



UNIVERSITY OF OREGON

# **BOARD OF TRUSTEES OF THE UNIVERSITY OF OREGON**

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**POLICIES ON TUITION, MANDATORY  
ENROLLMENT FEES AND OTHER CHARGES,  
FINES, AND FEES**

**2025-26 ACADEMIC YEAR**

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# AUTHORITY

## Board of Trustees of the University of Oregon

Under ORS 352.102, the Board of Trustees (“Trustees” or “Board”) of the University of Oregon (“University” or “UO”) may authorize, establish, eliminate, collect, manage, use in any manner and expend all revenue derived from tuition and mandatory enrollment fees.

Under ORS 352.105, the Board will also collect mandatory Incidental Fees upon the request of the Associated Students of the University of Oregon (“ASUO”) under a process established by the ASUO in consultation with the Trustees. Mandatory Incidental Fees collected by the Board will be allocated by the recognized student government. The mandatory Incidental Fee proposed by the ASUO, uses of the fee, or decision to modify the existing fee may be refused by the Board or the University President (“President”) if one determines that:

- The recognized student government assessed or allocated the mandatory incidental fees in violation of applicable local, state, or federal law;
- The allocation conflicts with a preexisting contractual financial commitment;
- The total mandatory incidental fees proposed is more than five percent higher than the mandatory incidental fees set for the prior year; or
- The fee request is not reasonably related to the education, instruction, recreation of or services for university students.

Under ORS 352.087(1)(d), the Board may establish, collect and use charges, fines and fees for services, facilities, operations and programs. This provision does not cover tuition and mandatory enrollment fees or incidental fees, but does cover every other charge, fine, or fee that could be established.

Tuition for students enrolled in a program is established based on state-appropriated general operating funds, the financial needs of the University, market comparators, student classification (including, but not limited to, undergraduate, graduate, and doctoral), residency, credit hours taken, degree program, and other factors. In determining tuition for undergraduate students who are enrolled in a degree program and are qualified to pay resident tuition:

- (1) The Board may not increase the total of tuition and mandatory enrollment fees by more than five percent annually unless the Board first receives approval from:
  - a) The Higher Education Coordinating Commission; or
  - b) The Legislative Assembly.
- (2) The Board shall attempt to limit annual increases in tuition and mandatory enrollment fees for undergraduate students who are enrolled in a degree program and have established residency in Oregon to a percentage that is not greater than the percentage increase in the Higher Education Price Index, as compiled by the Commonfund Institute.

The Board may not delegate authority to determine tuition for undergraduate students who are enrolled in a degree program and are qualified to pay tuition. Revenues derived from tuition may be managed and used in any manner.

Tuition may be established for any University program and may vary by term, student cohort, residents or other factors as approved by the Board.

A fee is a mandatory enrollment fee if it is required to be paid as a condition of enrollment in the University by every enrolled student. Fees may vary based on location, residency, student level, academic term and other factors.

The Board may not delegate authority to determine mandatory enrollment fees for undergraduate students who are enrolled in a degree program and are qualified to pay tuition.

## TUITION AND FEE POLICIES FOR 2025-26

### Tuition and Mandatory Fee Structures

The University of Oregon transitioned from an undergraduate tuition and fee structure that increases year-over year for all students to a Guaranteed Tuition Program under which students will know the cost of their education for at least 5 years. Both tuition and Administratively Controlled Mandatory Enrollment Fees (all but the Incidental Fee) will be included in the guaranteed structure. The Guaranteed Tuition Program is mandatory for all undergraduate students.

#### Tuition

Some UO coursework is designated as self-support or study abroad. These courses have their own tuition structure designed to cover the direct and indirect cost of the course. Specific tuition for self-support courses and study abroad programs is not covered by this document and such courses are not part of the tuition structures described here.

Tuition is assessed based on the student's residency classification, level (undergraduate/graduate) and major, regardless of course level. As a part of the guaranteed tuition program undergraduate tuition will be based on *tuition cohort* (see below).

#### Academic Terms

The University of Oregon tuition structure includes specific rates and tables for each academic year and graduate program. The academic year begins in Fall Term and includes Winter and Spring Terms as well as the trailing Summer Term. Certain programs at the graduate level begin during Summer Term and are referred to as Off-Cycle Summer Term programs. These programs have a separate tuition schedule for their initial term and are included in the detailed tuition and fee tables approved by the Board of Trustees. Incoming cohorts of undergraduate students may enroll during the leading summer before Fall

Term and are assessed tuition and fees at the same rate as the trailing summer term approved by the Board.

## Differential Tuition

Schools and colleges may charge differential tuition when special circumstances exist. These circumstances may include, but are not limited to, the extraordinary cost of offering the course or academic program (e.g., need for specialized equipment and supplies; accreditation standards; delivery methods). Differential tuition rates are reviewed by the Tuition and Fee Advisory Board (TFAB) and approved by the Board as part of the tuition and mandatory enrollment fee-setting process.

- **Lundquist College of Business Differential:** In the Lundquist College of Business, undergraduate differential tuition fees are used for programs such as academic advising, tutoring, and career services. Additional uses include expanded experiential learning opportunities and co-curricular activities (e.g., supporting student clubs). Differential tuition is assessed on a per credit basis to all students enrolled in courses offered through the college, whether or not the student is degree-seeking within that program.
- **Clark Honors College Differential:** In the Clark Honors College, undergraduate differential tuition is used to support an academic and community experience that is distinct and unique on the University of Oregon campus and includes smaller class sizes, specialized experiential learning, and concentrated advising resources among other services. Differential tuition is assessed to undergraduate students who are enrolled in the college on a per term basis during the academic year for no more than 12 terms.

## Mandatory Enrollment Fees

***The first five of these fees are herein referenced as the Administratively Controlled Mandatory Fee. The Incidental Fee is not a part of this set.***

Mandatory Enrollment Fees consist of the following:

- **Building Fee:** The Building Fee is used to fund the construction and provide debt service for capital projects, primarily those associated with student centers, health centers, and recreational facilities.
- **Health Service Fee:** The Health Service Fee is used to fund the construction, debt service, maintenance, and operation costs of support student health and counseling services.<sup>1</sup>
- **Recreation Center Fee:** The Recreation Center Fee is used to fund the construction, debt service, maintenance, and operation costs of the student recreation center.

