established to benefit graduates of a high school in Morrow or Umatilla Counties.

---

**KINKO'S EUGENE GRAPHIC ARTS**

Established by Kinko's of Eugene to benefit graduating high school seniors from Lane County who will major in graphic arts.

**JOSE D. GARCIA MIGRANT EDUCATION SCHOLARSHIP**

Established by the Migrant Education Service Center to benefit participants in the Migrant Education Program.

**PORTLAND TEACHERS' CREDIT UNION**

Established to benefit members of the Portland Teachers' Credit Union.

**DIEHL AND KNUTSEN**

*At Oregon Community Foundation*

Established to benefit graduating seniors of Reedsport High School.

**OREGON YOUTH CONSERVATION CORPS**

Established by the Oregon Community Children and Youth Services Commission to benefit individuals who have participated in a Community Service Corps program of the Oregon Youth Conservation Corps (OYCC).

**BROADCAST JOURNALISM**

*At Oregon Community Foundation*

Established by the Jackson Foundation to benefit Broadcast Journalism majors.

**MARION A. LINDEMAN**

*At Oregon Community Foundation*

Established to benefit Certified Nurses Aides employed by the Willamette View Convalescent Center.

**WEST JOHNSON AND ELIZABETH JOHNSON LASSELLE**

Established to benefit graduating seniors from Clackamas, Multnomah, and Washington County high schools.

**SCOTT BLECHA MEMORIAL**

Established to benefit graduates of Clatskanie High School who have attended Clatskanie schools for a minimum of six years.

**MILDRED I. MARTIGNONE NURSE SCHOLARSHIP**

*At Oregon Community Foundation*

Established to benefit nursing majors in their last three academic terms of study who are residents of Umatilla County.

---

**ALBINA FUEL COMPANY**

*At Oregon Community Foundation*

Established to benefit dependent children of employees of the Albina Fuel Company.

**SOLIS/PERCIVAL NEWSPRINT**

Established to benefit high school seniors from Oregon City High School.

**TEAMSTERS LOCAL 305**

Established to benefit children and dependent stepchildren of active, deceased, disabled, or retired members of Local 305 of the Joint Council of Teamsters.

*For information on numbers of students aided and dollars awarded by program, see Appendix B.*

**Federal Stafford Loan:** Students with calculated financial need qualify for *subsidized* loans—with interest paid by the Federal Government while they are in school, during a six-month grace period after school, and during periods of authorized deferment of repayment. Students without “need” may borrow *unsubsidized* loans for which interest accrues throughout the life of the loan.

**OSSC-GUARANTEED FEDERAL FAMILY  
EDUCATION LOANS**

	1993-94		1994-95	
	No.	\$	No.	\$
State System	26,304	\$80,683,915	21,205	\$65,781,278
Community College	7,001	13,597,456	9,450	20,946,219
Independent College	15,346	30,470,853	9,674	38,776,396
Proprietary School	4,845	11,499,857	7,169	17,673,010
Out-of-State Institution	2,912	10,465,796	2,712	11,321,367
<b>TOTAL</b>	<b>56,408</b>	<b>146,717,877</b>	<b>50,210</b>	<b>154,498,270</b>

**Federal Supplemental Loans for Students (SLS):**  
Volume decreases in 1994-95 because this program is being phased out of existence by the U.S. Department of Education; future borrowers will be served by "unsubsidized" *Federal Stafford* loans.

*1993-94 was the last full year of operation for the Federal SLS program.*

	1993-94		1994-95	
	No.	\$	No.	\$
State System	2,245	\$6,084,495	24	\$30,629
Community College	1,010	2,512,620	1	447
Independent College	1,625	6,229,389	13	28,016
Proprietary School	2,532	6,882,891	63	142,921
Out-of-State Institution	381	1,834,354	4	14,500
<b>TOTAL</b>	<b>7,793</b>	<b>23,543,749</b>	<b>105</b>	<b>216,513</b>

### Federal PLUS Loan:

This program makes loans to the parents of dependent undergraduates. Financial need is not an issue. However, borrowers with adverse credit are not eligible unless they secure a creditworthy cosigner.

