FEES AND EXPENSES

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

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

College Park sponsors a deferred-payment plan through Tuition Management System (TMS). Information regarding these plans is available by calling 1 (800) 722-4867.

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

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

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

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

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

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

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

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

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

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

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

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

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

Payment of Fees

All checks, money orders, or postal notes should be made payable to the University of Maryland. The student’s Social Security number must be written on the front of the check. VISA, MasterCard, and Discover credit cards are accepted.

A. UNDERGRADUATE FEES

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

1. Full-time Undergraduate Students 1997–98 Academic Year

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

   a. Maryland Residents

      | Total Academic Year Cost |
      |--------------------------|
      | $3,744.00                |

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

      | Total Academic Year Cost |
      |--------------------------|
      | 9,873.00                 |

   1) Tuition

      | Total Academic Year Cost |
      |--------------------------|
      | 9,873.00                 |

   2) Board Contract (FY 96–97)*

      | Total Academic Year Cost |
      |--------------------------|
      | 9,873.00                 |

   3) Lodging (FY 96–97)*

      | Total Academic Year Cost |
      |--------------------------|
      | 9,873.00                 |

   4) Telecommunications Fee

      | Total Academic Year Cost |
      |--------------------------|
      | 140.00                   |

   Mandatory Fees (see Explanation of Fees below)

      | Total Academic Year Cost |
      |--------------------------|
      | 716.00                   |

   Board Contract (FY 96–97)*

      | Total Academic Year Cost |
      |--------------------------|
      | 9,873.00                 |

   Lodging (FY 96–97)*

      | Total Academic Year Cost |
      |--------------------------|
      | 9,873.00                 |

   Telecommunications Fee

      | Total Academic Year Cost |
      |--------------------------|
      | 140.00                   |
2. Fees for Part-Time Undergraduate Students

Tuition (per credit hour) in-state $170.00
Mandatory Fees (per semester) $35.00
Tuition (per credit hour) out-of-state $429.00

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

B. GRADUATE FEES

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

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): 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; $70 for international applicants.

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: $97 (two-day program); $68 (one-day program); $35 (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: $175. (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 003 pay for three credits plus $175. A three-credit course plus MATH 001 results in a charge for six credits plus $175. A full-time student pays full-time fees plus $175. This course does not carry credit towards any degree at the University but registration in MATH 003 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

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

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 on the College Park campus 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 $630 in 1997-98 (two semesters).

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

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

When a check is returned unpaid, the student must redeem the check and pay any outstanding balance in the account within 10 days or late fees may be assessed and the account transferred to the State 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, $1,993. Intensive, $3,987. Students enrolled with the Maryland English Institute pay this fee in support of the Institute. Students enrolled in the semi-intensive program may also enroll for regular academic courses and pay the tuition and fees associated with those offerings. The program also offers non-credit courses in English Pronunciation for $506 and Advanced Oral Communication for $674.

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.
FINANCIAL AID

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

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

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

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

1. Submit admissions applications and all necessary supporting documents to the Office of Admission by the appropriate deadlines. (Deadlines are listed in chapter 1.)

2. Complete a Free Application for Federal Student Aid (FAFSA) after January 1. FAFSAs are available from OSFA. A new FAFSA is required for each academic year of the student’s enrollment.

New students should not wait to be admitted before filing the FAFSA. A financial aid application has no bearing on a student’s admission application. However, students will not receive final consideration for aid until they are admitted to a degree program.

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

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

General Regulations Applicable to All Forms of Aid

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

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

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

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

Satisfactory Progress: To receive federal financial aid, students must be making satisfactory progress toward a degree or certificate according to the Standards for Satisfactory Academic Progress published in the Schedule of Classes.