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<sup>1</sup> Students studying in Portland have access to Portland State University's (PSU's) Health Service and are assessed the PSU Health Service fee instead of the UO Health Service Fee. The PSU Health Service Fee rates are excluded from the guaranteed tuition program and are not locked for the five-year period and may vary each year based on the specific rate structure set by Portland State University.

- **Student Union Fee:** The Student Union Fee is used to fund the construction, debt service, maintenance, and operation costs of the student union.
- **Technology Fee:** The Technology Fee helps the University make important investments to maintain and improve the core infrastructure our technology relies on, and to stay abreast of rapidly changing technological advances.
- **Incidental Fee:** The Incidental Fee supports activities that provide for the social, cultural, educational and physical development of students. Incidental Fee recommendations are approved and forwarded to the President in accordance with UO Policy III.03.03.

### Other Board Approved Fees

There are certain other fees, approved by the Board of Trustees that are not mandatory enrollment assessed on an ongoing basis for all students, but that have broad applicability or are a component of the guaranteed tuition program. These fees are as follows

- **Matriculation Fee:** The Matriculation Fee is a one-time fee charged to newly admitted students upon enrollment at the undergraduate and graduate levels. This one-time assessment was developed to reduce the large number of enrollment-related fees for incoming students. The fee is also used to support academic programming such as Freshman Interest Groups and other learning communities.
- **Undergraduate International Student Fee:** The Undergraduate International Student Fee is assessed to international students in order to provide a set of unique services and programming necessary to support their enrollment at the University. The fee supports services related to academic support; enrollment services; immigration compliance and reporting as required by the federal government (such as SEVIS II); personal and cultural counseling and advising; and planning and delivery of international programs. The fee is assessed on a term-by-term basis.

### Campus-Based Fee Structure

Students enrolled in Eugene campus courses are required to pay all Mandatory Enrollment Fees. Students enrolled at the Portland or Charleston campuses, or at an off-campus site other than the Eugene campus may pay the same or different mandatory fees based on the level and cost of administering services at that location, as determined by the Board. For the purpose of assessing fees, students enrolled in only online courses pay the Off-Campus set of fees. Non-admitted students do not pay the Health Service Fee. Mandatory fees and any prorations thereof based on student location are established by the Board's adoption of tuition and fee tables. Mandatory Administrative Controlled Fees are a part of the guaranteed tuition program.

### Student Definitions

**Tuition Cohort or Tuition Cohort Student.** For the purpose of this fee book, a tuition cohort is the collection of undergraduate students who matriculated and first enrolled as undergraduates during any

of the four terms beginning with the summer of the referenced year. For example, tuition cohort 2025 is comprised of those students who matriculated and first enrolled during summer 2025, fall 2025, winter 2026, or spring 2026. At any given time, there are five operative tuition cohorts. A student who does not complete their term of study within five years shall revert to the tuition cohort closest to their entering cohort year.

**Graduate Student.** For the purpose of this fee book, a graduate student is any student accepted and currently enrolled in a graduate program.

**Non-admitted Undergraduate Student.** A student who is not admitted to the university and does not hold an accredited baccalaureate degree.

**Non-admitted Graduate Student.** A student who is not admitted to the university and holds an accredited baccalaureate degree.

**Non-Graduate Post-Baccalaureate Student.** A holder of an accredited baccalaureate degree who has not been admitted to a graduate degree program and who is admitted to pursue a second baccalaureate degree or enroll in course work not to be used for credit toward a graduate degree is called a non-graduate post-baccalaureate student. Such students may be continuing students, tuition cohort students, or non-admitted students as outlined above and their tuition and administrative mandatory fees will be assessed accordingly.

**Graduate Post-Baccalaureate Student.** A holder of an accredited baccalaureate degree who is not admitted to a graduate program but wishes to pursue credit towards a graduate degree or graduate certificate program is called a graduate post-baccalaureate student. Graduate post-baccalaureate students are considered graduate students.

**Student Residency.** A resident student is one who fulfills requirements established by the Inter-Institutional Residency Compact between and among the seven public universities in Oregon. Graduate students who have a teaching, research, or administrative Graduate Employee position, or are supported by an eligible training grant or graduate fellowship, are assessed at resident tuition and fee rates.

### **Tuition and Administrative Mandatory Fees for Students in a Tuition Cohort**

For students in a Tuition Cohort, the institution guarantees tuition and total administratively controlled mandatory fees will be the same for the five-year period that extends from the summer term that begins the definition of the cohort and ends with spring term, 20 terms later (see table below). Tuition charged during the regular academic year will be locked for the five-year period. Tuition charged during the five-year period for summer term will also be locked. Summer tuition rates may be set at a different rate than academic year tuition rates but are locked for the duration of the guarantee. Similarly, rates for each Administratively Controlled Mandatory Fee will be locked for the five-year period. The schedule of which Administratively Controlled Mandatory fees are assessed to a student each term, will vary, based on whether a student is studying on the Eugene campus or another location. Differential Tuition is included in this guaranteed tuition structure. Laboratory, course fees, and other fees, fines and penalties



not are not included in the guaranteed tuition structure and may change subject to approval by the President or their designee.

For each additional year a student in the tuition cohort remains enrolled beyond the five-year guarantee, tuition and administrative mandatory fees will revert to the tuition and fee levels of the next tuition cohort.

Tuition Cohorts	Student Initial Enrollment				Final Term of Guarantee
	Summer 2021 or prior	Fall 2021	Winter 2022	Spring 2022	
2021 Tuition Cohort or prior	Summer 2021 or prior	Fall 2021	Winter 2022	Spring 2022	Spring 2026
2022 Tuition Cohort	Summer 2022	Fall 2022	Winter 2023	Spring 2023	Spring 2027
2023 Tuition Cohort	Summer 2023	Fall 2023	Winter 2024	Spring 2024	Spring 2028
2024 Tuition Cohort	Summer 2024	Fall 2024	Winter 2025	Spring 2025	Spring 2029
2025 Tuition Cohort	Summer 2025	Fall 2025	Winter 2026	Spring 2026	Spring 2030

For example, new students who enroll in summer of 2025, fall 2025, winter 2026, or spring 2026 are part of the 2025 tuition cohort. The five-year tuition and administrative mandatory fee guarantee for these students expires at the end of spring term of the tuition cohort’s fifth year, spring 2030.

