

Chapter 2

Fees, Expenses, and Financial Aid

FEES AND EXPENSES

Financial Services Center

1135 Lee Building, (301) 314-9000, (301) 403-0500 and 1-888-313-2404
www.umd.edu/bursar

Tuition and fees for the University of Maryland, College Park, are listed below. The university requires that all deposits and fees be paid by stated deadlines, or penalties must be imposed. Many potential administrative difficulties can be avoided if students carefully follow published procedures and notify the appropriate office(s) of any changes that might affect their financial obligation to the university. This includes notifying the Bursar's Office of changes of address, so that mail affecting the student's financial relationship with the university will not be delayed or returned.

College Park sponsors a deferred-payment plan. Information regarding the Terp payment plan is available by calling (301) 314-9000 or 1-888-313-2404 or at www.umd.edu/bursar.

All charges incurred during a semester are payable immediately. Returning students will not be permitted to complete registration until all financial obligations to the university, including library fines, parking violations, and other penalty fees and service charges, are paid in full.

Payment for past due balances and current semester fees is due on or before the first day of classes. Students who register in advance must pay their bills in full prior to the general registration period. Students who register after the initial registration period are required to make full payment by due date indicated to avoid cancellation of their enrollment and loss of their classroom seats to other students.

Although the university regularly bills students, it cannot assume responsibility for their receipt. Students are reminded that it is their responsibility to notify the university of any change in address, or to correct an address. If a student bill is not received on or before the beginning of each semester, it is the student's responsibility to obtain a copy of the bill from the Financial Service Center, 1135 Lee Building. The Office is open Monday through Friday, 8:30 a.m. to 4:30 p.m.

All checks or money orders should be made payable to the **University of Maryland** for the exact amount due. **Student name and student social security number should be written on the front side of the check.** University grants and scholarships will be posted to the student's account. However, the first bill mailed prior to the beginning of each semester may not include these deductions.

Students are urged to check their residence hall and dining service agreements for procedures for cancellation of reservations, and for deadlines for receiving refunds of deposits. Refunds cannot be made after these deadlines, even if the student decides not to attend the University of Maryland, College Park.

Students will incur a late payment fee in the event of failure to pay a balance on their student account by its due date. A late payment fee of \$10.00 or 5%, whichever is higher, will be assessed in addition to the total past due amount. An additional 1.5% finance charge will be charged monthly if the account is not settled.

Students who fail to pay the indebtedness during the semester in which delinquency occurs will be ineligible to advance register for subsequent semesters until the debt and the penalty fees are cleared.

In the event of actual registration for a subsequent semester by a delinquent student who has not settled his or her student account prior to that semester, such registration will be canceled and no credit will be earned for the semester.

The state has established, under legislative mandate, a Central Collections Unit (CCU) within the Department of Budget and Fiscal Planning. The university is required by state law to refer all delinquent accounts to the State Collections Unit. Please note that Maryland law allows the Central Collections Unit to intercept state income tax refunds for individuals with delinquent accounts, and that CCU is authorized to notify a National Credit Bureau of the delinquency at the time the account is referred to it for collection.

All accounts due from students, faculty, staff, non-students, etc., are included within these guidelines.

Central Collections Unit costs incurred in collecting delinquent accounts will be charged to the student. The minimum collection fee is 17% plus attorney and/or court costs.

No degrees, diplomas, certificates, or transcripts of records will be issued to students who have not made satisfactory settlement of their accounts.

An Important Fee Notice: Although changes in fees and charges ordinarily will be announced in advance, the university reserves the right to make such changes without prior announcement.

Note: Additional Information on Student Financial Obligations, Disclosure of Information, Delinquent Accounts, and Special Fees, can be found in the "Policy Statements" section at the beginning of this catalog.

Payment of Fees

All checks, money orders, or postal notes should be made payable to the University of Maryland. The student's social security number must be written on the front of the check. VISA, MasterCard, and Discover credit cards are accepted. Sign up now for online billing and payments at www.umd.edu/bursar.