	1993-94		1994-95	
	No.	\$	No.	\$
State System	740	\$2,958,485	664	\$2,828,455
Community College	69	195,804	72	209,670
Independent College	687	3,264,795	681	3,345,027
Proprietary School	352	1,491,168	396	1,605,208
Out-of-State Institution	372	1,926,073	327	1,937,268
<b>TOTAL</b>	<b>2,220</b>	<b>9,836,325</b>	<b>2,140</b>	<b>9,925,628</b>

*For institutional and segmental volume of OSSC-Guaranteed Federal Family Education Loans, see Appendix C.*

### Default Prevention & Claims Purchasing

As students incur greater indebtedness, it has become more important to counsel them regarding repayment of their loans. When loan payments to lenders become 60 days past due, the Default Prevention staff contacts borrowers in an effort to prevent further delinquency and possible default of the debt. During the 1993-95 biennium, the Default Prevention staff acted on 80,553 Lender Requests for Assistance (LRA's). The staff was able to assist in keeping accounts out of default status in 85% of these cases.

### Defaulted Accounts Purchased

	1993-94	1994-95
No. Borrowers	4,841	4,328
No. Loans	5,438	5,568
\$	17,572,909	17,519,706

**FFEL Program Default Collection** Oregon's low default experience continues to earn the state high marks. In the most recent information available from the U.S. Department of Education, the average national default rate among FFEL Program borrowers was 15% ("cohort" default rate). For borrowers who attended Oregon institutions, the comparable rate was 9.5%. For borrowers whose loans were guaranteed by the Scholarship Commission, this rate was 8.1%, approximately half the average national rate of default for this period.

*Default among borrowers of OSSC loans is 8.1%, half the national average in the FFEL Program.*

Gross recoveries on defaulted loans during the 1993-95 biennium were 9% higher than in 1991-93, despite implementation of a new Federal program that mandated permanent transfer of certain paying defaulted accounts (and associated recoveries) to the U. S. Department of Education.

**Recoveries on Defaulted FFEL Loans**

1991-93 Biennium	1993-95 Biennium
\$15,639,088	\$17,108,926

**New Collections Authority**

A law passed by the 1993 Oregon Legislative Assembly bars renewal of professional licenses for barbers and hairdressers who are not paying satisfactorily on defaulted loans guaranteed by the Scholarship Commission. Matching of records between the State Barber and Hairdresser Board began in April, 1994. This process led to additional recoveries of approximately \$75,000 in 1995 and is projected to bring in more than \$300,000 in additional recoveries during the 1995-97 biennium.

*Professional licenses will not be renewed when licensed individuals are not repaying satisfactorily on loans in default.*

## **APPENDICES**

**Appendix A:**  
***Institutional and Segmental Distribution of Oregon Need Grants***

**Appendix B:**  
***Numbers of Awards and Amounts Disbursed by  
OSSC-Administered Private Award Programs***

**Appendix C:**  
***Institutional and Segmental Distribution of OSSC-Guaranteed  
FFEL Loans***

## APPENDIX A

<b>OREGON NEED GRANTS 1993-95</b>
---------------------------------------

<b>SUMMARY</b>	1993-94		1994-95	
	No.	\$	No.	\$
Oregon Public 4-Year Colleges	6,257	\$ 5,345,019	7,114	\$ 6,252,840
Oregon Community Colleges	5,859	3,512,679	5,932	3,487,506
Oregon Independent Colleges	1,322	3,305,540	1,618	4,029,692
Total	13,438	\$ 12,163,238	14,664	\$ 13,770,038

<b>Oregon Public 4-Year Colleges</b>
--------------------------------------

Eastern Oregon St College	356	303,002	353	303,817
Or Health Sciences U	79	70,196	97	87,780
Or Ins of Technology	523	445,589	563	488,925
Oregon State U	1,492	1,303,182	1,802	1,612,853
Portland State U	1,229	1,008,519	1,375	1,184,386
Southern Or State Col	635	537,627	739	632,035
U of Oregon	1,364	1,179,829	1,531	1,365,214
Western Or State Col	579	497,075	654	577,830
Total	6,257	\$ 5,345,019	7,114	\$ 6,252,840