To continue the example, if a student in the 2025 tuition cohort remains enrolled as an undergraduate in fall 2030, they will be assessed the same tuition and administrative mandatory fees as the 2026 tuition cohort. If they remain enrolled in fall 2031, they will be assessed the same tuition and fees as the 2027 tuition cohort, and so on.

Summer term tuition rates are established by the Board’s adoption of the tuition and fee tables and may vary from academic year rates.

The fixed tuition and administrative mandatory fee guarantee for a tuition cohort is for five years with the following exceptions:

**Withdrawal from the University for U.S. Military or Other U.S. National Defense Services.**

Students who are called to active duty in the United States military as a result of national emergency or as a result of the mobilization of the reserve forces, including the National Guard, and re-enroll at the University within one year after the completion of their active military service will be entitled to resume their five-year guarantee for the amount of time remaining in their guarantee at the time of their military withdrawal. The student must submit a petition to initiate the extension.

**Extraordinary Circumstances.** Students who believe the circumstances of their situation merit an extension may appeal to the Office of the Registrar. Because the fixed-tuition guarantee is for five years, non-military exceptions will rarely be granted.

As long as a student from a tuition cohort is an undergraduate or non-graduate post-baccalaureate

student, they remain in their tuition cohort. Students from a tuition cohort who are accepted to and enroll in a graduate program are no longer in their tuition cohort and will pay graduate tuition as otherwise described in this document.

### Tuition and Mandatory Enrollment Fees for Graduate Students

Tuition for graduate programs is determined program by program. All graduate students will pay a set of published administrative mandatory fees.

### Tuition and Mandatory Enrollment Fees for Non-admitted Students

Non-admitted students are always charged tuition and administrative mandatory fees at the most recent undergraduate tuition cohort rate for undergraduate level courses (100-499) and current graduate rates for graduate level courses (500+).

### All Other Fees

Other fees include all charges, fines, and fees that are neither tuition nor mandatory enrollment fees. The Board, the President, or designee may establish these fees and use them for services, facilities, operations, and programs. Below is a non-exhaustive list of fees adopted by the President or designee through the Special Fees, Fines and Penalties process.

- **Laboratory and Course Fees:** Generally, laboratory and course fees are limited to fees for equipment, materials, field trips, or ancillary services consumed by the student as a part of course instruction where the equipment or material is not readily available for purchase through a private source. Fees can also cover one-on-one or small group physical education, music and dance instruction. Laboratory and course fees must be published. For further information <https://brp.uoregon.edu/content/Fee-Guidelines>.
- **Online Course Fee:** All asynchronous online lecture courses have an additional per-credit fee which gives students access to a suite of services, including extended help desk hours for technical support and exam proctoring services.
- **Other Charges, Fees, and Fines for Services, Facilities, Operations, and Programs:** The level of charges, fees, and fines should be at least sufficient to ensure recovery of associated direct and indirect costs. Some charges, fees, and fines may be established at a level to deter conduct that is contrary to University policies and standards or applicable law. Charges, fees, and fines are for purposes such as the following: auxiliary services such as housing, food services, and parking; use of facilities; athletics and other tickets and events; and violation of policies and standards, such as late fines for library books and parking fines. These charges, fees, and fines are reviewed, updated, and published annually through a process administered by the Office of Budget and Resource Planning (BRP) office. In extraordinary situations, the University can alter existing fees or propose new fees outside of the annual approval process, via an interim review process. Certain charges, fees or fee schedules are adopted without following the BRP process. They include things such as charges relating to symposiums, conferences, short courses, food, books or other retail goods, prices of admission to athletic, entertainment or cultural events or

advertising rates in student or institutional publications. For further information <https://brp.uoregon.edu/content/Fee-Guidelines>.

- **Application Fees:** The President or designee determines application fees. The University may assess greater application fees for admission to selected programs or schools. The relevant application fee must be received before the application is evaluated. Application fees are not refundable.

**Undergraduate Application Fee Waiver:** The President or designee may, upon request, waive the application fee for first-time freshmen or transfer students who, at the time of application, demonstrate high financial need, as evidenced by:

- Participation in a free or reduced school lunch program;
- Pell-eligible status provided on FAFSA-related documents;
- Involvement in TRIO-type college preparatory programs (e.g., Upward Bound, Talent Search, EOC, HEP);
- State of Oregon or U.S. public assistance;
- Submission of a College Board, NACAC, or Foster Youth Tuition and Fee waiver; or
- Other factors illustrating financial hardship, at the discretion of the Office of Admissions.

No applicant will be granted a fee waiver unless they are determined to have genuine financial need. Prospective students who are classified as international applicants are not eligible for an application fee waiver. However, undocumented Oregon high school students who are potentially eligible for the state's Tuition Equity Program can be granted a waiver on a case-by-case basis. The Office of Admissions administers the application fee waiver program, and its Director may add, remove, or modify methods of confirmation as needed over time.

To request an application for Application Fee waiver, go to: <http://admissions.uoregon.edu/counselors/feedeferral>. The student must complete the form and, as appropriate, obtain needed signatures to confirm her/his status.

**Graduate Application Fee Waiver:** A limited number of waivers of the graduate application fee are available for graduate applicants who are:

- An admitted graduate student or an applicant that has already paid the UO graduate admission application fee for the same academic year;
- An employee eligible for staff tuition rates;
- A participant in an undergraduate research program for minority students;
- A participant in a service-based organization such as the Peace Corps;
- An active member, reservist, or veteran of the U.S. armed services;
- Eligible for a waiver based on financial need.

The Graduate School administers the graduate application fee waiver program. Applicants may request a waiver as part of the online application for Graduate School admission.

## SCHOLARSHIP AND TUITION REMISSION POLICIES

The University's commitment to the 40-40-20 goal described in ORS 350.014 is achieved through an array of scholarship and financial aid programs and policies. These programs and policies promote the University's goals of providing accessibility to high-quality higher education.

