



CHAPTER 2

FEES, EXPENSES, AND FINANCIAL AID

FEES AND EXPENSES

Student Accounts Office

1135 Lee Building, 405-9041 and 403-0500

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 through Tuition Management System (TMS). Information regarding these plans is available by calling 1 (800) 722-4867.

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 mails bills to 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 Student Accounts Office, 1135 Lee Building. The Student Accounts 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 payment for the total past due amount. An additional 1.5% late fee 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.

State Central Collection 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.

A. UNDERGRADUATE FEES

***Increases in board and lodging for 1997-98 will be considered by the Board of Regents at its Spring 1997 meeting.**

1. **Full-time Undergraduate Students 1997-98 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	\$3,744.00
Mandatory Fees (see Explanation of Fees below)	716.00
Board Contract (FY 96-97)*	
1) Point Plan	2,359.00
Lodging (FY 96-97)*	3,083.00
Telecommunications Fee	140.00

b. Residents of the District of Columbia, other states, and other countries:

	Total Academic Year Cost
Tuition	9,873.00
Mandatory Fees (see Explanation of Fees below)	716.00
Board Contract (FY 96-97)*	
1) Point Plan	2,359.00
Lodging (FY 96-97)*	3,083.00
Telecommunications Fee	140.00

2. Fees for Part-Time Undergraduate Students

Tuition (per credit hour) in-state	\$170.00
Mandatory Fees (per semester)	156.00
Tuition (per credit hour) out-of-state	429.00

Note: The term "part-time undergraduate student" is interpreted to mean an undergraduate student taking 11 or fewer semester credit hours. Students carrying 12 or more semester hours are considered to be full-time and must pay the regular full-time fees.

B. GRADUATE FEES

1. Maryland Residents (fee per credit hour)	\$272.00
2. Residents of the District of Columbia, other states other countries (fee per credit hour)	400.00
3. Mandatory Fees (per semester)	
Full-time (9 or more credit hours per semester)	243.50
Part-time (8 or fewer credit hours per semester)	146.50

16 Fees, Expenses, and Financial Aid

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 Records and Registration Office. The completed form and the semester Identification/Registration Card are to be submitted to the Records and Registration Office. 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 Records and Registration Office. 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.

MILITARY CALL-UP

Students who must withdraw from the University as a result of being called for military duty should contact the Office of Records and Registration immediately, and should have available a copy of their orders. The University of Maryland, College Park has procedures to ensure an orderly process of separation for these students.

FINANCIAL AID

Office of Student Financial Aid
0102 Lee Building, 314-8313

Applying for financial aid, receiving financial aid, and keeping financial aid do not happen automatically. Students have to make it happen!

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.**

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 form to the Federal Student Aid Programs application processor no later than February 1, so that it is received by the processor by February 15.** Income for the previous year may be estimated initially, and corrected later on the Student Aid Report.

Applications received after February 15 will be reviewed after on-time applications in order of receipt as long as funds are available. All transfer students and new graduate students must provide a financial aid transcript from each post-secondary school attended, **whether aid was received or not.**

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: To receive federal financial aid, 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: To receive federal financial aid, students must be working toward a degree or certificate. Students must be admitted to the University as "degree-seeking."

Satisfactory Progress: To receive federal financial aid, 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*.

Financial Aid Transcripts: Any student who has attended another post-secondary institution must submit a financial aid transcript regardless of whether he or she received financial assistance.

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. The names of those students whose status cannot be verified will be referred to the U.S. Department of Justice for possible prosecution.

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.

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 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 which 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 recent annual budget for an undergraduate at the University of Maryland, College Park was:

Dependent Student Living on Campus

Tuition and Fees in-state: (1997-98)	\$4,460
Out-of-state: (1997-98)	\$10,589
Room *	3,083
Board *	2,359
Books (1997-98)	630
Personal expenses and commuting *	2,319
TOTAL In-state *	\$12,851
Out-of-state*	\$18,980

* The above budget is subject to change for the 1997-98 academic year. To determine the 1997-98 costs for tuition and fees, room, and board, please contact the Office of the Bursar.

