FEES AND EXPENSES

Student Accounts Office
1135 Lee Building. 405-9041 and 403-0500

Tuition and fees for the University of Maryland at 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, 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 at 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 the 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 Statement” elsewhere in 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 1995–96 will be considered by the Board of Regents at its Spring 1995 meeting.

1. Full-time Undergraduate Students 1995–96 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

   Tuition $3,179.00
   Mandatory Fees (see Explanation of Fees below) 615.00
   Board Contract (FY 94–95)*
   1) Point Plan 2,247.00
   2) Lodging (FY 94–95)* 2,899.00
   Telecommunications Fee 140.00
   Total Academic Year Cost 9,123.00

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

   Tuition $3,179.00
   Mandatory Fees (see Explanation of Fees below) 615.00
   Board Contract (FY94–95)
   1) Point Plan 2,247.00
   2) Lodging (FY94–95) 2,899.00
   Telecommunications Fee 140.00
   Total Academic Year Cost 9,123.00

*Note: 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 the 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.
2. Fees for Part-Time Undergraduate Students

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (per credit hour)</td>
<td>$160.00</td>
</tr>
<tr>
<td>Mandatory Fees (per semester)</td>
<td>$134.00</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)                      | $230.00|
2. Residents of the District of Columbia, other states            | $375.00|
3. Mandatory Fees (per semester)                                  | $207.00
   - Full-time (9 or more credit hours per semester)              | $124.00
   - Part-time (8 or fewer credit hours per semester)            | $66.00

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 Building, a multi-use facility that will include 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): $30. Charged to all new undergraduate students.

Graduate Application Fee (Non-Refundable): $40. Charged to all new graduate students.

Enrollment Confirmation Deposit (Non-Refundable): $100. All newly accepted undergraduate students who intend to matriculate in the fall or spring semester must submit a $100 fee 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 fee is forfeited, and cannot be used to offset any charges, including orientation charges, the student may incur.

Students admitted for the fall term by April 1 must submit this deposit by May 1; students admitted for the spring term prior to December 1 must submit this deposit within 30 days. Students admitted after December 1 for the spring term must submit this deposit within 14 days.

Pre-College Orientation Program Registration Fee: $90 (two-day program); $65 (one-day program); $33 (one parent); $66 (two parents).

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: $155. (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 six or more credit hours will be considered as full-time students for purposes of assessing fees. Students taking only MATH 001 pay for three credits plus $155. A three-credit course plus MATH 001 results in a charge for six credits plus $155. A full-time student pays full-time fees plus $155. This course does not carry credit towards any degree at the University but registration in MATH 001 or MATH 002 is counted in the calculation of semester credits for financial aid.

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

For checks up to $100: $10
For checks from $101.00 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. The student will be assessed the account transferred to the State Central Collection Unit for legal follow-up. Additionally, a minimum 17% collection charge is added to the charges posted to the student's account at the time the transfer is made. When a check is returned unpaid due to an error made by the student's bank, the student must obtain a letter from the branch manager of the bank or a person of equivalent status indicating 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 items 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, $1,726. Intensive, $3,452. 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 a non-credit course in English Pronunciation for $292 and a workshop for foreign T.A.s for $557.

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

Late Payment Fee: One time fee of 5% of overdue amount, or $10, whichever is greater, plus an additional 1.5% on 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 must be processed by students with the Office of the Bursar; otherwise any credit on student accounts will automatically 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 undergraduate students 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 a 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 in the period the weekly rate after adjusting for 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 fourteenth 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 agreements.

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 at 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 at 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.

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.

3. Mail the form to the Federal Student Aid Programs application processor no later than February 7, 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/Own 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 make 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.
### 16 Fees, Expenses, and Financial Aid

**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. The typical budget for an undergraduate at the University of Maryland at College Park for the 1994-95 academic year was:

<table>
<thead>
<tr>
<th>Dependent Student Living on Campus</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition and Fees</strong></td>
<td></td>
</tr>
<tr>
<td>In-state: $3,480</td>
<td></td>
</tr>
<tr>
<td>out-of-state: $9,284</td>
<td></td>
</tr>
<tr>
<td><strong>Room</strong></td>
<td>2,899</td>
</tr>
<tr>
<td><strong>Board</strong></td>
<td>2,247</td>
</tr>
<tr>
<td><strong>Incidentals</strong></td>
<td>1,596</td>
</tr>
<tr>
<td><strong>Books</strong></td>
<td>550</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>530</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$11,302</td>
</tr>
</tbody>
</table>

#### Notes:
1. The above budget is subject to change for the 1995-96 academic year.
2. To determine the 1995-96 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 gifted students at UMCP. 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.