### Student Financial Aid Programs

The combined aid for a student may not exceed the cost of attendance for that student, except as approved by the President or designee. The University's student financial aid offerings are comprised of programs like others offered across the country (often referred to as "fee waivers" or "tuition discounts") enhanced by initiatives specific to the University or the state of Oregon. As an enrollment management tool, programmatic student aid allows the University to target specific campus enrollment goals including recruitment of needy or meritorious students, international students, athletes, and other student populations. The following are summaries of University student financial aid programs:

#### Diversity Programs

- **University of Oregon Diversity Initiatives**
  - *Criteria:* These initiatives are open to all admitted students, resident or nonresident, undergraduate, graduate, or law. The programs may consider different factors in making awards and may offer financial aid programs that support the University's commitment to diversity and support its educational mission.
  - *Awards:* The University may make partial or full scholarships based on financial need, or to expand the number of students who receive at least some funding support. Awards are specific to the University of Oregon, and students may not take a scholarship with them if they move to another institution.

#### International Recruitment Programs

- **International Fee Remission Program**
  - *Criteria:* This program is for admitted undergraduate or graduate students with international student status.
  - *Awards:* Awards may vary in amount but cannot exceed the total amount of the International Student Services Fee. The University has the option to remit all or a portion of this fee.
- **Cultural Service Program**
  - *Criteria:* This program is for admitted undergraduate or graduate students with international student status who are competitively selected based on academically meritorious

achievement, and who fulfill the community service requirements of the program while receiving the award.

- *Awards:* Awards may vary in amount but cannot exceed the total nonresident undergraduate or graduate tuition and mandatory enrollment fees. Remission of mandatory enrollment fees is at the University's option.

### International Exchanges

- **IE3 Global Programs**

- *Criteria:* This program is for students who are attending the University of Oregon as a part of an exchange program managed by IE3 Global and approved by the University of Oregon.
- *Awards:* Awards may consist of remission of all or some of the Enrollment Fees, depending upon the reciprocal agreement under which the student is enrolled.

### Contract and Grant

- **Contract and Grant: Academic Year**

- *Criteria:* This provision is for students who participate in specific courses or programs during the academic year funded by grant or contract with an outside agency or firm.
- *Awards:* Awards are generally for remission of tuition only, depending upon agreement with the granting agency

- **Contract and Grant: Summer Session**

- *Criteria:* This provision is for students who participate in specific courses or programs during the summer session funded by grant or contract with an outside agency or firm.
- *Awards:* Awards are generally for remission of tuition only, depending upon agreement with the granting agency.

### University of Oregon Tuition Grant

- *Criteria:* The University of Oregon Tuition Grant is a need-based tuition grant program available to qualified Oregon resident undergraduates.
- *Awards:* These supplemental tuition grants may not exceed the total tuition assessed for the regular academic year.

## Veteran Programs

### VOYAGER Fee Remission

The Voyager Tuition Assistance Program (“VOYAGER”) was implemented in the fall of 2005 in response to a direct gubernatorial request and is intended for National Guard or Reservists who have been in an active duty capacity in a combat zone on or after 9/11/2001.

- *Criteria:* The VOYAGER fee remissions are for Oregon residents who are members of the National Guard or Reserves and were deployed in an area of military combat since September 11, 2001. This fee remission is for full-time students pursuing their initial bachelor’s degree. Students must submit a Free Application for Federal Student Aid (“FAFSA”) annually and continue to maintain satisfactory academic progress to maintain eligibility.
- *Awards:* Award is the difference between the National Guard and Reserves tuition benefit of \$4,500 or the VA Chapter 33 Tuition Fee benefit and total enrollment fees. Students are responsible for securing the National Guard or Reserves tuition benefit. Duration of the VOYAGER award is four years excepting those five-year degree programs as documented in the University catalog. Students are not eligible for the award once they earn fifteen credits beyond the minimum number of credits required by the degree.

### Veterans’ Dependent Tuition Waiver

- *Criteria:* The Veterans’ Dependent tuition waiver is for qualified students admitted to a first-time baccalaureate or master’s degree program. A qualified student is a child (includes adopted child or stepchild), spouse, or a surviving spouse who has not remarried, of a service member or a child of a Purple Heart recipient.
  - The service member is one who:
    - Died on active duty;
    - Has a 100% service-connected disability rating as certified by the United States Department of Veterans Affairs or by any branch of the Armed Forces of the United States; or
    - Died as a result of a military service-connected disability.
  - The Purple Heart recipient is a person, alive or deceased, who:
    - Was relieved or discharged from service in the Armed Forces of the United States with either an honorable discharge or a general discharge under honorable conditions; and
    - Was awarded the Purple Heart in 2001 or thereafter for wounds received in combat.
- An eligible child must be 23 years of age or younger at the time the child applies for the waiver. A child who is older than 23 years of age is eligible for a waiver for a master’s degree program if the child:

- Applied for and received a waiver for a baccalaureate degree when the child was 23 years of age or younger; and
- Applied for a master's program waiver within 12 months of receiving a baccalaureate degree.

The qualifying student must meet Oregon residency requirements.

- *Awards:* The award does not cover other mandatory enrollment and course specific fees. The maximum waiver granted under this remission program shall be:
  - The total number of attempted credit hours equal to four years of full-time attendance for a baccalaureate degree; and
  - The total number of attempted credit hours equal to two years of full-time attendance for a master's degree.
- Notwithstanding sections 1 and 2 of this paragraph, a waiver may not exceed the total number of credit hours the qualified student needs to graduate with a baccalaureate or a master's degree. Transferred credit hours accepted for a degree program may or may not count toward the total credit hours needed for degree completion.
  1. The amount of tuition waived may be reduced by the amount of any federal aid scholarships or grants, awards from the Oregon Opportunity Grant program established under ORS 348.205, or any other aid from the eligible post-secondary institution, received by the qualified student.
  2. The amount of tuition waived may not be reduced by the amount of any Survivors' and Dependents' Educational Assistance under 38 U.S.C. Chapter 35 paid to a qualified student.
  3. Awards to children of Purple Heart recipients apply only to students admitted as new but not continuing for fall 2013 or thereafter.
  4. Please, visit the University of Oregon webpage at <https://brp.uoregon.edu/content/Tuition-and-Fees> for additional program information and application process.

### Federal Laws Requiring Resident Tuition

Section 702 of the Veterans Access, Choice, and Accountability Act of 2014 [effective July 1, 2015] was codified in 38 U.S.C. 3679(c). In 2016 Congress passed Public Law 114-315 [effective July 1, 2017], which modified 38 U.S.C. 3679(c). In 2018 Congress passed Public Law 115-251 [effective April 1, 2019 at UO], which further amended 38 U.S.C. 3679(c). The following policy includes the provisions of 38 U.S.C. 3679(c), as amended.