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.inform.umd.edu/FIN/>.

Banneker/Key Scholarship: The University of Maryland, College Park 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. To be considered applicants must submit a complete admission application, official transcript, and SAT or ACT scores to the Undergraduate Admissions Office 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.

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. In addition, winners receive a \$1,000 stipend each academic year. Recipients are automatically admitted to the University

Honors Program. A select number of the top high school scholars in the state will be interviewed for this most prestigious award. A complete admission application, official transcript, and SAT or ACT scores must be submitted to the Undergraduate Admissions Office by December 1 to apply for the Regents Scholars Program for the following academic year. Contact the Office of Undergraduate Admissions.

National Merit and National Achievement 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 \$750 to \$2,000. To qualify, submit a complete admissions application, official transcript, and SAT 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 first-time students. There is no separate application for the President's Scholarship. 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 of Maryland System 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 of Maryland System Administration at 853-3692.

Transfer Merit 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. Candidate nomination forms are available in late December from the UMCP Undergraduate Admissions Office or from community college advisers. The deadline for receipt of the application, official transcripts, and scholarship materials is March 16. Contact the Office of Undergraduate Admissions.

Honors Scholarship: Honors students already attending UMCP are eligible to apply for one of these \$600 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.

Full University Scholarship: The scholarship program is for incoming freshmen who are Maryland residents, academically talented, and demonstrate financial need. This four-year award covers tuition and mandatory fees, room and board. Eligible candidates will be selected from those who have submitted their complete undergraduate admission application by December 1 and who have submitted their Free Application for Federal Student Aid (FAFSA) by the February 15 priority deadline. Contact the Office of Student 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.

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

18 Fees, Expenses, and Financial Aid

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. Contact the College of Arts and Humanities.

Deans' Scholarships: This program is for academically talented Maryland residents. Scholarships awarded range from \$1,500 to \$4,500, some offering specially designed experiences sponsored by an academic department. To be considered, students must submit a complete admission application no later than December 1. Contact the Office of Undergraduate Admissions.

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, 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.

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. UMCP offers access to several searches to students to aid them in their searches. Access our World Wide Web site at <http://www.inform.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 World Wide Web site at <http://www.inform.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 (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 \$2,700.

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 UMCP receives from the government. The funds are divided among as many deserving students as possible.

Institutional Grants: UMCP 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 **UMCP 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 World Wide Web site at <http://www.inform.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 private non-profit organizations. 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 \$1,200. 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, 1996, is 7.66%. 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.

The Student Loan Reform Act of 1993 has abolished the Federal Supplemental Loan for Students (SLS). As a result, the annual limits for the Federal Unsubsidized Stafford Loan will be increased for students who are classified as independent, or for those dependent students whose parents do not qualify to borrow the Federal Parent Loan for Undergraduate Students (PLUS). Therefore, the unsubsidized loan borrowing limits will be increased by \$4,000 for first- and second-year undergraduates, and \$5,000 for third-, fourth-, and fifth-year undergraduates. The aggregate loan limits are also adjusted to reflect the increased annual limits.

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.

UNIVERSITY OF MARYLAND, COLLEGE PARK DEPARTMENTAL SCHOLARSHIPS

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.

COLLEGE OF AGRICULTURE

Agriculture

Agriculture Development Fund
Maryland State Fair
Chapel Valley Landscape Award
Richard Davis Memorial Scholarship
Dairy Intern Scholarship
Eugene Fox Scholarship
Explore Agriculture
George Earl Cook, Jr. Scholarship
Maryland Greenhouse Growers Scholarship
Maryland Nurserymen's Association
MD & VA Milk Producers Scholarship
Dairymen Scholarship
MD State Grange/Holter Scholarship
Herbert J. Snyder Scholarship
Southern States Coop Inc.
A. F. Vierheller Award
Siegfried Weisberger
T & G Miles Weiss Memorial Scholarship
Winslow Foundation Scholarship
C.W. England
Goddard Memorial Scholarship
G. L. Lake Scholarship
Mylo Downey Memorial Scholarship
James Ferguson Scholarship
T. B. Symons Scholarship
Manasses & Susanna J. Grove
Ernest Cullen Memorial
Paul Poffenberger
A. M. Ahalt
Ross & Pauline Smith
Agriculture SSI Stipend
Takoma Horticultural Club Scholarship