**Banneker-Key Scholarship:** The University of Maryland at 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, and mandatory fees. They will also be admitted to the University Honors Program, and will be afforded many other opportunities for participation in intellectual enrichment programs. Students may nominate themselves for this award, or high school guidance counselors may make Banneker-Key Scholar nominations. Applicants must submit an admission application, official transcript, and SAT scores to the Undergraduate Admission 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, particular talent or skill, 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 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 nation will be interviewed for this most prestigious award. An admission application, official transcript, and SAT scores must be submitted to the Undergraduate Admission Office by December 1 to apply for the Regents Scholars Program for the following academic year. Students may nominate themselves, or high school guidance counselors may make Regents Scholar nominations. Contact the Office of Undergraduate Admissions.

**National Merit and National Achievement Scholarships:** The University of Maryland at College Park is a sponsor in the National Merit and National Achievement scholarship competitions. The University offers scholarships ranging from $750 to $2,000 to finalists who indicate College Park as their first-choice institution. To qualify, students must submit a completed UMCP Admissions application, official transcript, and SAT 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. Students awarded this scholarship are invited to participate in the President’s Colloquium and either the College Park Scholars or University Honors Program (depending upon their academic qualifications and interest). 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 (e.g., high school courses and achievement) and standardized test scores (i.e., SAT and/or ACT). For full consideration, students must submit their completed 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 one of the Associate of Arts degree at one of the Maryland System 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, totaling 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 advisors. The deadline for receipt of the application, official transcripts, and scholarship materials is March 16. Contact the Office of Undergraduate Admissions.

**Honors Scholarship:** University, Departmental, and College Honors students already attending UMCP may have an opportunity to apply for one of these $500 awards. Financial need is not a criterion for selection. Regents, and Banneker-Key recipients are not eligible for Honors Scholarships. Scholarships are renewable, if the recipient submits a written application and continues to meet the criteria. To be eligible for consideration, students must have a minimum 3.2 cumulative grade point average and be achieving satisfactory progress toward the completion of requirements for an Honors citation or for a Departmental or College Honors Program. In addition, the applicants must submit an essay on their academic goals and plans for achieving them. Contact the University Honors Program.

**Full University Scholarship:** The Office of Student Financial Aid (OSFA) designed the Full University Scholarship Program to recruit financially needy, academically talented entering freshmen to UMCP. These four-year scholarships cover tuition, mandatory fees, room, and board. To be eligible for consideration, students must have a minimum grade point average of 3.5 or above, combined SAT scores of 1100 or higher, and demonstrate need as determined by OSFA via the Free Application for Federal Student Aid (FAFSA). Approximately 15 full scholarships are awarded each year. Candidates will be selected from those who have been admitted to UMCP and have a processed FAFSA by February 15. Contact the Office of Student Financial Aid.

**UMCP Departmental Scholarships:** Some Colleges and Departments at UMCP 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.
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 scholarship 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 two services to students to aid them in their searches. The Office of Student Financial Aid Scholarship Match is a free service available to students with an overall grade point average of 3.0 or above. This personalized program matches donors with potential scholarship recipients. The applications are maintained in an active file for the entire academic year and must be renewed annually. Applications become available at the Office of Student Financial Aid in January for the upcoming academic year. CASHE (College Aid Sources for Higher Education) is a computerized financial aid and scholarship search through which students may learn about possible sources of financial support from thousands of resources listed. The program matches the student with resources that are keyed to particular characteristics (gender, ethnic background, major, geographic region, etc). When students receive their list, it is their responsibility to contact the sources provided for additional information and/or applications. The service is available to UMCP students and affiliates for $5 and to all others for $15. For applications for these two search services, contact the Office of Student Financial Aid at 314-8313.

Need-Based Financial Assistance Grants

The Office of Student Financial Aid administers several grant programs for undergraduate students. Awards are made based on financial need as determined by the FAFSA. Grants do not have to be repaid.

Federal Pell Grant: This grant provides a "foundation" of financial aid, to which aid from other sources may be added. Only undergraduate students (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 $2,340.

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 Frederick Douglass Grant is awarded to African-American undergraduates. The University Grant is awarded to undergraduates who have a cumulative grade point average of 3.0 or higher. The UMCP 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.

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. The amount awarded is determined by the FAFSA and the level of complexity of the work, but will be at least the federal minimum wage. FWS employees receive a paycheck every other week for the hours worked, like all university employees. Most FWS jobs are on campus, though there are opportunities for FWS students to work off campus at private non-profit organizations, through the Community Service Program. The number of hours students may work is limited to 20 per week while school is in session, or 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 they are interested in working for, or, if they also wish to apply for other forms of aid, follow the standard FAFSA application procedures.

