# Student Loan Debt Management and Outreach

**Type:** Policy  
**Effective Date:** 7/1/2013  
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## Title:
STUDENT LOAN DEBT MANAGEMENT AND OUTREACH

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<th>Number</th>
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<td>Academics</td>
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## Division Classification:
STUDENTS  
N/A

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

## Applicable To:
Institutional personnel and OUS students.

## Authority:
Name of authority: Oregon State Board of Higher Education policy.  
URL of authority: www.ous.edu/state_board

## Full Policy/IMD:

### Policy Statement
That Oregon University System institutions* will:

1. Help all students who borrow federal student loans to understand their rights and responsibilities regarding their student loan borrowing, debt, and repayment throughout the students’ time at the institution;

2. Develop and maintain an early warning system to identify and intervene with students who are most at-risk of incurring higher-than-average student loan debt, and provide a targeted strategy of education and outreach beyond federally mandated Entrance and Exit Counseling. This includes students in one or more of the following categories: considered “low-income” by definition of federal and State of Oregon financial aid criteria; studying in degree fields that typically make lower than average salaries (such as social work, arts); studying in degree fields with higher than average borrowing based on program cost (such as law, medicine, certain healthcare fields) and in which graduates may not earn salaries comparable with debt incurred; and students on academic probation who are at-risk of dropping out before earning a degree.

3. Adopt and use the Federal Financial Aid Shopping Sheet or its successor document, by October 1, 2013, in order to
provide clear, transparent information to student loan borrowers about gross and net costs and aid options at the institution, as well as the graduation rate, loan default rate, and median borrowing specific to that institution, and information on loan repayment choices; and provide easy web or other access to and information about net price calculators, and students’ current and cumulative debt incurred to-date through available links to federal databases and other resources.

4. Incorporate financial literacy into new student orientation programs, academic success classes, residence hall programming, and other similar orientation and outreach programs.

5. Provide student loan borrowing and management information on institutions’ respective web sites, providing guidance before, during, and after college on ways to manage and repay student loans.

6. Track and report on an annual basis to the Oregon State Board of Higher Education data that demonstrates the types of debt counseling and management efforts taking place at the university and reports on indicators of progress and of reaching the most at-risk students with effective outreach efforts.

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

**REFERENCED OR RELATED POLICIES:**

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**RELEVANT DOCUMENTS AND LINKS:**

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**HISTORY:**

**APPROVAL DATE:** 6/21/2013  
**EFFECTIVE DATE:** 7/1/2013  
**LAST UPDATED:** Click here to enter a date.

**HISTORICAL DETAIL NOTES:** Approved by OSBHE on 6/21/2013, pending legal review. OUS General Counsel reviewed and approved the policy on 7/1/2013.

**SOURCE:** None of the above

**FOR POLICY WEBSITE INPUT**

**PUBLIC AUDIENCE SEARCH**

- [x] Students  
- [ ] Faculty  
- [ ] CO Employees  
- [x] University Employees  
- [ ] Visitors/Other