A. UNDERGRADUATE FEES

*** Increases in board and lodging and tuition for 2002-2003 will be considered by the Board of Regents at its Spring/Summer 2002 meeting.**

1. Full-time Undergraduate Students 2002-2003 Academic Year

(For billing purposes, a student is considered full-time if the number of credit hours enrolled is 12 or more.)

a. Maryland Residents	Total Academic Year Cost
Tuition	\$4,508.00
Mandatory Fees (see Explanation of Fees below) (effective Fall 2002 - 9 or more credits)	1,048.00
Board Contract (FY 01-02)*	
1) Point Plan	2,804.00
Lodging (FY 01-02)*	3,936.00
Telecommunications Fee	140.00
b. Residents of the District of Columbia, other states, and other countries:	Total Academic Year Cost
Tuition	\$13,026.00
Mandatory Fees (see Explanation of Fees below) (effective Fall 2002 - 9 or more credits)	1,048.00
Board Contract (FY 01-02)*	
1) Point Plan	2,804.00

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Lodging (FY 01-02)*	3,936.00
Telecommunications Fee	140.00
2. Fees for Part-Time Undergraduate Students	
(For billing purposes, a student is considered part time if the number of credit hours enrolled is 11 or fewer.)	
Tuition (per credit hour) in-state	\$188.00
Mandatory Fees (per semester)	
8 or fewer credit hours per semester	237.00
9 or more credit hours per semester	524.00
Tuition (per credit hour) out-of-state	543.00
B. GRADUATE FEES	
1. Maryland Residents (fee per credit hour)	\$301.00
2. Residents of the District of Columbia, other states other countries (fee per credit hour)	466.00
8 or fewer credit hours per semester	237.00
9 or more credit hours per semester	524.00
3. Mandatory Fees (per semester)	
8 or fewer credit hours per semester	227.00
9 or more credit hours per semester	367.00

Explanation of Fees

Mandatory Fees

Part-Time Student Fees: Effective Fall 2002, the mandatory fee assessment for the undergraduate part-time students has changed as follows: Students registered for 9 or more credits: \$524.00; Students registered for 8 or more credits: \$237.00. *This change was approved by the Cabinet at their June 28, 2001 meeting.*

Student Activities Fee (Refundable): Charged to all undergraduate students at the request of the Student Government Association. It is used in sponsoring various student activities, student publications, and cultural programs.

Auxiliary Facilities Fee (Refundable): Charged to all students. This fee is paid into a fund that is used for capital improvement, expansion, and construction of various campus facilities such as open recreation areas (tennis courts, basketball courts, etc.), transportation alternatives, and the Stamp Student Union. These projects are not funded or are funded only in part from other sources.

Athletic Fee (Refundable): Charged to all students for the support of the Department of Intercollegiate Athletics. All students are encouraged to participate in all of the activities of this department, or to attend the contests if they do not participate.

Shuttle Bus Fee (Refundable): Charged to all students for the support of the shuttle bus transportation system.

Stamp Student Union and Recreational Fee (Refundable): Charged to all students and is used to expand recreational facilities and Stamp Student Union services.

Recreation Services Fee (Refundable): Charged to all students specifically to support the construction and operation of Ritchie Coliseum and the Campus Recreation Center, a multi-use facility that includes basketball and racquetball courts, indoor and outdoor pools, an indoor jogging track, and multipurpose activity spaces.

Performing Arts and Cultural Center Fee: Charged to all students to support the operation of the Clarice Smith Performing Arts Center.

Telecommunications Fee: Assessed to all students living in university residence halls.

Other Fees

Undergraduate Application Fee (Non-Refundable): Charged to all new applicants. \$45 for U.S. applicants; \$65 for international applicants.

Graduate Application Fee (Non-Refundable): Charged to all new applicants. \$50 for U.S. applicants; \$50 for international applicants.

Enrollment Confirmation Deposit (Non-Refundable): \$200. All newly admitted undergraduate students who intend to matriculate in the Fall or Spring semester must submit a \$200 deposit which is credited to their tuition charges when they enroll. Should the student decide not to enroll for

the specific semester of application, the \$200 deposit is forfeited and cannot be used to offset any charges, including orientation charges, the student may incur.

Students admitted for the Fall semester must submit this deposit by May 1 or within 30 days from their date of admission, whichever is later, to reserve their place in the entering class. Students admitted for the Spring semester must submit this deposit by December 1 or within 14 days of their date of admission, whichever is later, to reserve their place in the entering class.

Pre-College Orientation Program Registration Fee: \$126 (two-day program); \$88 (one-day program); \$50.00 (one parent); \$100 (two parents). These charges are for Summer 2002.

Late Registration Fee: \$20. All students are expected to complete their registration on the regular registration days. Those who do not complete their registration during the prescribed days must pay this fee.