<b>Oregon Community Colleges</b>
----------------------------------

Blue Mtn CC	209	129,444	242	141,272
Central Or CC	263	157,627	269	158,868
Chemeketa CC	606	362,080	685	400,621
Clackamas CC	305	182,556	303	181,396
Clatsop CC	70	41,507	68	36,896
Columbia Gorge CC	Reported in PCC			
Lane CC	926	532,848	985	564,732
Linn-Benton CC	482	284,933	479	279,961
Mt. Hood CC	458	268,524	409	221,508
Oregon Coast CC	Reported in PCC			
Portland CC	1,615	1,005,648	1,473	912,106
Rogue CC	381	215,532	399	225,502
Southwestern Or CC	248	154,368	240	138,600
Tillamook Bay CC	Reported in PCC			
Treasure Valley CC	34	21,516	96	59,472
Umpqua CC	262	156,096	284	166,572
Total	5,859	\$ 3,512,679	5,932	\$ 3,487,506



APPENDIX A

**NEED GRANT DISBURSEMENTS  
(cont.)**

Oregon Independent Colleges	1993-94		1994-95	
	No.	\$	No.	\$
Concordia College	37	74,620	58	115,370
George Fox College	149	355,040	192	456,748
Lewis & Clark College	105	303,244	137	421,350
Linfield College	160	415,608	200	500,355
Linfield/Gd Sam School of Nursing	78	208,380	79	207,855
Marylhurst College	52	95,395	80	147,392
Northwest Christian College	32	64,242	52	106,624
Oregon School of Arts & Crafts			5	11,760
PNW College of Art	40	88,236	44	100,282
Pacific University	137	377,520	172	481,176
Reed College	44	130,557	39	115,470
University of Portland	212	508,468	233	565,803
Warner Pacific College	47	93,992	75	141,120
Western Baptist College	61	129,060	79	172,810
Willamette University	168	461,178	173	485,577
Total	1,322	\$ 3,305,540	1,618	\$ 4,029,692

## APPENDIX B

<b>OSSC PRIVATE AWARDS 1993-95</b>
--

	1993-94		1994-95	
	No.	\$	No.	\$
ADK--Harriet Simmons	1	450	1	500
AGWIN	2	1,000	1	666
Alpha Delta Kappa	2	2,950	1	500
Alpha Kappa Kappa	1	200	2	400
Amity Scholars fund			1	500
Armstrong, Dr. Alice			2	2,000
Benj. Franklin / Edith Green	5	5,000	4	4,000
Bolton, Helen Memorial			1	500
Bowerman Foundation	29	17,493	23	14,670
Brown, John Paul (loan)	3	4,500	3	4,500
Burns Lions Club	20	23,705	21	24,830
Caffall, Chuck			1	1,000
Campbell, Dorothy Memorial			2	1,666
Carlson, James	1	300	1	500
Chi Omega	1	1,000	1	1,000
College Faire	2	930	3	1,500
Connacher, Peter	2	3,000	2	2,800
Constanzo, Angelina and Pete			1	833
Cowan, Richard B.	1	1,000	1	1,000
Cravat / Johnson	1	500	1	500
Crosby / Edgar			14	7,000
Dart	2	1,500	6	6,000
Davies, Carolyn	1	500	1	500
Davies, Walter	39	50,500	37	47,000
Davison FFA			2	1,000
Doane, O.D.	1	750	1	1,000
Douglas County Community			24	41,665
Egan, Marie Mahoney	2	667	1	500
Emmons, Roger W. Memorial	1	1,000	2	2,000
Emporium	2	3,000	3	3,750
Fernridge \$\$ for Scholars	8	4,000	3	1,500
Fernridge Volunteer Firefighters	1	500	1	500
Ford Scholars			43	199,554
Forster, Robert D.	3	3,000	3	3,000
Foster, Lawrence R.	1	1,000	1	1,800
Fowler, Paul	4	11,320	4	11,320
Hall, Edward R.	2	2,600	2	3,050
Holmes, Alan B. Memorial	2	2,500	3	2,500
IBEW, Local 280	4	4,000	4	4,000
Jackson / White	58	34,700	52	31,500
Jackson, Glenn	12	20,400	14	21,334
Jaynes, Nettie Hanselman	1	300	1	500
Jones, Anna	14	28,160	9	17,252
Kageler, Ray	1	500	1	500
Key Technology	4	4,000	4	4,000
KGON-KFXX Radio	2	2,000	2	2,000