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

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

Note: First-semester freshmen who receive Title IV aid and who withdraw prior to the first day of classes will be credited for all tuition and fees in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Refund Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to 1st day of classes</td>
<td>100%</td>
</tr>
<tr>
<td>1st 10 days of classes</td>
<td>80%</td>
</tr>
<tr>
<td>3rd week</td>
<td>60%</td>
</tr>
<tr>
<td>4th week</td>
<td>40%</td>
</tr>
<tr>
<td>5th week</td>
<td>20%</td>
</tr>
<tr>
<td>After 5th week</td>
<td>No Refund</td>
</tr>
</tbody>
</table>

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

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

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

MILITARY CALL-UP

Students who must withdraw from the University as a result of being called for military duty should contact the Office of Records and Registration immediately, and should have available a copy of their orders. The University of Maryland, College Park has procedures to ensure an orderly process of separation for these students.
The University of Maryland offers a variety of merit scholarships. Applicants are selected through the admission process and are considered for the Regents Scholars Program. The Regents Scholars Program is a prestigious award provided to the highest-achieving students at the University of Maryland. Recipients are automatically admitted to the University Honors Program. A select number of the top high school scholars in the state are interviewed for this most prestigious award. Contact the Office of Undergraduate Admissions for more information.

The University of Maryland also offers the Weinberg Regents Scholarship to incoming first-time students. Students must submit a completed application, official transcript, and SAT or ACT scores no later than December 1 to apply for this award. Contact the Office of Undergraduate Admissions for more information.

The University of Maryland also offers the President’s Scholarship, which is awarded to the highest-achieving students at the University of Maryland. Recipients are automatically admitted to the University Honors Program. A select number of the top high school scholars in the state are interviewed for this most prestigious award. Contact the Office of Undergraduate Admissions for more information.

The University of Maryland also offers the National Merit and National Achievement Scholarships. These scholarships are awarded to the highest-achieving students at the University of Maryland. Recipients are automatically admitted to the University Honors Program. A select number of the top high school scholars in the state are interviewed for this most prestigious award. Contact the Office of Undergraduate Admissions for more information.

The University of Maryland also offers the Merit-Based Financial Assistance. These scholarships are awarded to the highest-achieving students at the University of Maryland. Recipients are automatically admitted to the University Honors Program. A select number of the top high school scholars in the state are interviewed for this most prestigious award. Contact the Office of Undergraduate Admissions for more information.

The University of Maryland also offers the Merit-Based Financial Assistance. These scholarships are awarded to the highest-achieving students at the University of Maryland. Recipients are automatically admitted to the University Honors Program. A select number of the top high school scholars in the state are interviewed for this most prestigious award. Contact the Office of Undergraduate Admissions for more information.
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. Contact the College of Arts and Humanities.

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

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

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

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

NEED-BASED FINANCIAL ASSISTANCE

Grants

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

Federal Pell Grant: This grant provides a “foundation” of financial aid, to which aid from other sources may be added. Only undergraduates (those who have not already completed a bachelor’s degree) may receive a Federal Pell Grant. All undergraduates will be considered for this grant regardless of when their applications were received. Students may receive the Federal Pell Grant for less than full-time attendance, although the award will be pro-rated based on the number of credits attempted. Awards range from $400 to $2,700.

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

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

Self-Help

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

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

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

Federal Perkins Loan: This is a low-interest rate (5%) loan for students with exceptional financial need. This is a loan borrowed from the school, and it must be paid back. To be eligible, students must meet OSFA’s priority application deadline of February 15. The amount of the award will depend upon the student’s need, and may range from $100 to $1,200. New borrowers (those who first receive a Federal Perkins Loan after July 1, 1988) have a grace period of nine months after graduating or leaving school before they must begin repaying their Federal Perkins Loans. Interest will begin accruing at the time of repayment. Students are not responsible for paying the interest on the loan while they are attending school.

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

There are two types of Federal Stafford Loans, subsidized and unsubsidized. The student must demonstrate financial need to receive a subsidized loan, and he or she is not required to pay the interest on it while in school. Students who do not demonstrate financial need, or who do not demonstrate sufficient need to borrow a full subsidized loan, may borrow a Federal Unsubsidized Stafford Loan. If a student borrows an unsubsidized loan, he or she will be responsible for paying the interest which accrues during school attendance. The FAFSA must be completed by all students who wish to apply for either type of Federal Stafford Loan. The interest rate for new borrowers who take out their first Federal Stafford Loan on or after July 1, 1994, is variable, capped at 8.25%. The interest rate through June 30, 1996, is 7.66%. Repayment of the loan will begin at the end of the six-month grace period after graduation or dropping below half-time status.