Special Fee for students requiring additional preparation in mathematics (MATH 003, 010, 013 and 015) per semester: \$230. (Required of students whose curriculum calls for MATH 110 or 115 and who do not pass the qualifying examination for these courses.) This Special Math Fee is in addition to course charge. Students enrolled in this course and concurrently enrolled for nine or more credit hours will be considered as full-time students for purposes of assessing fees.

Cooperative Education in Liberal Arts, Business, and Science (CO-OP 098-099) Per Semester: \$60

Engineering COOP Program (ENCO 098-099) Per Semester: \$60

Other Special Fees: The university offers a number of courses (MBA, ENTS, Life Sciences) that have special course fees in addition to, or in lieu of, the standard tuition charges. Students are encouraged to contact the department prior to registering for the class to determine the total cost of the course.

Fees for Auditors: Fees for auditors and courses taken for audit are the same as those charged for courses taken for credit at both the undergraduate and graduate levels. Audited credit hours will be added to hours taken for credit to determine full-time or part-time status for fee assessment purposes. Special Students are assessed fees in accordance with the schedule for the comparable undergraduate or graduate classification.

Special Examination Fee (Credit-by-Exam): \$30 per course for all undergraduates and full-time graduate students; credit-hour charge for part-time graduate students.

Parking Registration Fees: All students enrolled for classes at the university and who drive or park a vehicle anywhere or anytime on the campus must register to park on campus each academic year. For additional information, please refer to the entry for Department of Campus Parking in chapter 3.

Textbooks and Supplies: Textbooks and classroom supplies vary with the course pursued, but will average \$808 in 2002-2003 (two semesters).

Service Charges for Dishonored Checks: Payable for each check which is returned unpaid by the drawee bank on initial presentation because of insufficient funds, payment stopped, post-dating, drawn against uncollected items, etc.

For checks up to \$100: \$10
For checks from \$100.01 to \$500: \$25
For checks over \$500: \$50

When a check is returned unpaid, the student must redeem the check and pay any outstanding balance in the account within 10 days or late fees may be assessed and the account transferred to the Central Collection Unit for legal follow-up. Additionally, a minimum 17% collection charge is added to the charges posted to the student's account at the time the transfer is made. When a check is returned unpaid due to an error made by the student's bank, the student must obtain a letter from the branch manager of the bank or a person of equivalent status admitting the error. This letter must be submitted to the Office of the Bursar to have the service charge waived.

Overdue Library Charges: For items from the library's main circulating collections, charges are 50 cents per day per item, and recalled item fines are \$2 per day. If an item is lost or mutilated, the borrower is charged the estimated cost of the item plus a processing fee to cover acquisition and cataloging costs. Different fine rates may apply for other library collections, such as reserve collections.

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Maryland English Institute Fee: Semi-intensive, \$2,530. Intensive, \$4,820. Students enrolled with the Maryland English Institute pay this fee in support of the Institute. Students enrolled in the semi-intensive program may also enroll for regular academic courses and pay the tuition and fees associated with those offerings. The program also offers non-credit courses in American English Pronunciation (UMEI 006) for \$700 and Advanced Oral Communication (UMEI 008) for \$930. These charges are for academic year 2002-2003 and are subject to change.

Property Damage Charge: Students will be charged for damage to property or equipment. When responsibility for the damage can be fixed, the individual student will be billed for it; when responsibility cannot be fixed, the cost of repairing the damage or replacing equipment will be prorated among the individuals involved.

Late Payment Fee: Per-semester fee of 5% of overdue amount, or \$10, whichever is greater, plus an additional 1.5% on each subsequent billing.

Withdrawal or Refund Fees: Students compelled to leave the university at any time during the academic year should secure a form for withdrawal from the Office of the Registrar. The completed form and the semester Identification/Registration Cards are to be submitted to the Office of the Registrar. Students will forfeit their right to refund if the withdrawal action described above is not adhered to. The effective date used in computing refunds is the date the withdrawal form is filed in the Office of the Registrar. Stop-payment on a check, failure to pay the semester bill, or failure to attend classes does not constitute withdrawal. A request for a refund should be processed by students with the Office of the Bursar; otherwise any credit on student accounts could be carried over to the next semester. **Cancellation of Registration—Submitted to the Withdrawal/Reenrollment Office before the official first day of classes entitles students to full credit of semester tuition.**

Undergraduate students withdrawing from the university will be credited for tuition and fees in accordance with the following schedule:

Prior to 1st day of classes	100%
1st 10 days of classes	80%
3rd week	60%
4th week	40%
5th week	20%
After 5th week	No Refund

Note: First-semester freshmen who receive Title IV aid and who withdraw will receive a refund in accordance with federal regulations.