The following individuals shall be charged the in-state rate, or otherwise considered a resident, for tuition and fees purposes:

- A Veteran using educational assistance under either Chapter 30 (Montgomery G.I. Bill® – Active Duty Program) or Chapter 33 (Post-9/11 G.I. Bill®), of title 38, United States Code, who lives in the state of Oregon while attending the University of Oregon (regardless of his/her formal state of residence) and enrolls at the University of Oregon within three years of discharge or release from a period of active duty service of 90 days or more.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in the state of Oregon while attending the University of Oregon (regardless of his/her formal state of residence) and enrolls at the University of Oregon within three years of the transferor's discharge or release from a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the University of Oregon. The person so described must have enrolled at the University of Oregon prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either Chapter 30 or Chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in the state of Oregon while attending the University of Oregon (regardless of his/her formal state of residence).
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in the state of Oregon while attending the University of Oregon (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty.
- Anyone using educational assistance under Chapter 31, Vocational Rehabilitation and Employment (VR&E), who lives in the state of Oregon while attending the University of Oregon (regardless of his/her formal state of residence).
- The GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by the VA is available at the official.

### Oregon State Laws Granting Resident Tuition

The following outlines the provisions of ORS 350.290 from the original House Bill 2158 and as amended by House Bills 4021, 2670, and 4019 as they pertain to University of Oregon tuition and fee charges for certain veterans and dependents.

The University of Oregon shall charge an enrolled student who is not a resident of this state and who is attending classes as an undergraduate or graduate student (but not students pursuing a second bachelors, second masters, or second doctoral degree) tuition and fees no greater than the resident rate if the student:

1. (a) Served in the Armed Forces of the United States;



- (b) Was relieved or discharged from that service with either an honorable discharge or a general discharge under honorable conditions; and
  - (c) Provides proof that the student has established a physical presence in Oregon within 12 months of being enrolled at the University of Oregon;
2. Was, or is the dependent of, a resident of Oregon who left the state within the previous five years in order to serve, and who subsequently served, in the Armed Forces of the United States; or
  3. Was, or is the dependent of, a resident of Oregon who left the state more than five years ago in order to serve, and who subsequently served, in the Armed Forces of the United States; and since leaving the state, has never established residence in another state.

A student who served in the Armed Forces of the United States and who receives federal tuition benefits in excess of the tuition and fees the person is charged under this policy shall pay tuition and fees equal to the federal tuition benefits received.

Distance education and self-support courses are exempt from the tuition reduction provisions of this policy.

If a nonresident student otherwise eligible for tuition benefits under this policy is receiving federal vocational rehabilitation education benefits, that student shall pay full nonresident tuition and fees charged by the University of Oregon.

An eligible student should submit a copy of his/her DD214 to the University of Oregon Office of Veterans Affairs in 244 Oregon Hall. Additional documentation may be required.

## Foster Youth Tuition Waiver

The Foster Youth Tuition and Fee Waiver originated with the passage of HB 3471 in the 2011 Regular Session of the Oregon Legislative Assembly and is intended to “increase access to higher education for current and former foster children by providing a Tuition and Fee Waiver” to minimize the amount of tuition absorbed by the student. It was further amended by HB 2095 in the 2013 Regular Session to align the definition of “former foster youth” with the federal standard.

- *Criteria:* The Foster Youth Tuition and Fee Waiver is open to qualified current and former foster children enrolled as undergraduate students within the University for the purposes of pursuing an initial undergraduate degree (as evidenced by admission into an undergraduate degree program). This program waives tuition and fees for current and former foster youth who enroll prior to reaching 25 years of age until the student receives “the equivalent of four years of undergraduate education.”
- To qualify for the program, the student must:

- Have spent at least 180 days in substitute care after age 14, was not dismissed from care prior to reaching 16 years of age, and either left foster care (had wardship terminated) or completed high school/GED within the previous 3 years; and
  - Be admitted to an undergraduate degree program and enroll prior to reaching 25 years of age; and
  - Submit a completed FAFSA for each academic year they are eligible for the program; and
  - Service hours are no longer required.
- *Awards:*
1. A qualified student for the Foster Youth Tuition and Fee Waiver is entitled to waiver of tuition and fees as noted below:
    - a. Tuition for academic credit courses (at base or differential rates depending upon program to which student is admitted) but not for noncredit courses.
    - b. Mandatory enrollment fees.
    - c. Fees required for instruction-related services such as lab or course fees that are assessed upon registration for a course.
    - d. The waiver excludes all other charges, fees, and fines such as residence hall room and board, dining services, parking fees and fines, library fines, etc. In addition, textbooks and other course materials not assessed as part of a course fee are also excluded. Fees considered as “pass through” fees (i.e., paid to an outside provider) are exempt from the Tuition and Fee Waiver.
  2. Eligible students may receive the Foster Youth Tuition and Fee Waiver for up to 12 terms of full-time study or the equivalent. Attendance at less than full-time will be prorated accordingly.
  3. If a student meets all other criteria for eligibility but does not require the Foster Youth Tuition and Fee Waiver, the student shall remain eligible until the student receives the equivalent of 4 years of undergraduate education.
  4. As noted previously, to be considered eligible for this program, the student must complete and submit a FAFSA for each academic year they are eligible for the program. Awards made under the Foster Youth Tuition and Fee Waiver shall be applied after the following:
    - a. Any federal Pell or Supplemental Educational Opportunity Grants (SEOG)
    - b. Oregon Opportunity Grant established under ORS 384.205
    - c. Any other gift, grant, or scholarship received from the University which may be applied to the tuition and fees covered under this program.
  5. For purposes of this program, non-tuition scholarships from sources outside of the University, which pass through either OSAC or the institution, are not included in the calculation of the tuition and fee waiver award amount.

*Definition of Terms:* For purposes of this waiver, the following terms are defined as follows:

A “former foster child” is defined as an individual who, for a total of six or more months while between 14 and 21 years of age, was:

- A ward of the court pursuant to ORS 419B.100(1)(b) to (e) and in the legal custody of the Oregon Department of Human Services (or one of the nine federally recognized Tribes in Oregon) for out-of-home placement and not dismissed from care before reaching 16 years of age; or
- An Indian child subject to the Indian Child Welfare Act (25 U.S.C. 1901 et seq.), under the jurisdiction of a tribal court for out-of-home placement and not dismissed from care before reaching 16 years of age.

