Financial Service Center
1135 Lee Building, (301) 314-9000, (301) 403-0500 and 1-888-313-2404

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 officer(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.

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 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. The student’s social security number must be written on the front side of the check. VISA, MasterCard, and Discover credit cards are not accepted. Deposits or fees paid by credit card are not included within these guidelines.

Information, Delinquent Accounts, and Special Fees, can be found in the “Policy Statements” section at the beginning of this catalog.

Note: Additional Information on Student Financial Obligations, Disclosure of Financial Aid, 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 2000-2001 will be considered by the Board of Regents at its Spring 2000 meeting.

1. Full-time Undergraduate Students 2000-2001 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

<table>
<thead>
<tr>
<th>Fee Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$4,172.00</td>
</tr>
<tr>
<td>Mandatory Fees (see Explanation of Fees below)</td>
<td>$964.00</td>
</tr>
<tr>
<td>Board Contract (FY 99-00)*</td>
<td>$2,620.00</td>
</tr>
<tr>
<td>Lodging (FY 99-00)*</td>
<td>$3,456.00</td>
</tr>
<tr>
<td>Telecommunications Fee</td>
<td>$140.00</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Fee Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$11,704.00</td>
</tr>
<tr>
<td>Mandatory Fees (see Explanation of Fees below)</td>
<td>$964.00</td>
</tr>
<tr>
<td>Board Contract (FY 99-00)*</td>
<td>$2,620.00</td>
</tr>
<tr>
<td>Lodging (FY 99-00)*</td>
<td>$3,456.00</td>
</tr>
<tr>
<td>Telecommunications Fee</td>
<td>$140.00</td>
</tr>
</tbody>
</table>

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.
2. Fees for Part-Time Undergraduate Students

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Fee Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (per credit hour) in-state</td>
<td>$174.00</td>
</tr>
<tr>
<td>Mandatory Fees (per semester)</td>
<td>$215.50</td>
</tr>
<tr>
<td>Tuition (per credit hour) out-of-state</td>
<td>$488.00</td>
</tr>
</tbody>
</table>

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) $278.00
2. Residents of the District of Columbia, other states, and other countries (fee per credit hour) $430.00
3. Mandatory Fees (per semester) Full-time (9 or more credit hours per semester) $343.50
   Part-time (8 or fewer credit hours per semester) $207.00

Explanation of Fees

Mandatory Fees

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.

Building Recreation Fee (Refundable): Charged to all students specifically to support the construction and operation of Ritchie Coliseum and the new 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.

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): $100. All newly admitted undergraduate students who intend to matriculate in the Fall or Spring semester must submit a $100 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 $100 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: $104 (two-day program); $73 (one-day program); $38 (one parent); $76 (two parents). These charges are for Summer 1999. A change in rates is expected for Summer 2000.

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 001 and MATH 002) per semester: $200. (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 considering a course with a special charge are encouraged to contact that department prior to registering for the class to determine the total cost of the course.

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 $702 in 00-01 (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 uncollections, 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 followup. 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 $35 per day per item, and recalled item fines are $1.50 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.

Maryland English Institute Fee: Semi-intensive, $2,240. Intensive, $4,266. 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 noncredit courses in English Pronunciation for $579, Advanced Writing for $771, and Advanced Oral Communication for $771. These charges are for academic year 99-00 and are subject to change.
Property Damage Charge: Students will be charged for damage to property or equipment. When responsibility for the damage 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 Records and Registration Office. The completed form and the semester identification/Registration Cards 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 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 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
0102 Lee Building, (301) 345-9000
E-mail: umfinaid@osfa.umd.edu
http://www.umd.edu/fin

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. 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 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. 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 after February 15 will be reviewed after on-time applications in order of receipt as long as funds are available.

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/Own 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.
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 interviewed 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 the meritorious students 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 a student’s composite SAT I or ACT score of 1250 or 28, respectively. 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 of the Weinberg Regents Scholarship is 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) 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. 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 $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.

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 four years. It is offered to incoming freshmen. To be considered, students must submit a complete application no later than December 1. Contact the Office of Undergraduate Admissions.
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 www.umd.edu/fin to use these services.

Federal Supplemental Educational Opportunity Grant (FSEOG): The FSEOG range from $400 to $3,300. The award will be prorated based on the number of credits attempted. Awards who have not already completed a bachelor’s degree) may receive a which aid from other sources may be added. Only undergraduates (those

Institutional Grants: The university awards grant money to full-time students based on their high-school academic record. The Maryland State Scholarship, the Science and Technology Scholarship, and the Distinguished Scholar Award. You may obtain more information about these

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.

Federal Pell Grant: This grant provides a “foundation” of financial aid, to which aid from other sources may be added. 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 $3,300.

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 the 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 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, 1998) have a six-month grace period after 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 need 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, he may borrow the maximum for his or her year of enrollment as determined by the subsidized Stafford Loan. If 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 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-, or 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 AND NATURAL RESOURCES

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 Nurseriesmen’s Association
- MD & VA Milk Producers Scholarship
- Dairymen Scholarship
- MD State Grange/Holter Scholarship
- Herbert J. Snyder Scholarship
- Southern States Coop Inc.
- A. F. Viehacker 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

Agriculture and Resource Economics
- 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

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 Gravel Student
- 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
- Kinghome Scholarship
- Shaffer Memorial Scholarship
- Hubbard Farms Scholarship
- Lillian Hidebrant Rummel Scholarship
- EPA Hazardous/Solid Waste Fellowship