Prior to the first day of classes, if full-time undergraduates drop a course or courses, thereby changing the total number of credits for which they are preregistered to 11 or fewer, charges for the semester will be assessed on the basis of the per-credit-hour fee for part-time students. However, if students later add a course or courses thereby changing the total number of credits for which they are registered to 12 or more, they will be billed for the difference between per-credit-hour fees paid and the general fees for full-time undergraduates.

If during the first five days of classes full-time undergraduates drop a course or courses thereby changing the total number of credits for which they are registered to 11 or fewer, charges for the semester will be assessed on the basis of part-time charges plus 20% of the difference between the full-time fees and appropriate part-time charges. After the first five days of classes, there is no refund for changing from full-time to part-time status.

Students who register as part-time undergraduate students and **apply** for a refund for courses dropped during the first week of classes will be given an 80% refund. No refund will be made for courses dropped thereafter.

No part of the charges for room and board is refundable except when students officially withdraw from the university or when they are given permission by the appropriate officials of the university to move from the residence halls and/or to discontinue dining hall privileges. In these cases, the room refund will be computed by multiplying the number of periods remaining by the pro rata weekly rate after adjusting for a service charge. Refunds to students having full board contracts will be calculated in a similar manner. No room and/or board refunds will be made after the 14th week of the semester. Students are reminded that reservations for room and board must be canceled by the date published in the residence hall and dining services agreement(s).

In computing refunds to students who have received the benefit of scholarships and loans from university funds, the computation will be made to return the maximum amount to the scholarship and loan accounts without loss to the university.

FINANCIAL AID

Office of Student Financial Aid
 Student Financial Services Center
 1135 Lee Building, (301) 314-9000
 E-mail: umfinaid@osfa.umd.edu
<http://www.umd.edu/fin>

The Office of Student Financial Aid (OSFA) administers all types of federal, state, and institutional financial assistance programs, and, in cooperation with other university offices, participates in the awarding of scholarships to deserving students. The primary responsibility for financing attendance at the University of Maryland, College Park, lies with students and families. Scholarships, grants, loans, and work-study positions are awarded on the basis of academic ability and/or financial need as determined by a federal needs-analysis system. It is OSFA's intent to provide assistance to students who might not otherwise be able to pursue college studies due to lack of finances.

Financial aid funds are limited; therefore, all new, readmitted, and returning students must follow these steps to receive priority consideration for financial aid:

1. Submit admissions applications and all necessary supporting documents to the Office of Admission by the appropriate deadlines. (Deadlines are listed in chapter 1.)
2. Complete a Free Application for Federal Student Aid (FAFSA) after January 1. FAFSAs are available from OSFA. **A new FAFSA is required for each academic year of the student's enrollment. The FAFSA is now available online at www.umd.edu/fin.**

New students should not wait to be admitted before filing the FAFSA.

A financial aid application has no bearing on a student's admission application. However, students will not receive final consideration for aid until they are admitted to a degree program.

3. **Mail the FAFSA to the Federal Processor no later than February 1, so that it is received by the processor by February 15. Applying online helps speed up the process.** Income for the previous year may be estimated initially, and corrected later on the Student Aid Report.

Applications received before February 15 will be given priority consideration.

General Regulations Applicable to All Forms of Aid

Full-Time Status. For most types of aid, students must attempt at least 12 credit hours through schedule adjustment each semester in order to receive the full financial aid award. Please refer to the standards of Satisfactory Academic Progress when considering dropping below 12 credit hours for any given semester.

Citizenship Status. Students must be United States citizens or eligible non-citizens in order to be eligible for federal, state, or university financial assistance.

Default/Owe Refund: Students cannot be in default on an educational loan, nor can they owe any refund on a Pell Grant or Supplemental Educational Opportunity Grant (SEOG) previously awarded at any post-secondary institution.

Degree-Seeking: Students must be working toward a degree or certificate. Students must be admitted to the university as "degree-seeking."

Satisfactory Progress: Students must be making satisfactory progress toward a degree or certificate according to the Standards for Satisfactory Academic Progress published in the *Schedule of Classes*.

