ACT BY OCT. 11

How Will My Loans Be Affected?

New federal student aid rules are changing how and when students receive loans this fall. Loans are now based on the number of credits you are taking, so your financial aid enrollment plan and registration must match for your loans to be fully disbursed.

ENROLLMENT CHANGES LEADING UP TO DISBURSEMENT

1.) Are you enrolled full time? (12+/term, 36+/yr undergrad · 9+/term, 27+/yr grad)

Yes — no action needed. Your loans will fully disburse on September 18th.

↓ No

2.) Does your registration match your self-reported enrollment plan?

Yes — no action needed. If you're less than full time and your registration matches your enrollment plan, your loans will fully disburse on September 18th.

No — action required. Finish registering to match your plan, or update your plan to match your registration, on your financial aid dashboard. If not reconciled by census, Oct. 11, Financial Aid will automatically reconcile your account to your final registration.

SPECIAL CASES — MAY APPLY IN ADDITION TO THE ABOVE

3.) Are you waitlisted for any classes?

Yes — action required. Waitlisted credits don't count toward your enrollment level. Complete enrollment, or select another class, so your loans can fully disburse on time. Contact your academic advisor for help.

4.) Co-enrolled at another school this term?

Yes — action required. Combined credits count toward your enrollment level, but you must submit a financial aid co-enrollment form on your dashboard for those credits to count.

↓ If yes

5.) Completed the co-enrollment form on your dashboard?

Yes — no action needed. Your combined credits count and your loans will fully disburse on schedule.

No — action required. Your combined credits won't count and your loans won't fully disburse until the form is submitted by census, Oct. 11.

DISBURSEMENT TIMELINE

Sept. 18

Loans begin paying out 10 days before fall term, then daily throughout the term.

Oct. 11

Census date. If your registration still doesn't match your enrollment plan, Financial Aid will automatically reconcile your account to your final registration.

AFTER YOUR LOAN HAS PAID

6.) Did you add credits after your loan paid?

Yes. It's your enrollment level, not your loan amount, that locks in the moment your loan pays. Adding credits afterward doesn't recalculate this term's loan — the higher eligibility you've now earned shows up in your next term's loan payment instead. This also means adding a class could increase your bill without increasing your aid, so you may owe the difference out of pocket for this term.

7.) Did you drop credits after your loan paid?

Yes. This term's loan is unaffected. But your loan eligibility is based on your total credits for the year, not just this term — so dropping credits lowers your year-to-date total, which lowers your overall eligibility. That smaller eligibility carries forward, making your loan amount smaller in future terms.

Questions about how this applies to your individual situation?

Contact the Financial Aid Office

askfa@pdx.edu
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