ALUMNI PROGRAMS
- J. Logan Schutz
- Alumni Association International

SCHOOL OF ARCHITECTURE
- Leonard & Betty Crewe Endowment for Historic Preservation
- Leonard Dressel Scholarship Fund
- Jack Smith Kerston 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 F. Vuozzo Scholarship Fund
- Walter T. Shirley Scholarship

English
- Dawn Marie Sisak Memorial Scholarship
- Germanic Studies
- German Orphan Home Assoc. Inc.-Dr. Anna Bartsch Dunne Ed.
- Trust Fund

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 Fund
- Isadore & Bertha Gudelsky Memorial Scholarship Fund
- David Mark Koniegeberg Memorial Scholarship Fund
- George Wasserman Scholarship Fund

Language Center
- Donald B. Hirsh Prize

Music / Band
- Anonymous
- Anonymous Piano Scholarship
- Artist Scholarship Benefit Series
- Agnes White Bailey Cello Scholarship
- Band Activity Scholarship
- Clifford Arnold Bertsen Memorial Scholarship
- Graduate Band Activity Scholarship
- Chevy Chase Women’s Club Scholarship
- Creative and Performing Arts Scholarship
- Susan E. Greenleaf Music Scholarship Fund
- Nisenfield 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
Fees, Expenses, and Financial Aid

Martha Anne Healy Scholarship
Anonymous Voice/Opera
Performance Achievement Award
Homer Ulrich 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
James MacGregor Burns Graduate Leadership Award
Rising Star Leadership & Participation Award
Rosalie Reilly Gubernatorial 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
Criminology and Criminal Justice
Peter P. Lejins Award
Dean's Office
Murray E. Plakoff Scholarship
Economics
Dillard Fellowship in Economics
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
Mark Harper Award

THE ROBERT H. SMITH SCHOOL OF BUSINESS

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. Conner Scholarship-Baltimore Propeller Club
Export-Import
Goldsmith
Ted S. Halsem 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. Werntz “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 Angenhofer 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
General Scholarship Fund
Walter J. and Elmar 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 Grumbus 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 Westphlinghouse
ALCOA Minority
Andersen Consulting
Philippine Engineers Association
Baltimore Engineering Society
John Chester Barto Scholarship
Bechetel 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 America
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 Minorties in Science and Engineering
NACME Incentive Grants Program
Sikorsky
Technology & Management Services, Inc. (TMS) Technical Scholars Program
Center for Minorties in Science and Engineering Emergency Loan
Michael L. Cherry Memorial
COMSAT Corporate
GE Foundation
NACME Corporat 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 Gather Scholarship
Harkins Group Fellowship
George Hyman Construction
Kidwell Engineering Scholarship
Leonard Digiluvan
Frank P. Schriener 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 Sculli
Association of Old Crows
Chairman Scholarship
MS Program in Telecommunications
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 Manufacturing Association
Gagnon Award
Rolf Jensen & Assoc.
Ladies Auxiliary/MD State Firemen’s Assoc.
Marsh McNamara
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 Sреrhеr
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
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
Knight Ridder Scholarship
Maryland PRSSA Award
Gertrude Poe Journalism Scholarship
Washington Press Club Foundation
Richard Worthington Scholarship
COLLEGE OF LIFE SCIENCES
Botany
L.O. Weaver Fellowship Fund
CARB MBI
The Life Technologies, Inc. Graduate Fellowship fund
Chemistry and Biochemistry
Kinesiology
Isidore and Annie Aldier Scholarship
Leidy Foundation Scholarship
22 Fees, Expenses, and Financial Aid

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-Ul-Abedin Memorial Scholarship
- Plant Biology
  - Carroll E. Coy
  - Jane Pethard Award

MISCELLANEOUS
- Meyerhoff Scholarship Program (UMBC)
- Meyerhoff Scholarship
- President’s Office
  - Presidential Minority Scholarship
- SEE Productions (SEE Productions/SGA)
- SEE Production Alumni Scholarship
- Stamp Union and Campus Program (SUPC)
- SUPC Alumni Scholarship

Office of Student Financial Aid (OSFA)
- Victor E. Albright
- Ethel R. Arthur Scholarship
- Dunlap Scholarship
- M. Esekeli Scholarship
- Naomi & Palmer Hopkins Scholarship
- John J. Leidy Scholarship
- Loats Foundation Scholarship
- Mid-Atlantic Food Service
- National Science Scholarship
- Arthur C. Parsons Scholarship
- Douglas Howard Phillips Memorial
- George Phillips
- Mary Elizabeth Roby Scholarship
- Vivian F. Roxy Fund
- PG Area Science Fair
- Thomas H. Taliaferro
- Prince Georges Life Underwriters
- Wal-Mart Competitive Edge Scholarship
- Warrant Officers Association
- Westridge Fund Scholarship
- Max and Fanne Alperstein
- The McCadden Fund
- Pegasus Scholarship
- Adele H. Stamp Memorial Award

PUBLIC AFFAIRS
- Chessie System Scholarship
- Captain William P. Cole III Fellowship
- Blair Lee III Regents Fellowship
- The Judy and Steny Hoyer Regents Fellowship
- John J. Sexton Fellowship
- Gladys Noon Spellman Fellowship
- Millard E. Tydings Regents Fellowship
- School of Public Affairs Fellowship

RETURNING STUDENT
- Kamin Adult Learner Emergency Fund
- Newcombe Scholarship

STUDENT AFFAIRS
- Omicron Delta Kappa Scholarship

UNIVERSITY OF MARYLAND FOUNDATION
- Prince George’s Chamber of Commerce
- Paul Lee

UNDERGRADUATE STUDIES
- Returning Athletes Program Workshop
- AT&T Admissions Scholarship