Maximum loan amounts are as follows: $2,625 per year for first-year undergraduates, $3,500 per year for second-year undergraduates, and $5,500 per year for third-, fourth-, or fifth-year undergraduates. If the student does not demonstrate need to borrow the maximum for his or her year in school through the subsidized Federal Stafford Loan, he or she may borrow the difference in a Federal Unsubsidized Stafford Loan. For instance, if you are a junior, and you demonstrate need for a $3,000 Federal Stafford Loan, you may borrow up to $2,500 more in an unsubsidized loan if you wish. The maximum borrowing limit for undergraduates is $25,000.

The Student Loan Reform Act of 1993 has abolished the Federal Supplemental Loan for Student (FSSL). 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 annual cost of the student’s education (as determined by the school) minus all other financial aid. Otherwise, there is no yearly or cumulative borrowing limit. Because this loan is not need-based, submission of the FAFSA is not required to apply. However, the loan application must first be submitted to the school for calculation of the amount which the parent may borrow for the student in that year. Final approval of the loan by the parents’ chosen lender will be based on credit history. The interest rate for the Federal PLUS is variable, capped at 9%, and is reset July 1 of each year to equal the rate on the 52-week Treasury Bill on June 1, plus 3.1%. Repayment of the loan begins immediately.

UNIVERSITY OF MARYLAND, COLLEGE PARK
DEPARTMENTAL SCHOLARSHIPS

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

COLLEGE OF AGRICULTURE

Agriculture

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

Agronomy

Delaware-Maryland Agribusiness Association
Agronomy International Scholarship
Emmet Gary Scholarship of the MD State Golf Association
Mid-Atlantic Association of Professional Soil Scientists
Nor-4H Turf Scholarship
Outstanding Senior in Agronomy
Outstanding Agronomy Grad. Student

Agriculture and Resource Economics

Ray A. Murray
Bill V. Lessley Memorial Scholarship
Arthur & Pauline Seidenspinner
Rhonda Lantin
Bessie H. DeVault
Agriculture Engineering
DC-MD ASAE Scholarship

Institute of Applied Agriculture
Bartlett Tree Foundation
Bernice Howell
Henry Carroll Arborist
James Chestnut
Holstein-Friesian Association
George Quigley
IAA Alumni Scholarship
Landscape Contractors’ Association
Cecil Massie Memorial
Patapsco Grange # 403
Shields Memorial
Stamper Memorial Scholarship
Stonybrook Landscape Scholarship
Poultry Science
Kinghorn Scholarship
Shaffner Memorial Scholarship
Hubbard Farms Scholarship
Lillian Hidebrandt Rummel Scholarship
EPA Hazardous/Solid Waste Fellowship

ALUMNI PROGRAMS

*J. Logan Schutz* Alumni Association International

SCHOOL OF ARCHITECTURE

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

COLLEGE OF ARTS AND HUMANITIES

Arts

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

Art History
Judith K. Reed Scholarship

Classics
Avery Scholarship

Dance
Creative and Performing Arts Scholarship

Dean’s Office
Catherine P. Mackin Memorial Fund
Catherine F. Vuozzo Scholarship Fund
Walter T. Shirley Scholarship