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.

William D. Ford Federal Direct Stafford/ Ford 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 repaid by the student.

There are two types of Federal Direct Stafford/ Ford Loans, subsidized and unsubsidized. The student and/or parent (if applicable) must receive a Federal Unsubsidized Stafford Loan. All undergraduates will be considered for this grant regardless of when their applications were received. Students may receive the Federal Stafford Loan 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 $2,340.

Federal Stafford Loan: The Federal Stafford Loan (FSF) is a low-interest-rate loan available to undergraduate students. The student must demonstrate financial need to receive a Federal Unsubsidized Stafford 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 Direct Stafford/ Ford 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, 1995, is 7.43%. 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 $2,500 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 (SLF). 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 parent’s 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.

ADDITIONAL RESOURCES
Job Referral Service
The Job Referral Service, 3120 Hornbake Building, serves free of charge as an information clearinghouse for students seeking part-time work and for employers seeking help. Call 314-7225 for further information. Many jobs, including full-time summer employment opportunities, are available both on and off campus. All students, even those who do not receive Federal Work-Study, may use the Job Referral Service.

For in-depth instructions, directions, and answers to financial aid questions and concerns, please call 314-8313 or stop by the Office of Student Financial Aid Public Inquiry Counter, 0110 Lee Building, to pick up Financial Aid Fact Sheets on a variety of topics, ranging from application procedures to specific aid programs.

UNIVERSITY OF MARYLAND AT COLLEGE PARK DEPARTMENTAL SCHOLARSHIPS

COLLEGE OF AGRICULTURE
Dean’s Office
UMCP Agricultural Alumni Scholarship
Agricultural Development Fund
Arthur M. Ahalt Memorial Scholarship
Chapel Valley Landscape Honorary Scholarship
George Earl Cook, Jr. Scholarship
Eugene Fox/Bowie-Crofton Garden Club Scholarship
Ernest T. Cullen Memorial Dairymen, Inc.
R.P. Davis Memorial Fund
Mylo S. Downey Memorial Scholarship
Ferguson Memorial Fund Scholarship
Goddard Memorial
Manasses J. & Susanne Jarboe Grove Memorial Scholarship
MD & VA Milk Producers Assn Scholarship
MD Nurserymen’s Assn Scholarship
Paul R. Poffenberger Scholarship
The Ross & Pauline Smith Fund for Agriculture
Herbert J. Snyder Scholarship
Southern States Cooperative
T.B. Symons Memorial Award
Takoma Hort Club Scholarship
Siegfried Weisberger, Jr., Scholarship
Winslow
Institute of Applied Agriculture
Bartlett Tree Foundation
James Chestnutt/Fresh Picked Fruit
Bernice Howell
Cecil M. Massie
Patapsco Grange #403
Shields Memorial
Lucia Stamper Memorial
Agricultural and Resource Economics
Bessie H. DeVault Scholarship
Rhona Lantin Scholarship
The Dr. and Mrs. Bill V. Lessley Memorial Scholarship
Ray A. Murray
Arthur A. & Pauline Seidenspinner
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
Poultry Science
Kinghorn Scholarship

ALUMNI PROGRAMS
Alumni Association International

SCHOOL OF ARCHITECTURE
Leonard & Betty Crewe Endowment for Historic Preservation
Leonard Dressel Scholarship Fund
Jack Smith Kerxton Memorial Scholarship
Laurence Sangston

COLLEGE OF ARTS AND HUMANITIES

Arts
Creative and Performing Arts
The James P. Wharton Art History
Judith K. Reed Scholarship Dance
Creative and Performing Arts
Dean’s Office
Catherine P. Mackin Memorial Fund
Catherine F. Vuozzo Scholarship Fund
English
Katherine Anne Porter Award
Germanic and Slavic Language and Literature
German Orphan Home Assn. Inc.—Dr. Anna Bartsch Dunne Ed. Trust Fund
Goethe Institute
Goethe Sommer Schule
Historic Preservation
Prince George’s Heritage Preservation Fellowship
History
William Randolph Hearst
Gordon W. Prange Fellowship in European History
Walter Rundell Award
Jewish Studies
David Baker Memorial Scholarship Fund
Melvin S. & Ryna G. Cohen Scholarship
Isadore & Bertha Gudelsky Memorial Scholarship
David Mark Koniegeberg Memorial Scholarship Fund
George Wasserman Scholarship Fund
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
Susan E. Greenleaf Music Scholarship Fund
Nisenfeld Scholarship
Orchestra Assistance
Ruth Overholzer Graduate Scholarship
Daniel L. Pomeroy Graduate Scholarship Fund
Presser Scholarship
Esther B. Simon Charitable Trust
St. Patrick’s Fund
Voice and Opera Division Scholarship Fund
The John E. Wakefield Scholarship
Student Affairs
Arts & Humanities Senior Scholar
Theatre
Creative and Performing Arts Scholars
Dean and Mars Charles Manning
Theatre Patron’s Association