Selective Service: To receive federal financial aid, students must be registered with Selective Service if they are male, at least 18 years old and born after December 31, 1959, unless they are not required to be registered. Compliance with the registration requirement will be verified by the federal government.

Receiving a Non-University Award: If a student receives assistance (scholarship or loan) from a non-university source, the university may reduce the financial aid awarded by the university. It is the student's responsibility to notify the Office of Student Financial Aid of all outside awards.

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Change in Financial Situation: It is the student's responsibility to notify the Office of Student Financial Aid of any changes to his or her financial situation during the year.

Reapplication Requirement: No form of need-based assistance is automatically renewed from year to year. All students requesting aid must reapply by submitting a new FAFSA annually. Such reapplication must indicate continued financial need as well as Satisfactory Academic Progress.

Award Policy: Financial aid is normally a combination of grants, loans, and employment. The financial aid "package" is determined by the availability of the various types of financial aid and the individual circumstances of the students. It is not necessary to make any special application for university grants. The Office of Student Financial Aid will determine awards that best fit the needs and qualifications of the candidates.

Estimating Educational Cost

A budget of average educational costs is used in determining how much aid a student is awarded during the academic year. A typical current budget for an undergraduate at the University of Maryland, College Park, is:

Dependent Student Living on Campus

Tuition and Fees in-state: (2001-2002)	\$5,341
Out-of-state: (2001-2002)	13,413
Room *	3,936
Board *	2,804
Books (2001-2002)	783
Personal expenses and commuting *	2,544
TOTAL In-state *	\$15,408
Out-of-state*	\$23,408

*The above budget is subject to change for the 2002-2003 academic year. To determine the 2002-2003 costs for room and board, please contact the Student Financial Services Center.

MERIT-BASED FINANCIAL ASSISTANCE

Scholarships

Several scholarships are available to the highest-achieving students at the University of Maryland, College Park. Two types of scholarships are available: those based solely on academic or creative talent (merit-based), and those based on financial need as well as academic or creative talent (need-based). The eligibility criteria for the different scholarships vary, and are listed below. For more information on these programs, students are encouraged to contact the office or department responsible for selecting the recipients. Please see the list of departmental scholarships at the end of this chapter. Current information about scholarships is also available through the World Wide Web at <http://www.umd.edu/fin>.

Banneker/Key Scholarship: The University of Maryland seeks to identify and select some of the brightest high school seniors in the nation to continue their education as Banneker/Key Scholars. Students selected for this prestigious award will receive full financial support for four years, which covers tuition, room, board, mandatory fees, and a book allowance. They will also be admitted to the University Honors Program, and will be afforded many other opportunities for participation in intellectual enrichment programs. For full consideration, students must submit an admission application, application fee, official transcript, essay, recommendations, and SAT I or ACT scores to the Office of Undergraduate Admissions by December 1 for the following academic year. Selection is based upon academic achievement plus extracurricular activities, awards and honors, and an essay. Semifinalists are given a personal interview. Factors such as a candidate's involvement in community service, talents or skills, leadership, and character all play a part in the final awards. Contact the Office of Undergraduate Admissions for more information.

Regents Scholars Program: The Regents Scholars Program recognizes the extraordinary achievement of outstanding freshmen students. New awards are made each year in the amount of full in-state tuition, room, board, and mandatory fees. Recipients are automatically admitted to the University Honors Program. A select number of the top high school scholars in the state will be considered for this most prestigious award. A complete admission application, application fee, official transcript, essay, recommendations, and SAT I or ACT scores must be submitted to the

Office of Undergraduate Admissions by December 1 to apply for the Regents Scholars Program for the following academic year. Contact the Office of Undergraduate Admissions.

National Merit Scholarships: The University of Maryland, College Park is a sponsoring institution in the National Merit Scholarship corporate competitions. The university offers \$2,000 scholarships for each of four years to in-state merit finalists who indicate College Park as their first-choice institution. Other merit finalists are awarded scholarships ranging from \$1,000 to \$2,000. To qualify, submit an admissions application, application fee, official transcript, essay, recommendations, and SAT I or ACT scores no later than December 1. Contact the Office of Undergraduate Admissions.

President's Scholarship: This award provides talented undergraduate students with partial tuition support for four years. It is offered to incoming freshmen. Students are selected through the admission process with primary consideration given to academic performance in high school (high school courses and achievement) and standardized test scores (SAT or ACT). For full consideration, students must submit a complete application for admission by December 1. Contact the Office of Undergraduate Admissions.