APPENDIX B

OSSC PRIVATE AWARDS (cont.)	1993-94		1994-95	
	No.	\$	No.	\$
Kinko's Eugene Graphic Arts			1	500
Konnei, Dan	8	6,999	10	8,666
LaGrande, Class of '62	1	500	1	300
LaMasters, Ariene E. Memorial	4	4,000	4	4,000
Lee, J.M.	2	2,000	2	2,000
Lewis, Harold I.	1	500	1	1,000
Madison Charitable Trust	4	8,000	11	31,500
Mail-Well Envelope	3	2,700	1	1,500
Malcom, Laurie	1	1,000	1	1,000
McMinnville Alumni	1	300	1	300
Mellema, Alice	2	2,000	3	3,000
MESA			13	23,666
MMI Group	5	4,666	3	2,665
Mooser, Michael	6	2,700	1	500
Morgan, Russell G.			3	30,000
Mowery, Jeannette	2	1,800	2	1,800
Multnomah County Sheriff Association	6	7,000	5	5,500
Nathan Family			1	2,000
NECA / IBEW	3	3,000	3	3,000
Operating Engineers	2	2,000	2	2,000
OPEU	43	24,625	39	23,000
OR-OSHA	1	1,500	1	4,468
Oregon Home Builders Association	1	500	2	1,000
Oregon Metro Fed Credit Union	1	500	3	1,500
Oregon Private 150			4	10,000
Oregonian Publishing Company	113	226,600	89	182,400
OSSC Employees Dependents	1	500	2	1,000
PLSO	3	3,000	2	2,000
Ratcliff, Leland and Ema			2	2,990
Sabin, Owen and Edna			3	3,000
Schmidt, Walter C. & Marie C.			27	49,732
Sheinin, Jack Memorial			12	12,000
Shepherd, Doyle & Donna			1	1,000
Sherwood Moms & Dads	6	3,000	6	3,000
Singer, Bertha P.	29	19,482	22	21,500
Smurfit-Newberg	8	16,400	6	16,234
Smurfit-Oregon City	5	5,000	5	7,500
Steinback, Jerome B.	56	55,166	50	49,500
Stevens, Mertie and Harley Memorial	54	55,700	39	59,933
Stimson Lumber Company	11	21,667	20	57,333
Stuchell, J.W.	1	3,000	1	3,000
Teamsters Council #37			2	1,166
United Grocers	4	3,333		
Valsetz	8	6,665	3	3,000
Vollum, Howard	8	14,695	9	20,833
Von Der Ahe, Flora M.	27	10,250	33	12,050
Ward, Edward	2	1,000	2	1,000
Washington HS Alumni			1	500
Weston Family	5	5,000	11	11,000
Woodard Family Foundation	3	3,750	5	5,207
Wyatt, Harold Alfred			3	10,000
<b>Total</b>	<b>677</b>	<b>769,423</b>	<b>785</b>	<b>1,180,263</b>