COLLEGE OF BEHAVIORAL AND SOCIAL SCIENCES

Academic Achievement Programs
Returning Athletes Scholars Workshop
Afro-American Studies Program
Joint Bachelor’s/Master’s Program in Afro-Amer Studies & Public Policy
John & Ida Slaughter Endowed Sch in Science, Technology & Black Community
Economics
Dillard Fellowship in Economics
Government and Politics
The Conley Dillon Memorial Fund
Team Elizabeth Spencer Award
Psychology
Milton Dean Havron Award

COLLEGE OF BUSINESS AND MANAGEMENT
Andersen Consulting DIS Leadership Award
Business & Management Alumni Chapter Scholarship
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
Mobil Scholarship For Study Abroad
NDTA Foundation
Warren K. Reed
Jack B. Sacks
Morgan Stanley Minority Fellowship
Charles A. Taff Scholarship
Tyser
Olga A. Werntz “Twink” West Scholarship

COLLEGE OF COMPUTER, MATHEMATICAL, AND PHYSICAL SCIENCES
Computer Science
Computer Science Corporation Scholarship
Computer Science Department Graduate Scholarship
Teaching Assistant Excellence Award
Undergraduate Computer Science Department Scholarship
Dean’s Office
Computer Sciences Corporation-Minority Scholarship Award
Edward A. Bouchet Achievement Award-Outstanding Freshman
Mathematics
Mathematics Competition
W. J. Tritzinsky Memorial Fund - Ruth Goldhaber Fund
Aaron Strauss Scholarship
Physics
Jeffrey & Lily Chen Fellowship
Minority Scholars Tuition Scholarship Award
Outstanding Academic Achievement for a 1st-Year Graduate Student

COLLEGE OF EDUCATION
Dean’s Office
The Alumni Board Scholarship
Friends of the College
Donald Maley Scholarship
Mabel S. Spencer Scholarship
EDHD/Institute for Child Study
Laboratory of Developmental Assessment & Intervention Scholarship
Human Development
Director’s Fellowship
Hugh Perkins Fellowship
Special Education
Preparation of African-American Special Education

A. JAMES CLARK SCHOOL OF ENGINEERING
Aerospace Engineering
Robert Rivello Scholarship
Dean’s Office
GE Forgivable Loan
Sujon Guha Memorial Fund
Summer Study in Engineering for H.S. Women
Center for Minorities in Science & Engineering
NACME Incentive Grants Program
Sikorsky
Technology & Management Services, Inc. (TMS) Technical Scholars Program
Fire Protection Engineering
Society of Fire Protection Engineers (SFPE), Chicago Chapter
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
Ryan, William Memorial

HONORS
Honors Research Grant
Honors Scholarship
Transfer Merit

COLLEGE OF JOURNALISM
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 Assoc. 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
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 & Annie Adler Scholarship
Leidy Foundation Scholarship
Dean’s Office
Higgins/Berg Scholarship
Entomology
Ernest Cory
Molecular and Cell Biology Graduate
Dr. M. Zain-ul-Abedin Memorial Scholarship

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

NATIONAL MERIT
National Achievement Scholars
National Merit
Special Scholars

OSFA
Victor E. Albright
Ethel R. Arthur Scholarship
Bowie Baysox Scholarship
Miss Black Unity Pageant (EXEL)
DC-SSIG
Dunlap Scholarship
M. Eskeiel Scholarship
Exel
1994 OSFA FAFSA Campaign Slogan Contest
General Scholarship Fund
Naomi & Palmer Hopkins Scholarship
John J. Leidy Scholarship
Loats Foundation Scholarship
Mid-Atlantic Food Service
National Science Scholarship
National Science Scholars
Odyssey of the Mind Scholarship
Arthur c. Parsons Scholarship
Douglas Howard Phillips Memorial
George Phillips
Mary Elizabeth Roby Scholarship
Vivian F. Roby Fund
P.G. Area Science Fair
Thomas H. Taliaferro
Prince Georges Life Underwriters
Wal-Mart competitive Edge Scholarship
Warrant Officers Association
Westridge Fund Scholarship

PUBLIC AFFAIRS
Chessie System Scholarship
Captain William PI 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

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

UNDERGRADUATE STUDIES
Academic Achievement Program
Coca Cola Scholarship
Returning Athletes Program Workshop