Weinberg Regents Scholarship: The Board of Regents has designated the Weinberg Regents Scholarship to be awarded to a Maryland community college transfer student in order to continue the commitment to outstanding students. In order to be selected for this award, a student must have exceptional qualifications, including achievement of a 4.0 grade point average, completion of the Associate of Arts degree at a Maryland community college, evidence of creative and intellectual activities or scholarly potential, and have been admitted to one of the University System of Maryland institutions. The deadline for submitting the candidate's application material is June 15. The winner may receive the scholarship for two years, totalling no more than four semesters including summer sessions. For information, contact the University System of Maryland Administration at (301) 445-1992.

Transfer Academic Excellence Scholarship: These awards are available to outstanding students transferring from Maryland community colleges. The awards cover in-state tuition and mandatory fees for two years of undergraduate study. To be eligible for consideration, students must have an overall grade point average of 3.5 for all college work attempted, and must have completed an Associate of Arts degree or the entire first two years of courses for the major in which the student expects to enroll. Students who have previously attended the University of Maryland, College Park, are ineligible for this scholarship. Candidate nomination forms are available in early January from the Office of Undergraduate Admissions or from community college advisers. The deadline for receipt of the application, official transcripts, and scholarship materials is mid-March. Contact the Office of Undergraduate Admissions.

Honors Scholarship: Honors students already attending Maryland are eligible to apply for one of these \$500 awards. Financial need is not a criterion for selection. Regents, Banneker-Key, and President's Scholarship recipients are not eligible for Honors Scholarships. To be considered, students must be first- or second-year students, have at least a 3.2 grade point average, and be making satisfactory progress toward the completion of requirements for an Honors citation. In addition, applicants must submit an essay on their academic goals and plans for achieving them. Contact the University Honors Program.

University of Maryland Departmental Scholarships: Some Colleges and departments at the university offer a variety of merit scholarships. Most departmental scholarships require a student to have a minimum grade point average of 3.0 and be registered for a minimum of 12 credits per semester. For information regarding departmental scholarships, please contact the appropriate College or department.

Creative and Performing Arts Scholarships: These are competitive scholarships which are awarded annually. Primary consideration will be given to entering freshmen and transfer students from community colleges who have outstanding talent in art, dance, music, or theater. The scholarships cover in-state tuition and mandatory fees and are renewable for up to three additional years based upon an acceptable level of performance as defined by the respective departments. Auditions and/or portfolios are required. Contact the College of Arts and Humanities.

Deans' Scholarships: This award provides talented undergraduate students with partial tuition support for one to two years. It is offered to incoming freshmen. To be considered, students must submit a complete admission application no later than December 1. Contact the Office of Undergraduate Admissions.

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Maryland State Scholarships: The Maryland State Scholarship Administration (MSSA), located in Annapolis, awards both need- and merit-based scholarships to Maryland residents. There are currently 16 different programs available, including the Guaranteed Access Grant, Educational Assistance Grant, the Senatorial Scholarship, the House of Delegates Scholarship, the Science and Technology Scholarship, and the Distinguished Scholar Award. You may obtain more information about these and other awards by calling MSSA at (410) 974-5370. All Maryland residents are expected to apply for State Scholarship assistance. Initial application for many of the awards is made through the Free Application for Federal Student Aid (FAFSA). Please note that filing the FAFSA is sufficient to apply for most Maryland State Scholarships at UMCP, although some may require additional application forms. The application deadline for most programs is March 1. FAFSAs are available from the UMCP Office of Student Financial Aid or online at www.umd.edu/fin.

Scholarships from Other States: Several states have reciprocal agreements with the State of Maryland. Students who are residents of these states may receive funds for study in eligible post-secondary institutions in Maryland. Interested students should contact their state scholarship agencies for information.

Scholarship Searches: A broad range of scholarships are available from private sources. Usually, these awards are not as well publicized as the state and university programs. Therefore, students should conduct a scholarship search to locate such sources. The University of Maryland offers access to several services to students to aid them in their searches. Access our World Wide Web site at www.umd.edu/fin to use these services.

NEED-BASED FINANCIAL ASSISTANCE

Grants

The Office of Student Financial Aid administers several grant programs for undergraduates. Awards are made based on financial need as determined by the FAFSA. Grants do not have to be repaid. Access our web site at www.umd.edu/fin for more information.