Please, visit the University of Oregon webpage at <https://brp.uoregon.edu/content/Tuition-and-Fees> for additional program information and application process.

## Tuition Equity

The 2013 Oregon Legislature passed the Tuition Equity Act. The Tuition Equity Act, as outlined in House Bill 2787 (2013), became law on April 2, 2013, and exempts the following students from paying nonresident tuition and fees for enrollment in Oregon’s public universities:

1. Students who are not citizens or lawful permanent residents of the United States provided the student:
  - a. During each of the three years immediately prior to receiving a high school diploma or leaving school before receiving a high school diploma, attended an elementary or a secondary school in Oregon;
  - b. During each of the five years immediately prior to receiving a high school diploma or leaving school before receiving a high school diploma, attended an elementary or a secondary school in any state or territory of the United States, the District of Columbia, or the Commonwealth of Puerto Rico;
  - c. No more than three years before initially enrolling in an Oregon public university, received a high school diploma from a high school in this state or received the equivalent of a high school diploma (such as a GED); and
  - d. Shows intention to become a citizen or a lawful permanent resident of the United States by submitting to the University:
    - An official copy of the student’s application to register with a federal immigration program or federal deportation deferral program, or a statement of intent that the student will seek to obtain citizenship as permitted under federal law; and
    - An affidavit stating that the student has applied for a federal individual taxpayer identification number or other official federal identification document.
2. Students who are financially dependent upon a person who is not a citizen or a lawful permanent resident of the United States if the student:
  - a. During each of the three years immediately prior to receiving a high school diploma or leaving school before receiving a high school diploma, attended an elementary or a secondary school in this state and resided in this state with the person upon whom the student is dependent;

- b. During each of the five years immediately prior to receiving a high school diploma or leaving school before receiving a high school diploma, attended an elementary or a secondary school in any state or territory of the United States, the District of Columbia, or the Commonwealth of Puerto Rico and resided with the person upon whom the student is dependent;
  - c. No more than three years before initially enrolling in an Oregon public university, received a high school diploma from a secondary school in this state or received the equivalent of a high school diploma.
3. For a student who is not already a citizen or lawful permanent resident of the United States, shows intention to become a citizen or a lawful permanent resident of the United States by submitting to the public university the student attends or plans to attend:
- a. An official copy of the student’s application to register with a federal immigration program or federal deportation deferral program, or a statement of intent that the student will seek to obtain citizenship as permitted under federal law; and
  - b. An affidavit stating that the student has applied for a federal individual taxpayer identification number or other official federal identification document.

A student will continue to qualify for exemption from nonresident tuition and fees (e.g., be able to pay in-state tuition rates) under subsection (1) or (2) above for five years after initial enrollment.

A student who is a citizen or a lawful permanent resident of the United States and who has resided outside of Oregon for more than three years while serving in the Armed Forces of the United States, but who otherwise meets the requirements of subsection (1) or (2) above, shall qualify for exemption from nonresident tuition and fees for enrollment in a public university listed in ORS 352.002 without having to reestablish residency in Oregon.

Please, visit the University of Oregon webpage at <https://brp.uoregon.edu/content/Tuition-and-Fees> for additional program information and application process.

## Other Financial Aid Programs

The University may create other individual financial aid programs to address enrollment management and financial aid program needs.

- *Criteria:* The University of Oregon scholarship programs are merit and/or need-based awards that support the mission and goals of the University. These scholarships assist in the recruitment and retention of students.
- *Awards:* Scholarship amounts and eligibility criteria may vary across programs, and across academic years. These programs will be reviewed periodically to ensure that they continue to support the University’s enrollment goals. Both resident and nonresident undergraduates will be eligible to receive funds under this program, with award amounts differing due to the difference in tuition for these groups of students. For programs where need is a consideration, use of the FAFSA or ORSAA data will also be considered in determining award eligibility.

## REDUCED TUITION BENEFIT FOR ACADEMIC AND CLASSIFIED EMPLOYEES

This benefit is also known as the “staff rate” privilege.

*Rates:* The family/staff rate for employees is 30% of resident undergraduate tuition and this rate applies to only the first 12 credits per term. For undergraduate students, the rate is applied to the tuition table attached to their tuition status (tuition cohort, continuing student or non-admitted student). For a graduate student, the rate is applied to the most recent (undergraduate) tuition cohort tuition table. Above 12 credits, the student is assessed at the full “each additional credit” published on the tuition table attached to their tuition status (tuition cohort, continuing, graduate, non-admitted). Differential tuition is exempt from the family/staff rate. Under this benefit, there is no tuition plateau for employees using the staff rate for graduate courses; there is no tuition plateau at any campus for employees, family and dependents, or retired staff.

*Fees:* Charges for mandatory enrollment fees do not apply for employees using the benefit; nor are employees entitled to health services or incidental fee services through this program. No Application Fee is required for employees and no other deposit is required when registering for classes. Other fees such as lab or course fees are assessed at the full rate and no discount is provided.

*Employee Eligibility:* On approval of the president or designee and with the concurrence of the employee’s immediate supervisor, employees appointed at half-time (.5 FTE) or more are eligible. To qualify for this fee, the employee must meet these eligibility criteria no later than the first day of classes of the term of enrollment.

For purposes of this benefit, the term “employee” may include persons with full-time courtesy appointments who provide a benefit to the University in the form of teaching, research, or counseling, under the direction of the University and using the facilities of the University.

Retired employees and employees on leave are eligible for staff fee privileges. Subject to the approval of the President or designee of the teaching institution, the maximum credit limitation may be waived for retired employees and for employees on leave. See exception under Senior Citizen Tuition.

Employees on furlough or lay-off status may be eligible for staff fees in accordance with provisions of a collective bargaining agreement.

The staff fee is not available to temporary classified employees or student employees, including Graduate Employees (GEs).

*Institutional Eligibility:* The benefit may be used at any Oregon four-year public institution. Employees who use the staff fee for courses away from their home institution are subject to staff fee policies and procedures of the instructing institution.