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

German Studies

German Orphan Home Assoc. Inc.-Dr. Anna Bartsch Dunne Ed. Trust

History

Goethe Institute for Sommer Schule

Historic Preservation
Prince George’s Heritage Preservation Fellowship

Prince George’s Heritage Preservation Fellowship

History

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

Jewish Studies

David Baker Memorial Scholarship Fund
### Fees, Expenses, and Financial Aid

<table>
<thead>
<tr>
<th>College</th>
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<td>College of Business and Management</td>
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</table>
- Melvin S. & Ryna G. Cohen Scholarship  
- Isadore & Bertha Gudelsky Memorial Scholarship Fund  
- David Mark Konigeborg Memorial Scholarship Fund  
- George Wasserman Scholarship Fund  
- Language Center  
- Donald B. Hirsh Prize  
- Music / Band  
- Anonymous Piano Scholarship  
- Artist Scholarship Benefit Series  
- Agnes White Bailey Cello Scholarship  
- Band Activity Scholarship  
- Clifford Arnold Bersen Memorial Scholarship  
- Graduate Band Activity Scholarship  
- Chevy Chase Women's Club Scholarship  
- Creative and Performing Arts Scholarship  
- Susan E. Greenleaf Music Scholarship Fund  
- Nisenfeld Scholarship  
- Orchestra Assistance  
- Ruth Overholser Graduate Scholarship  
- Daniel L. Pomeroy Scholarship  
- Presser Scholarship  
- Esther B. Simon Charitable Trust  
- St. Patrick's Fund  
- Voice and Opera Division Scholarship Fund  
- The John E. Wakefield Scholarship  
- Stanford Berman Scholarship Fund  
- Graduate Accompanying Scholarship  
- Martha Anne Healy Scholarship  
- Anonymous Voice/Opera Performance Achievement Award  
- Homer 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 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  
- Department's Office  
- Murray E. Plakoff Scholarship  
- Economics  
  - Dillard Fellowship in Economics  
  - Departmental Scholarship  
  - Dean's Scholarship in Economics  
  - Dudley & Louis Dillard Prize for Outstanding Economics Junior and Senior  
- Government and Politics  
  - The Conley Dillon Memorial Fund  
  - Jean Elizabeth Spencer Award  
  - Oppenheimer Scholarship  
  - Institute for Study of World Politics  
- Psychology  
  - Milton Dean Havron Award  
  - Jack Bartlett Memorial Fund  
  - Criminology and Criminal Justice  
  - Peter P. Lejins Award  
| COLLEGE OF BUSINESS AND MANAGEMENT | 
- Andersen Consulting DIS Leadership Award  
- Business & Management Alumni Chapter Scholarship  
- MBA Travel Grant Award  
- Wang/ Kirkpatrick  
- J. Carter Hammel Scholarship  
- Baltimore Propeller Club-Past President’s Scholarship  
- William F. Holin Scholarship  
- Patricia Schmidleiten Fund  
- CBM Alumni Fellowship  
- James Edward Miller Chapman Foundation Scholarship  
- Computer Sciences Corporation  
- Charles M. Connor Scholarship-Baltimore Propeller Club  
| COLLEGE OF COMPUTER, MATHEMATICAL, AND PHYSICAL SCIENCES | 
- Astronomy  
- Computer Science  
  - Computer Science Corporation Scholarship  
  - Computer Science Department Graduate Scholarship  
  - Philip Angerholfer 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. Tritzinsky Memorial Fund - Ruth Goldhaber Fund  
  - Edgar Kahn Mathematics Competition  
  - Aaron Strauss Scholarship  
  - Milton Abramowitz Memorial Prize  
  - Dept. of Math Outstanding Senior Award  
- Physics  
  - Jeffrey & Lily Chen Fellowship  
  - Minority Scholars Tuition Scholarship Award  
  - Outstanding Academic Achievement for a 1st-Year Graduate Student  
  - Leon Herreid Science Fellowship  
- COLLEGE OF EDUCATION | 
- Curriculum and Instruction  
  - NSF/ MCTP Teaching Scholarship  
- Dean’s Office  
  - The Alumni Board Scholarship  
  - Friends of the College  
  - Donald Maley Scholarship  
  - Mabel S. Spencer Scholarship  
  - Harold R. Benjamin Scholarship  
  - General Scholarship Fund  
  - Walter J. and Elmira Stanley Hahn Scholarship Fund  
  - Philip L. and Ora T. Ordwein Scholarship  
  - Walter J. and Elmira Stanley Hahn Scholarship Fund  
  - EDH/ Institute for Child Study  
  - Laboratory of Developmental Assessment & Intervention Scholarship  
- Health and Human Performance / Kinesiology  
  - Louise Howarth Memorial Scholarship  
- Human Development  
  - Director’s Fellowship  
  - Hugh Perkins Fellowship  
  - Jean Grambs Scholarship  
  - Measurement, Statistics, and Evaluation  
  - International Test & Evaluation Assn, GW Chapter  