Federal Pell Grant: This grant provides a "foundation" of financial aid, to which aid from other sources may be added. Only undergraduates with exceptional need (those who have not already completed a bachelor's degree) may receive a Federal Pell Grant. All undergraduates will be considered for this grant regardless of when their applications were received. Students may receive the Federal Pell Grant for less than full-time attendance, although the award will be pro-rated based on the number of credits attempted. Awards range from \$400 to \$3,750.

Federal Supplemental Educational Opportunity Grant (FSEOG): The FSEOG is awarded to full-time undergraduates with exceptional need. Priority is given to Federal Pell Grant recipients. To be considered for FSEOG, you must meet OSFA's priority application deadline of February 15. The minimum award is \$200 with the maximum award dependent upon the amount of FSEOG funds which the university receives from the government. The funds are divided among as many deserving students as possible.

Institutional Grants: The university awards grant money to full-time students who demonstrate financial need and who meet OSFA's priority application deadline of February 15. There are three funds from which money is awarded, and OSFA selects recipients for the awards based on which grant best fits their qualifications. The **UM Scholarship** is awarded to undergraduates based on their cumulative grade point average and to entering freshmen based on their high-school academic record. The **UM Grant** and **Frederick Douglass Grant** may be awarded to any undergraduate. Award amounts for these three programs range from \$100 to \$2,500, depending upon the University's funding.

Self-Help

Financial aid may be awarded in the form of an opportunity to obtain assistance, rather than as an outright monetary gift. Such aid programs are called "self-help," and take the form of employment programs and student loans. Most of these programs are awarded based on need as determined by the FAFSA. Access our web site at www.umd.edu/fin for additional information.

Federal Work-Study: The Federal Work-Study (FWS) Program provides students the opportunity to earn money to meet their educational and personal expenses through the semester. Money earned from a FWS job does not have to be paid back. To be considered for FWS, students must meet OSFA's priority application deadline of February 15. This award is need-based, and may range from \$800 to \$2,500. Pay rates depend on the level of complexity of the work, but will be at least the federal minimum wage. Like all university employees, FWS employees receive a paycheck every other week for the hours worked. Most FWS jobs are on campus, though opportunities exist through the Community Service Program for FWS students to work off campus at several Federal Government Agencies. The number of hours students may work is limited to 20 per week while school is in session, and 40 per week during vacations and summer.

Workshops: Through a workshop, funds are advanced to the student at the beginning of the semester when he or she completes a contract stating the number of hours to be worked during that semester. This program differs from Federal Work-Study in that the student receives all the "wages" up front to help cover the university bill, and so does not receive bi-weekly paychecks. Several offices and departments on campus including the Office of the Bursar, Shuttle UM, Residential Facilities, and Dining Services, now offer workshops. Students should contact the department or office for which they are interested in working.

Federal Perkins Loan: This is a low-interest rate (5%) loan for students with exceptional financial need. This is a loan borrowed from the school, and it must be paid back. To be eligible, students must meet OSFA's priority application deadline of February 15. The amount of the award will depend upon the student's need, and may range from \$100 to \$1,500. New borrowers (those who first receive a Federal Perkins Loan after July 1, 1988) have a grace period of nine months after graduating or leaving school before they must begin repaying their Federal Perkins Loans. Interest will begin accruing at the time of repayment. Students are not responsible for paying the interest on the loan while they are attending school.

Federal Stafford Loan: This is a low-interest-rate loan for students who attend at least half-time. Application is made through the school financial aid office via the FAFSA. Eligibility for this loan is based on need, not credit history. This loan is borrowed by the **student**, and must be paid back by the student.

There are two types of Federal Stafford Loans, **subsidized** and **unsubsidized**. The student must demonstrate financial need to receive a subsidized loan, and he or she is not required to pay the interest on it while in school. Students who do not demonstrate financial need, or who do not demonstrate sufficient need to borrow a full subsidized loan, may borrow a Federal Unsubsidized Stafford Loan. If a student borrows an unsubsidized loan, he or she will be responsible for paying the interest which accrues during school attendance. The FAFSA must be completed by all students who wish to apply for either type of Federal Stafford Loan. The interest rate for new borrowers who take out their first Federal Stafford Loan on or after July 1, 1994, is variable, capped at 8.25%. The interest rate through June 30, 1998 is 8.25%. Repayment of the loan will begin at the end of the six-month grace period after graduation or dropping below half-time status.