*Excluded UO Programs:* Staff fees are not applicable to self-support courses or to courses in excluded UO programs. Excluded programs are determined at the discretion of the President and the notice of exclusion must be filed with Human Resources office prior to the first day of registration for a term.

As of Winter 2025, excluded programs, as approved by the President for the 2025-26 academic year are as follows:

1. Self-support courses
2. School of Law — J.D. Program
3. School of Law — Conflict and Dispute Resolution (CRES)
4. School of Law — LLM Degrees
5. School of Journalism and Communication — Advertising and Brand Management Program
6. Clark Honors College — Differential Tuition Only
7. Lundquist College of Business — Sports Product Management Program
8. Lundquist College of Business — Oregon Executive MBA Program
9. Lundquist College of Business — Concurrent MBA / Master's of Finance Program
10. Lundquist College of Business — Master's of Finance Program
11. Lundquist College of Business — Undergraduate differential tuition
12. College of Design — Sports Product Design Program
13. Knight Campus — Industrial Internship Program
14. College of Arts and Sciences — Online Psychology Master's Program
15. College of Education — Doctor of Education (COSA)
16. College of Education — Education Specialist (COSA)
17. College of Education — Master of Education in Educational Leadership (COSA)
18. College of Education — Principal License (COSA)
19. College of Education — Professional Administrator License (COSA)

*Auditing:* No tuition shall be assessed to courses enrolled in by employees with a grading option of 'audit'. Attendance under such conditions must be with the instructor's consent and on a space-available basis. The University maintains a record of the courses audited. Courses approved for audit by the instructor confer no credit to the student, are not charged the staff fee rate or regular tuition, and may be used in addition to courses taken using the staff fee privilege during a term. However, any applicable course, lab, or material fees associated with auditing for-credit classes will be assessed by the institution and is the responsibility of the employee. This provision cannot be subdivided in conjunction with the Reduced Tuition Benefit for Family Members and Domestic Partners of Employees.

## REDUCED TUITION BENEFIT FOR FAMILY MEMBERS OF EMPLOYEES

To improve the recruitment and retention of high-quality faculty and staff, the staff fee privilege may be transferred to a qualified family member such as a spouse, domestic partner, or dependent child, on a limited basis. Only one (two, if the staff member is unclassified and meets the conditions outlined below) staff member, spouse, domestic partner, or dependent may use the staff fee benefit per term or semester. The benefit may not be subdivided among family members during a single term.

To qualify for this benefit, both the family member and employee must meet the eligibility criteria below no later than two weeks prior to the first day of classes of the term of enrollment.

*Rates:* The family/staff rate for family members of employees is 30% of resident undergraduate tuition and this rate applies to only the first 12 credits per term. For undergraduate students, the rate is applied

to the tuition table attached to their tuition status (tuition cohort, continuing student or non-degree student). For a graduate student, the rate is applied to the most recent (undergraduate) tuition cohort tuition table. Above 12 credits, the student is assessed at the full “each additional credit” published on the tuition table attached to their tuition status (tuition cohort, continuing, graduate, non-degree). Differential tuition is exempt from the family/staff rate. There is no tuition plateau for a family member using the staff rate for graduate courses.

*Fees:* The family member to whom the benefit is transferred is responsible for all mandatory enrollment fees in addition to laboratory/course fees, late fees, and registration fees, if applicable. Breakage and/or other mandatory application deposits are required of the participating family member to register for classes.

*Employee Eligibility:* The staff fee privilege may be transferred to a qualified family member of an employee appointed at half-time (.5 FTE) or more, not including temporary classified employees, Graduate Employees (GEs), or other student employees. Employee eligibility is verified through Human Resource Information System records. The transfer of staff fee benefits is not available for retired employees. Eligibility of employees on furlough or lay-off status is subject to applicable collective bargaining agreements.

*Family Member Eligibility:* Qualified family members include the eligible employee’s spouse, domestic partner, dependent children, and dependent children of domestic partners in accordance with IRS Code 152 and Section One of the Public Employees Benefit Board.

*Second Family Member Eligibility:* Unclassified employees who meet the eligibility criteria and who are using the staff fee for the undergraduate education of a dependent child are entitled to a second, concurrent staff fee privilege for another dependent child to attend undergraduate programs only at the University of Oregon. The terms and conditions (i.e., rates, fees, eligibility requirements, credit limits, and excluded programs) are the same as under the Tuition Benefit for Employees and for Family Members.

*Institutional Eligibility:* The benefit may be used at any Oregon four-year public institution. Family members who use the staff fee for courses away from the employee’s home institution are subject to staff fee policies and procedures of the instructing institution.

*Excluded UO Programs:* See “Reduced Tuition Benefit for Employees” above.

*Auditing:* No tuition shall be assessed to courses enrolled in by the Family Member with a grading option of ‘audit’. Attendance under such conditions must be with the instructor’s consent and on a space-available basis. Institutions are required to maintain a record of the courses audited. Courses approved for audit by the instructor confer no credit to the student, are not charged staff fee rates or regular tuition, and may be used in addition to staff fee privileges during a term. Any applicable course, lab, or material fees associated with auditing for-credit classes will be assessed by the institution where the coursework is taken and is the responsibility of the family member. This provision cannot be subdivided in conjunction with the Reduced Tuition Benefit for Employees.

## GRADUATE EMPLOYEES

Graduate students appointed by the University as Graduate Employees (GEs), including as graduate teaching assistants, graduate research assistants, and graduate administrative assistants, are paid at established institutional salary rates and are exempt from the payment of tuition at the University up to the first 16 credits per term. Appointment as a GE may not be for less than .20 FTE for the term of appointment.

The tuition will be assessed to the employing department within the University, not to exceed the graduate resident, full-time student tuition per term. When a GE is authorized to exceed 16 credits per term, the University shall charge the GE the resident overload tuition for the excess credits that correspond to their major's tuition schedule. GEs are exempt from payment of tuition and fees for self-support courses that are required for the completion of the degree for up to 16 credit hours taken in any quarter to which the appointment applies.

GEs are assessed mandatory enrollment fees, a portion of which is subsidized by the institution during each term.

Students with academic-year GE appointments may be eligible for a summer tuition waiver if they meet the criteria outlined on the Graduate School website.