APPENDIX C

**OSSC-GUARANTEED FFELP  
1993-95**

SUMMARY	1993-94				1994-95							
	Stafford Loan		PLUS & SLS Loans		Stafford Loan		PLUS & SLS Loans		Total FFEL Loans			
	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$		
Oregon Public 4-Year Colleges	28,304	80,683,915	2,985	9,042,980	29,289	89,726,895	21,205	65,781,278	688	2,859,084	21,893	68,640,362
Oregon Community Colleges	7,001	13,597,456	1,079	2,708,424	8,080	16,305,880	9,450	20,948,219	73	210,117	9,523	21,158,336
Oregon Independent Colleges	15,346	30,470,853	2,312	9,494,184	17,658	39,965,037	9,674	38,776,396	694	3,373,043	10,368	42,149,439
Oregon Proprietary Schools	4,845	11,489,857	2,884	8,374,059	7,729	19,873,916	7,169	17,873,010	459	1,748,129	7,628	19,421,139
Out-of-State Institutions	2912	10,465,786	753	3,760,427	3,665	14,228,223	2,712	11,321,367	331	1,951,768	3,043	13,273,135
<b>Total</b>	<b>58,408</b>	<b>146,717,877</b>	<b>10,013</b>	<b>33,380,074</b>	<b>68,421</b>	<b>180,087,951</b>	<b>50,210</b>	<b>154,498,270</b>	<b>2,245</b>	<b>10,142,141</b>	<b>52,455</b>	<b>164,640,411</b>
<b>Oregon Public 4-Year Colleges</b>												
Eastern Oregon State College	1,244	2,835,681	68	143,222	1,312	2,978,903	1,039	3,040,428	40	127,600	1,079	3,168,028
Oregon Health Sciences University	6	27,457	3	17,645	9	45,102	10	61,584	5	36,316	15	97,900
Oregon Institute of Technology	71	236,922	22	69,875	83	306,797	38	88,133	2	9,693	40	97,828
Oregon State University	5,943	19,630,682	491	1,833,899	6,434	21,464,581	6,320	20,549,800	209	1,022,755	6,529	21,572,555
Portland State University	6,665	20,910,147	868	2,603,292	7,533	23,513,439	6,995	24,999,881	153	696,844	7,148	25,696,725
Southern Oregon State College	2,830	7,207,392	261	649,027	3,091	7,856,419	3,714	9,147,390	142	545,051	3,856	9,692,441
University of Oregon	6,880	22,406,364	1,082	3,210,501	7,962	25,616,865	196	231,059	27	38,109	163	269,168
Western Oregon State College	2,665	7,429,270	190	515,519	2,855	7,944,789	2,953	7,663,003	110	382,716	3,063	8,045,719
<b>Total</b>	<b>28,304</b>	<b>80,683,915</b>	<b>2,985</b>	<b>9,042,980</b>	<b>29,289</b>	<b>89,726,895</b>	<b>21,205</b>	<b>65,781,278</b>	<b>688</b>	<b>2,859,084</b>	<b>21,893</b>	<b>68,640,362</b>
<b>Oregon Community Colleges</b>												
Blue Mountain Community College	328	595,379	0	0	328	595,379	283	571,158	0	0	283	571,158
Central Oregon Community College	493	1,017,191	70	157,849	563	1,175,140	761	1,710,701	3	8,594	764	1,719,295
Chemeketa Community College	343	607,428	17	46,847	360	654,075	265	528,522	9	20,163	274	546,685
Clellan Community College	560	1,040,336	87	227,889	647	1,268,225	770	1,666,677	6	16,133	776	1,682,810
Clatsop Community College	126	262,020	1	3,000	127	265,020	158	338,000	0	0	158	338,000
Columbia Gorge Community College	Reported in Portland CC Data						Reported in Portland CC Data					
Lane Community College	1,472	3,035,521	234	639,905	1,706	3,675,426	2,060	4,843,980	15	62,913	2,075	4,908,903
Linn-Benton Community College	1,001	1,907,834	152	323,306	1,153	2,231,140	1,117	2,298,875	22	56,189	1,139	2,355,074
Mt Hood Community College	711	1,301,548	198	467,784	909	1,769,332	723	1,598,911	13	33,784	736	1,622,675
Oregon Coast Community College	Reported in Portland CC Data						Reported in Portland CC Data					
Portland Community College	1,401	2,789,175	315	827,462	1,716	3,625,637	2,480	5,522,005	3	6,076	2,483	5,528,081
Rogue Community College	256	440,340	0	0	256	440,340	458	1,041,986	0	0	458	1,041,986
Southwestern Community College	237	431,177	2	8,000	239	439,177	286	528,495	2	6,275	288	534,770
Tillamook Bay Community College	Reported in Portland CC Data						Reported in Portland CC Data					
Treasure Valley Community College	72	160,507	3	6,482	75	166,989	129	308,889	0	0	129	308,889
Umpqua Community College	Does not participate in FFEL						Does not participate in FFEL					
<b>Total</b>	<b>7,001</b>	<b>13,597,456</b>	<b>1,078</b>	<b>2,708,424</b>	<b>8,080</b>	<b>16,305,880</b>	<b>9,450</b>	<b>20,948,219</b>	<b>73</b>	<b>210,117</b>	<b>9,523</b>	<b>21,158,336</b>