Agronomy

Delaware-Maryland Agribusiness Association
Agronomy International Scholarship
Emmet Gary Scholarship of the MD State Golf Association
Mid Atlantic Association of Professional Soil Scientists
Nor-Am Turf Scholarship
Outstanding Senior in Agronomy
Outstanding Agronomy Grad. Student

Agriculture and Resource Economics

Ray A. Murray
Bill V. Lessley Memorial Scholarship
Arthur & Pauline Seidenspinner
Rhonda Lantin
Bessie H. DeVault

Agriculture Engineering

DC-MD ASAE Scholarship

Institute of Applied Agriculture

Bartlett Tree Foundation
Bernice Howell
Henry Carroll Arborist
James Chestnut
Holstein-Friesian Association

George Quigley
IAA Alumni Scholarship
Landscape Contractors' Association
Cecil Massie Memorial
Patapsco Grange # 403
Shields Memorial
Stamper Memorial Scholarship
Stonybrook Landscape Scholarship

Poultry Science

Kinghorne Scholarship
Shaffner Memorial Scholarship
Hubbard Farms Scholarship
Lillian Hidebrandt Rummel Scholarship
EPA Hazardous/Solid Waste Fellowship

ALUMNI PROGRAMS

JLogan Schutz
Alumni Association International

SCHOOL OF ARCHITECTURE

Leonard & Betty Crewe Endowment for Historic Preservation
Leonard Dressel Scholarship Fund
Jack Smith Kerxton Memorial Scholarship
Laurence Sangston
Architecture Alumni Scholarship
Architecture General Scholarship
LARC Sustainable Futures
Joe E. James Award
Architecture Scholarship Fund
Herbert Rycroft Scholarship
Leland E. & Catherine B. Scott Award
Architecture Fellowship Fund

COLLEGE OF ARTS AND HUMANITIES

Arts

Creative and Performing Arts Scholarship
The James P. Wharton Art Fund
Van Crew Jr. Award
Design Service Project

Art History

Judith K. Reed Scholarship

Classics

Avery Scholarship

Dance

Creative and Performing Arts Scholarship

Dean's Office

Catherine P. Mackin Memorial Fund
Catherine F. Vuzzo Scholarship Fund
Walter T. Shirley Scholarship

English

Katherine Anne Porter Award
Mike Angel Award
Dawn Marie Sisas Memorial Scholarship
Kinnard Essay Prize
Carl Bode Dissertation Prize
Harman-Ward Fellowship
Joyce Taylor Horrell Prize
Joseph Horeppart Shakespeare Essay Prize
Sandy Mack Award
PWP Writing Contest
Henrietta Spiegel Creative Writing Award
Alice L. Greyer Dissertation Prize

Germanic Studies

German Orphan Home Assoc. Inc.-Dr. Anna Bartsch Dunne Ed. Trust Fund
Goethe Institute for Sommer Schule

Historic Preservation

Prince George's Heritage Preservation Fellowship

History

William Randolph Hearst Fellowship
Gordon W. Prange Fellowship in European History
Walter Rundell Award
Hoosier Clio Award

Jewish Studies

David Baker Memorial Scholarship Fund
Melvin S. & Ryna G. Cohen Scholarship
Isadore & Bertha Gudelsky Memorial Scholarship Fund
David Mark Konigeberg Memorial Scholarship Fund
George Wasserman Scholarship Fund

Language Center

Donald B. Hirsh Prize

20 Fees, Expenses, and Financial Aid

Music / Band

Anonymous
Anonymous Piano Scholarship
Artist Scholarship Benefit Series
Agnes White Bailey Cello Scholarship
Band Activity Scholarship
Clifford Arnold Bersen Memorial Scholarship
Graduate Band Activity Scholarship
Chevy Chase Women's Club Scholarship
Creative and Performing Arts Scholarship
Susan E. Greenleaf Music Scholarship Fund
Nisenfeld Scholarship
Orchestra Assistance
Ruth Overholzer Graduate Scholarship
Daniel L. Pomeroy Scholarship
Presser Scholarship
Esther B. Simon Charitable Trust
St. Patrick's Fund
Voice and Opera Division Scholarship Fund
The John E. Wakefield Scholarship
Stanford Berman Scholarship Fund
Graduate Accompanying Scholarship
Martha Anne Healy Scholarship
Anonymous Voice/Opera
Performance Achievement Award
Homer Ulch Competition Fund