Maximum loan amounts are as follows: \$2,625 per year for first-year undergraduates, \$3,500 per year for second-year undergraduates, and \$5,500 per year for third-, fourth-, or fifth-year undergraduates. If the student does not demonstrate need to borrow the maximum for his or her year in school through the subsidized Federal Stafford Loan, he or she may borrow the difference in a Federal Unsubsidized Stafford Loan. For instance, if you are a junior, and you demonstrate need for a \$3,000 Federal Stafford Loan, you may borrow up to \$2,500 more in an unsubsidized loan if you wish. The maximum borrowing limit for undergraduates is \$23,000.

Federal PLUS (Parent Loans For Undergraduate Students): This is a non-need-based loan which parents may borrow to help them pay for their dependent children's education. The Federal PLUS enables parents to borrow the full yearly cost of the student's education (as determined by the school) minus all other financial aid. Otherwise, there is no yearly or cumulative borrowing limit. Because this loan is not need-based, submission of the FAFSA is not required to apply. However, the loan application must first be submitted to the school for calculation of the amount which the parent may borrow for the student in that year. Final approval of the loan by the parents' chosen lender will be based on credit history. The interest rate for the Federal PLUS is variable, capped at 9%, and is reset July 1 of each year to equal the rate on the 52-week Treasury Bill on June 1, plus 3.1%. Repayment of the loan begins immediately.

20 Fees, Expenses, and Financial Aid

UNIVERSITY OF MARYLAND, COLLEGE PARK DEPARTMENTAL SCHOLARSHIPS

Some colleges and departments at the university offer a variety of merit scholarships. Most departmental scholarships require a student to have a minimum grade point average of 3.0 and be registered for a minimum of 12 credits per semester. For information regarding departmental scholarships, please contact the appropriate college or department, or visit: <http://www.inform.umd.edu/EdRes/Scholarships/departmental.html>.

COLLEGE OF AGRICULTURE AND NATURAL RESOURCES

Agriculture
Agriculture and Resource Economics
Agriculture Engineering
Agronomy
Institute of Applied Agriculture
Poultry Science

ALUMNI PROGRAMS

SCHOOL OF AGRICULTURE

COLLEGE OF ARTS AND HUMANITIES

Arts
Art History
Classics
Dance
Dean's Office
English
Germanic Studies
Historic Preservation
History
Jewish Studies
Language Center
Music / Band
Student Affairs
Theatre

COLLEGE OF BEHAVIORAL AND SOCIAL SCIENCES

Academy of Leadership, James MacGregor Burns
Afro-American Studies Program
Criminology and Criminal Justice
Peter P. Lejins Award
Dean's Office
Economics
Government and Politics
Psychology

THE ROBERT H. SMITH SCHOOL OF BUSINESS

COLLEGE OF COMPUTER, MATHEMATICAL, AND PHYSICAL SCIENCES

Astronomy
Computer Science
Dean's Office
Geology
Mathematics
Physics

COLLEGE OF EDUCATION

Curriculum and Instruction
Dean's Office
EDHD/Institute for Child Study
Health and Human Performance/Kinesiology
Human Development
Measurement, Statistics, and Evaluation
Special Education

A. JAMES CLARK SCHOOL OF ENGINEERING

Aerospace Engineering
Agricultural Engineering
Center for Minorities in Science and Engineering
Chemical Engineering
Civil Engineering
Dean's Office
Electrical Engineering
Fire Protection Engineering
Materials and Nuclear Engineering
Mechanical Engineering
Minority Scholars in Computer Science and Engineering
Summer Program

COLLEGE OF HEALTH AND HUMAN PERFORMANCE

Family Studies
Kinesiology
Public and Community Health

HONORS

PHILIP MERRILL COLLEGE OF JOURNALISM

LIBRARY AND INFORMATION SERVICES

COLLEGE OF INFORMATION STUDIES

Botany
CARB MBI
Chemistry and Biochemistry
Dean's Office
Entomology
Microbiology
Molecular and Cell Biology Graduate
Plant Biology

RETURNING STUDENT

Alpha Epsilon Phi Foundation
Gerald G. Portney Memorial Scholarship
Newcombe Scholarship
Women's Forum Scholarship

STUDENT AFFAIRS

UNIVERSITY OF MARYLAND FOUNDATION

UNDERGRADUATE STUDIES