**OSSC-GUARANTEED FFELP**  
(cont.)

	1993-94			1994-95			Total FFEL Loans No.	Total FFEL Loans \$		
	Stafford Loan		PLUS & SLS Loans No.	Stafford Loan		PLUS & SLS Loans No.				
	No.	\$		No.	\$					
<b>Oregon Independent Colleges</b>										
Cascade College	627	2,000,624	218	577,864	147	392,944	8	25,042	155	417,986
Concordia College	140	403,248	65	180,813	964	2,898,203	13	47,076	977	2,945,279
Eugene Bible College	1,202	4,590,198	210	839,329	231	652,642	26	88,186	257	740,828
George Fox College	1,360	5,798,752	343	1,805,966	1,140	4,482,610	65	349,400	1,205	4,832,010
Lewis and Clark College	454	1,773,979	130	583,273	1,272	6,384,082	106	501,759	1,378	6,885,841
Linnfield College	283	944,672	151	456,417	356	1,360,733	58	295,723	414	1,656,456
Marylhurst College	11	52,300	0	0	671	2,439,596	2	13,850	673	2,453,446
Mount Angel Seminary	342	992,373	56	185,951	9	41,524	0	0	9	41,524
Multnomah School of the Bible	237	875,905	6	21,000	375	1,127,319	36	142,513	411	1,269,832
Northwest Christian College	132	595,658	60	405,239	284	1,150,773	7	22,472	301	1,173,245
Nl. College of Naturopathic Med	191	898,982	36	117,033	131	1,041,853	0	0	131	1,041,853
Oregon College of Oriental Medicine	37	201,265	13	89,528	191	1,039,851	0	0	191	1,039,851
Oregon Graduate Institute	22	62,625	11	37,833	49	332,462	0	0	49	332,462
Oregon School of Arts & Crafts	113	414,586	33	108,802	50	174,371	0	0	50	174,371
Pacific Northwest College of Art	161	870,683	90	456,368	141	499,741	5	21,000	146	520,741
Pacific University	81	265,750	7	45,325	347	1,540,191	51	279,709	398	1,819,900
Reed College	1,427	4,951,723	585	2,040,149	92	328,070	11	61,445	103	389,515
University of Portland	310	983,729	48	115,108	1,870	6,991,872	232	1,175,042	2,102	7,790,506
Warner Pacific College	300	1,055,688	49	213,613	305	1,052,736	13	63,741	318	1,116,477
Western Baptist College	34	155,988	0	0	389	1,359,942	12	69,175	401	1,429,117
Western Con. Baptist Seminary	94	391,990	6	21,005	38	240,427	0	0	38	240,427
Western Evangelical Seminary	105	558,887	16	136,171	186	928,592	0	0	186	928,592
Western States Chiropractic College	7,673	1,633,140	181	1,057,399	202	213,325	0	0	24	213,325
Willamette University	15,348	30,470,853	2,312	9,494,184	402	2,478,945	49	216,910	451	2,695,855
<b>Total</b>					9,674	38,776,396	694	3,373,043	10,368	42,149,439

**Oregon Proprietary Schools**

A/Art College of Beauty	28	67,047	3	9,660	99	248,061	3	15,698	102	263,759
Academy of Hair Design	44	103,952	0	0	104	306,174	0	0	104	306,174
Apollo College Med/Dent Careers	395	943,139	219	487,136	443	981,043	23	50,989	468	1,032,012
Artistic School of Hair Design	56	136,188	0	0	49	125,324	0	0	49	125,324
Astoria Beauty College	4	7,475	0	0	14	34,979	0	0	14	34,979
Bessiet College	99	278,875	89	437,042	152	500,675	37	256,273	189	756,948
Beau Monde Col. of Hair Design	72	151,989	27	75,549	123	316,659	9	27,838	132	344,497
Broadcast Professionals	15	39,375	0	0	8	21,000	0	0	8	21,000
Business Computer Training Institute	3	16,000	1	4,400	12	35,058	0	0	12	35,058
College America	268	687,654	284	1,034,559	335	1,012,674	31	166,068	366	1,178,742
College of Cosmetology	28	65,908	0	0	31	79,145	0	0	31	79,145
College of Hair Design Careers	10	20,607	0	0	Not Participating					
College of Legal Arts	179	478,808	101	341,575	217	656,985	4	14,800	221	671,785