Student Affairs

Art & Humanities Senior Summer Scholars

Theatre

Creative and Performing Arts Scholars
Dean and Mrs. Charles Manning Scholarship
Theatre Patrons Association

COLLEGE OF BEHAVIORAL AND SOCIAL SCIENCES

Academy of Leadership

James MacGregor Burns Graduate Leadership Award
Rising Star Leadership & Participation Award
Rosalie Reilly Gubernational Memorial Fund

Afro-American Studies Program

Joint Bachelor's/Master's Program in Afro-Amer Studies & Public Policy
John & Ida Slaughter Endowed Scholarship in Science, Technology & Black Community

Dean's Office

Murray E. Plakoff Scholarship

Economics

Dillard Fellowship in Economics
Departmental Scholarship
Dean's Scholarship in Economics
Dudley & Louisa Dillard Prize for Outstanding Economics
Junior and Senior

Government and Politics

The Conley Dillon Memorial Fund
Jean Elizabeth Spencer Award
Oppenheimer Scholarship
Institute for Study of World Politics

Psychology

Milton Dean Havron Award
Jack Bartlett Memorial Fund

Criminology and Criminal Justice

Peter P. Lejins Award

COLLEGE OF BUSINESS AND MANAGEMENT

Andersen Consulting DIS Leadership Award
Business & Management Alumni Chapter Scholarship
MBA Travel Grant Award
Wang/Kirkpatrick
J. Carter Hammel Scholarship
Baltimore Propeller Club-Past President's Scholarship
William F. Holin Scholarship
Patricia Schmidtlein Fund
CBM Alumni Fellowship
James Edward Miller Chapman Foundation Scholarship
Computer Sciences Corporation
Charles M. Connor Scholarship-Baltimore Propeller Club
Export-Import
Goldsmith
Ted S. Halpern Scholarship Fund
Associated Italian American Charities of MD Scholarship #16
FIPSE Study Abroad Mobility Stipend
NDTA Foundation
Warren K. Reed Fund

Jack B. Sacks Foundation
Morgan Stanley Minority Fellowship
Charles A. Taff Scholarship
Ralph J. Tyser MBA Fellowship Fund
Olga A. Wertz "Twink" West Scholarship
GEICO Achievement Award
MBA Excellence Award
Mobil Oil
Krave Teaching Award
Martin Friedman Scholarship Fund
Delta Nu Alpha 84

COLLEGE OF COMPUTER, MATHEMATICAL, AND PHYSICAL SCIENCES

Astronomy

Grigor Wentzel Fellowship

Computer Science

Computer Science Corporation Scholarship
Computer Science Department Graduate Scholarship
Philip Angerhofer Outstanding Teaching Assistant
Quest Systems
EDS Scholarship
Info Technology Minority Scholarship
Teaching Assistant Excellence Award
Undergraduate Computer Science Department Scholarship
Alumni Scholarship
GE Information Services Corp Scholarship
Mobil Oil Corporation
Upsilon Pi Epsilon Award (Programming Contest)

Dean's Office

Computer Sciences Corporation-Minority Scholarship Award
BDM Information Technology Minority Scholarship
J.R. Dorfman Prize Award

Geology

Fernow Memorial Field Fund

Mathematics

Mathematics Competition
W. J. Trjitzinsky Memorial Fund - Ruth Goldhaber Fund
Edgar Krahn Mathematics Competition
Aaron Strauss Scholarship
Milton Abramowitz Memorial Prize
Dept. of Math Outstanding Senior Award
Robert Higgenbotham Award