## RESIDENT OREGON SENIOR CITIZEN PROGRAM

The Senior Citizen Program is designed for Oregon resident senior citizens, age 65 or older. Seniors may register to attend class as an auditor at no tuition charge on a space-available basis, and with the permission of the offering department. Participants must pay any required course fees. Classes taken under this program do not offer credit and cannot be counted toward a degree. If credit is sought, tuition and fees, as well as charges for special materials or fees, if any, will be assessed according to applicable tuition schedules and records will be maintained. Self-support classes are excluded from this benefit and Incidental Fee services are not available.

## AUDITORS

A student enrolled in a combination of for-credit and audit courses will be assessed for the total hours under the tuition and fee schedule, inclusive of for-credit and audited courses, appropriate to that individual's course or student level. If enrolled for audit courses only, the student will pay the same required fees as assessed for similar hours of for-credit classes.

## UNIVERSITY/SCHOOL PARTNERSHIP CO-PAY PROGRAM

School districts having contracts with the University to supervise educator professionals preparing for Oregon licensure may exercise these provisions.



### *Earning the Co-Pay*

For each permissible activity provided under contract with a cooperating district, a district earns a co-pay privilege to register any licensed educational professional employed by the district at the University co-pay fee rate. The rate should be one-third of the tuition charged for the course. Institutions with current contractual obligations may elect to defer compliance of the rate until expiration of the existing contract.

A “co-pay privilege” allows one individual to register for up to 8 quarter credit hours in the term it is used. The total reduced fee credits awarded for practica, and student teaching may not exceed 11 in a year, per each University student provided services by the district.

Supervised full-time student teaching: Co-pay privileges of 5 credit hours may be awarded for supervision of the final full-time student teaching per quarter. Student teaching is the culminating, full-time supervised teaching experience provided for students completing a program approved by the Teacher Standards and Practices Commission, leading to Initial Licensure in one or more of four authorizations: Early Childhood, Elementary, Middle, and High School; and specialty endorsements.

Experiential preparatory practica or part-time student teaching: Co-pay privileges of 3 credit hours may be awarded for supervision of students in experiential preparatory practica or part-time student teaching per academic quarter. These are practica assigned to or required of the student prior to or concurrent with student teaching and block practica and/or other miscellaneous practica offered by colleges and divisions of education for students completing a program approved by the Teacher Standards and Practices Commission, leading to Initial Licensure in one or more of four authorizations: Early Childhood, Elementary, Middle, and High School; and specialty endorsements.

### *Redeeming Reduced Fee Credits*

Earned co-pay privileges must be used by a licensed educator professional employed by the school district within five successive academic quarters (including summer session) following the quarter in which the supervision is provided, after which time the co-pay privilege is void.

The co-pay fee is applicable only up to 8 credit hours in any academic quarter for any one licensed educator professional, including summer session, even though the district may have earned two or more enrollment privileges, or if the licensed educator professional using the privilege enrolls for fewer than 8 credits.

Unused portions of an enrollment privilege may not be carried to another term or used by another teacher.

A co-pay privilege may be used during any academic term (including summer session) at the University to the extent that it has a teacher preparation program. The University may enter into “partnerships of trade” with any sister institution if they are willing to accept vouchers from other institutions.

The University may set limits on courses available for those redeeming vouchers/co-pays (for example, courses in summer session, distance education, continuing licensure, continuing/extended education). Each institution will indicate on the voucher the existence of restrictions.

The co-pay privilege may also be redeemed by an administrator, counselor, or other licensed educator professional in a cooperating district.

#### *Other Provisions*

#### *Fees*

If a licensed educator professional using a co-pay privilege registers only for credits at the reduced tuition rate, mandatory enrollment fees do not apply and health services, incidental fee services, or PE and Rec Center membership services are not provided through this program. Other fees such as lab or course fees are assessed at the full rate and no discount is provided.

Licensed educator professionals using a co-pay privilege who register for credits in excess of the number of credits approved for a reduced tuition benefit are responsible for all mandatory enrollment fees in addition to laboratory/course fees, late fees, and registration fees, if applicable. Breakage and/or other mandatory application deposits are required of the licensed educator professional.

Each institution may, at its discretion, extend to the eligible district licensed educator professional other privileges such as use of the institution library, access to campus parking, and admission to campus events at faculty and staff rates, provided that such extended privileges do not exceed the benefits made available to the faculty and staff of the institution.

## OTHER REMISSION PROGRAMS

The University may create individual fee remission programs to address enrollment management and financial aid program needs.

- *Awards:* Awards may vary in amount but cannot exceed the total cost of education.

## FEE POLICIES SPECIFIC TO SUMMER SESSION

The summer refund policy for course load reduction or withdrawal differs from the academic year policy; the policy can be found at <https://brp.uoregon.edu/content/Tuition-and-Fees>.

## REFUNDS, WAIVERS, AND ACCOUNTS RECEIVABLE POLICIES

### Refund Policies

Refund policies for course load reduction or withdrawal are subject to university policy and procedure. Refunds may be granted to students in accordance with the refund schedule at <https://brp.uoregon.edu/content/Tuition-and-Fees>.

### Military Duty Refund Policy

Any student service member or National Guard member with orders to report for active military duty may withdraw at any time during the term and receive a full refund. If sufficient course work has been accomplished and the instructor feels justified, the instructor may either grant credit for the course work completed and assign a grade or arrange for the student to take an incomplete. In either of these cases, no refund will be given. The student may use a combination of these options.

### Waiver of Certain Student Fees

Certain student fee charges may be waived when regulations of federal agencies or contract agreements preclude the assessment of those fees. Please contact the University's Business Affairs Office to determine which fee charges are eligible, if any, for this waiver.

### Institution Authority to Adjust Charges

The President or designee may make tuition refunds and waive fines or charges that result from circumstances beyond the student's control or are for the best interest of the institution.

### Revolving Charge Agreement

The University of Oregon has adopted a policy establishing a Revolving Charge Agreement. Transactions covered by the agreement may include (by way of description and not limitation) tuition, fees, residence hall room and board charges, and other obligations primarily involving students, including fees, fines, and penalties, incurred by anyone.

### Interest on Overdue Accounts

The University charges simple interest on the total due amount not paid within the grace period. The annual rate is 9 percent. The periodic rate of interest is .75 percent per month, or fraction thereof, of the unpaid total due balance remaining on the account as of the tenth of the month.