APPENDIX C

**OSSC-GUARANTEED FFELP  
(cont.)**

	1993-94			1994-95			Total FFEL Loans No.	Total FFEL Loans \$	PLUS & SLS Loans No.	PLUS & SLS Loans \$	Stafford Loan No.	Stafford Loan \$	Total FFEL Loans No.	Total FFEL Loans \$
	Stafford Loan No.	PLUS & SLS Loans No.	Total FFEL Loans No.	Stafford Loan No.	PLUS & SLS Loans No.	Total FFEL Loans No.								
Oregon Proprietary Schools (cont.)														
Columbia College of Business	328	798,641	669	1,798,136	410	938,329	19	53,228	429	991,557				
Concorde Career Institute	304	753,615	377	951,589	698	1,636,615	40	152,544	738	1,789,159				
Delta College - All Campuses	460	1,089,167	568	1,354,216	Schools Closed									
East-West College of Healing Arts	1	1,750	2	2,750	Not Participating									
Edward Wadsworth Institute of Hair	58	111,016	62	119,266	121	248,357	0	0	121	248,357				
ITT Technical Institute	6	17,500	11	34,400	5	10,680	0	0	5	10,680				
Lady Helen's School of Beauty	3	6,562	3	6,562	Not Participating									
La Grande College of Business	27	62,100	48	129,775	49	124,325	0	0	49	124,325				
Magee Bros. Beaverton School Beauty	28	56,344	32	64,056	30	67,223	1	2,900	31	70,123				
Milwaukie Beauty School	22	51,875	22	51,875	39	98,577	3	16,720	42	115,297				
Moler Barber College, Inc.	48	111,262	48	111,262	61	160,236	0	0	61	160,236				
Neon Art & Tube Bending School	25	40,250	48	98,479	School Closed									
Newport Academy of Cos. Careers	12	25,795	17	45,795	32	93,978	0	0	32	93,978				
Northwest Nannies Institute	43	85,846	47	94,296	48	117,200	2	5,200	50	122,400				
Oregon City Beauty School	16	35,575	16	35,575	22	55,513	0	0	22	55,513				
Oregon College of Beauty & Barber	5	13,125	5	13,125	12	31,500	0	0	12	31,500				
Oregon Denturist College	10	31,500	19	67,500	School Closed									
Oregon Polytechnic Institute	182	441,898	367	943,169	506	1,272,282	33	112,515	539	1,384,807				
Phagans' Beauty College	72	174,557	76	183,482	135	366,979	1	2,000	136	368,979				
Phagans' Central Oregon Beauty	121	285,949	121	285,949	228	527,474	0	0	228	527,474				
Phagans' Gateway Col. Beauty	20	48,375	23	63,425	21	39,541	0	0	21	39,541				
Phagans' Medford Beauty School	51	124,550	51	124,550	92	244,025	0	0	92	244,025				
Phagans' School of Beauty	66	151,623	66	151,623	112	306,008	1	1,500	113	307,508				
Phagans' School of Hair Design	36	75,709	37	76,974	54	153,521	0	0	54	153,521				
Phagans' Tigard Beauty School	27	67,407	43	121,278	43	105,442	3	13,698	46	119,140				
Pioneer Pacific College	334	721,989	581	1,198,081	450	1,052,652	19	64,033	469	1,116,685				
Roseburg Beauty School	7	18,625	7	18,625	28	73,350	0	0	28	73,350				
Springfield College of Beauty	41	90,957	42	93,707	55	137,038	1	7,000	56	144,036				
Tara Lara ACA K9 Hair Design	29	49,875	55	120,125	41	48,719	7	30,110	48	78,829				
Trend College - Eugene	0	0	9	17,330	School Closed									
Trend College - Portland	0	0	2	4,480	School Closed									
Trend College - Salem	12	30,625	33	101,808	School Closed									
Tualatin College of Beauty	33	57,138	56	112,313	63	125,548	2	6,700	65	132,248				
University Beauty College	9	23,625	9	23,625	School Closed									
West Coast Training	28	62,725	54	136,914	61	168,615	5	18,619	66	185,234				
Western Business College	494	1,215,781	940	2,204,150	1,046	2,130,801	58	130,915	1,104	2,261,816				
Western Culinary Institute	581	1,336,638	1,049	2,998,815	1,122	3,022,616	157	598,801	1,279	3,621,417				
Western Medical College	105	238,872	209	555,917	School Closed									
<b>Total</b>	<b>4,845</b>	<b>11,499,857</b>	<b>7,729</b>	<b>19,873,916</b>	<b>7,169</b>	<b>17,673,010</b>	<b>459</b>	<b>1,748,129</b>	<b>7,628</b>	<b>18,421,139</b>				

**OREGON STATE SCHOLARSHIP COMMISSION  
1500 VALLEY RIVER DRIVE, SUITE 100  
EUGENE, OREGON 97401**