Physics

Jeffrey & Lily Chen Fellowship
Minority Scholars Tuition Scholarship Award
Outstanding Academic Achievement for a 1st-Year Graduate Student
Leon Herreid Science Fellowship
Iskraut Fellowship

COLLEGE OF EDUCATION

Curriculum and Instruction

NSF/MCTP Teaching Scholarship

Dean's Office

The Alumni Board Scholarship
Friends of the College
Donald Maley Scholarship
Mabel S. Spencer Scholarship
Harold R. Benjamin Scholarship
General Scholarship Fund
Walter J. and Elmira Stanley Hahn Scholarship Fund
Philip L. and Ora T. Ordwein Scholarship

EDHD/Institute for Child Study

Laboratory of Developmental Assessment & Intervention Scholarship

Health and Human Performance / Kinesiology

Louise Howarth Memorial Scholarship

Human Development

Director's Fellowship
Hugh Perkins Fellowship
Jean Grambs Scholarship

Measurement, Statistics, and Evaluation

International Test & Evaluation Assn, GW Chapter

Special Education

Preparation of African-American Special Education
Morris Frankee
Five-Year Preservice Program in Special Ed

A. JAMES CLARK SCHOOL OF ENGINEERING

S.A.M.E. NY Post
S.A.M.E. Baltimore Post

Russel B. Allen Scholarship
 Allied Scholar Program
 Ramsey Westinghouse
 ALCOA Minority
 Andersen Consulting
 Philippine Engineers Association
 Baltimore Engineering Society
 John Chester Barto Scholarship
 Bechtel Corp
 Paul E. Bengston
 Clark Construction Group
 Glenn S. Tarbox
 Fairchild Scholars
 GEM Engineering
 GTE Transfer Scholarship
 Kent Co. Farm
 Kodak Minority Award
 Koppers Engineering Scholarship
 Litton Americon
 MD Society of Professional Engineers
 Mobil Minority Scholarship in Engineering
 MSPE Honorary Scholarship #2
 NUS Corp Minorities in Engineering
 Basil A. Phucas
 Plastic Institute of America
 Tau Beta Pi
 TRW Engineering Scholarship
 BG & E Scholarship
 E. Robert Kent
 Roger Willard
 Litton Industries
 Alvin L. Aubinoe Scholarship
 Jack & Dorothy Bender
 Russell H. Knust
 David W. Fitzgibbons
 George M. King Memorial
 Fortner Memorial
 Booz Allen Hamilton
 EDS-Engineering
 Reliability Division Association
 MD Space Grant Scholarship
 Joseph Guthrie Memorial
 Dr. Vino Guruswamy Memorial Scholarship
 James S. Long Scholarship Fund
 Young Scholars
 Outstanding Systems Engineering Undergraduate and Graduate Award
 Thiokol Corporation Scholarship Fund
 WM Summer Engineering Program

Aerospace Engineering

Robert Rivello Scholarship
 Westinghouse Aerospace Scholarship
 Ford Fellow GLM Wind Tunnel
 Glen L. Martin Scholarship
 GLM/Coop Scholarship
 Core Lab Perform Grant

Agricultural Engineering

Washington D.C.-MD Section ASAE Scholarship

Center for Minorities in Science and Engineering

NACME Incentive Grants Program
 Sikorsky
 Technology & Management Services, Inc. (TMS) Technical Scholars Program
 Center for Minorities in Science and Engineering Emergency Loan
 Michael L. Cherry Memorial
 COMSAT Corporate
 GE Foundation
 NACME Corporatt Scholarship
 National Society of Black Engineers Fellow Scholarships

Chemical Engineering

Donald T. Bonney Memorial
 David Berman

Civil Engineering

Wilson T. Ballard
 S. Zupnick
 Dan Waldo
 Ben Dyer Engineering Memorial
 Daniel Garher Scholarship
 Harkins Group Fellowship
 George Hyman Construction
 Kidwell Engineering Scholarship
 Leonard Digiluvan
 Frank P. Schrivener Memorial
 J. S. Davidson
 Miller & Long Company Scholarship

Federline Inc Award
 John F. Miller III Scholarship

Dean's Office

GE Forgivable Loan
 Sujon Guha Memorial Fund
 Summer Study in Engineering for H.S. Women

Electrical Engineering

Joseph Sciulli
 Association of Old Crows
 Chairman Scholarship
 MS Program in Telecommunication
 Victor G Rinker Scholarship
 David Andrew Tretter Memorial Scholarship
 Department Chair's Scholarship

Fire Protection Engineering

Society of Fire Protection Engineering (SFPE), Chicago Chapter
 American Fire Sprinkler Association
 Philip L. Decamara Award
 Anne Arundel Fire Dept.
 Baltimore County Volunteer Fire Dept.
 Fire Apparatus Manufacture Association
 Gagnon Award
 Rolf Jensen & Assoc.
 Ladies Auxilary/ MD State Firemen's Assoc.
 Marsh McLennan
 MD State Firemen/Heimer FB
 Frank J. Fee (NFPA)
 Prince George's Volunteer Firemen's Scholarship
 Robert W. Schirmer
 O'Neill Powers Memorial

Materials and Nuclear Engineering

American Society for Quality Control
 Institute for Nuclear Power Operations (INPO)

Mechanical Engineering

Hayleck Scholarship
 Mardiros Scholarship
 Mechanical Engineering General
 Morton Thiokol Inc.
 Shreeve Scholarship
 ASHRAE Grad Grant-in Aid

Minority Scholars in Computer Science and Engineering Summer Program

Minority Scholars in Computer Science & Engineering

COLLEGE OF HEALTH AND HUMAN PERFORMANCE

Morris A. Kasoff Memorial Driv. Ed
 William Ryan Memorial
 Maurice & A. Sandler
 Sidney Rut Schreter

HONORS

Honors Research Grant
 Honors Scholarship
 Transfer Merit

INTERNATIONAL EDUCATION SERVICES

Study Abroad-Minority/In-State Scholarship
 Study in London Scholarship
 Emergency Funds
 Samuel Krakow Scholarship
 Robert Ma Scholarship
 Jonathan David International Travel Award

COLLEGE OF JOURNALISM

J.Y. Bryan Prize
 CNS Scholarship/ American News Women's Club
 Richard Eaton Graduate Fellowship in Radio Broadcasting
 Journal of Communication
 Wordsmith
 Alder Group Scholarship
 Susan Daugherty Scholarship
 Dean's Scholarship
 Paul Berg Diamondback Scholarship
 Egyptian Embassy Grant
 Freedom Forum
 Howard Penn Hudson Newsletter Publisher Association Foundation
 Scholarship
 Jay Jackson Scholarship
 Maryland-Delaware-D.C. Press Association Scholarship
 Montgomery County Press Association Scholarship
 Knight Ridder Scholarship
 Maryland PRSSA Award
 Gertrude Poe Journalism Scholarship

22 Fees, Expenses, and Financial Aid

Washington Press Club Foundation
Richard Worthington Scholarship

LIBRARY AND INFORMATION SERVICES

College of Lib. & Info Services Alumni
Laurence B. Heilprin Award
H.W. Wilson
Noyes Library Association
Helen A. Tegnell Memorial Scholarship
Silver Anniversary Scholarship

COLLEGE OF LIFE SCIENCES

Botany

L.O. Weaver Fellowship Fund

CARB MBI

The Life Technologies, Inc. Graduate Fellowship fund

Chemistry and Biochemistry

Isidore and Annie Aldler Scholarship
Leidy Foundation Scholarship

Dean's Office

Prefreshmen Enrichment
Higgins/Berg Scholarship
Life Sciences Scholarship

Entomology

Ernest Cory

Microbiology

P. Arne Hanson Award

Molecular and Cell Biology Graduate

Dr. M. Zain-UI-Abedin Memorial Scholarship

Plant Biology

Carroll E. Coy
Jane Prithard Award

MISCELLANEOUS

Meyerhoff Scholarship Program (UMBC)

Meyerhoff Scholarship

SEE Productions (SEE Productions/SGA)

SEE Production Alumni Scholarship

Stamp Union and Campus Program (SUPC)

SUPC Alumni Scholap