- Export-Import  
- Goldsmith  
- Ted S. Halpern Scholarship Fund  
- Associated Italian American Charities of MD Scholarship #16  
- FIPSE Study Abroad Mobility Stipend  
- NDTA Foundation  
  - Warren K. Reed Fund  
  - Jack B. Sacks Foundation  
  - Morgan Stanley Minority Fellowship  
  - Charles A. Taff Scholarship  
  - Ralph J. Tysor MBA Fellowship Fund  
  - Ole A. Wernitz “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  
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  - Aaron Strauss Scholarship  
  - Milton Abramowitz Memorial Prize  
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  - Robert Higgenbotham Award  
- Physics  
  - Jeffrey & Lily Chen Fellowship  
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  - Outstanding Academic Achievement for a 1st-Year Graduate Student  
  - Leon Herreid Science Fellowship  
  - Iskraut Fellowship  
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  - MBA Excellence Award  
  - Mobil Oil  
  - Krave Teaching Award  
  - Martin Friedman Scholarship Fund  
  - Delta Nu Alpha 84
Fees, Expenses, and Financial Aid

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

A. JAMES CLARK SCHOOL OF ENGINEERING
S.A.M.E. NY Post
S.A.M.E. Baltimore Post
Russel B. Allen Scholarship
Allied Scholar Program
Ramsey Westinghouse
ALCOA Minority Consulting
Andersen Consulting
Filipino 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 American
MD Society of Professional Engineers
Mobil Minority Scholarship in Engineering
MSPE Honorary Scholarship #2
NUS Corp Minorities in Engineering
Basil A. Phucus
Plastic Institute of America
Tau Beta Pi
TRW Engineering Scholarship
DG & 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 Gurushamy 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
Glenn L. Martin Scholarship
GLM/Coop Scholarship
Core Lab Perform Grant
Agricultural Engineering
Washington D.C.-MD Section ASAE Scholarship
Center for Minorities in Science and Engineering
NACME Incentive Grants Program
Sikorsky
Technology & Management Services, Inc. (TMS) Technical Scholars Program
Center for Minorities in Science and Engineering Emergency Loan
Michael L. Cherry Memorial
COMSAT Corporate
GE Foundation
NACME 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 Garber Scholarship
Harkins Group Fellowship
George Hyman Construction
Kidwell Engineering Scholarship
Leonard Digiluan
Frank P. Schriver Memorial Fellowship
J. S. Davidson
Miller & Long Company Scholarship
Federline Inc Award
John F. Miller III Scholarship
Dean's Office
GE Forgivable Loan
Sujon Guha Memorial Fund
Summer Study in Engineering for H.S. Women

Electrical Engineering
Joseph Sciulli
Association of Old Crows
Chairman Scholarship
MS Program in Telecommunication
Victor & 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 Awards
Anne Arundel Fire Dept.
Baltimore County Volunteer Fire Dept.
Fire Apparatus Manufacture Association
Gagnon Award
Rolf Jensen & Assoc.
Ladies Auxiliary/ MD State Firemen’s Assoc.
Marsh McLennan
MD State Firemen/Heimer FB
Frank J. Fee (NFPA)
Prince George’s Volunteer Firemen’s Scholarship
Robert W. Schirmer
O’Neill Powers Memorial
Materials and Nuclear Engineering
American Society for Quality Control
Institute for Nuclear Power Operations (INPO)
Mechanical Engineering
Hayeck Scholarship
Mardios 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 Schreiter

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
22 Fees, Expenses, and Financial Aid

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
Heilen A. Tegnell Memorial Scholarship
Silver Anniversary Scholarship

COLLEGE OF LIFE SCIENCES
Botany
L.O. Weaver Fellowship Fund
CARB MBI
The Life Technologies, Inc. Graduate Fellowship fund
Chemistry and Biochemistry
Isidore and Annie Alder Scholarship
Leidy Foundation Scholarship
Dean’s Office
Prefreshmen Enrichment
Higgins/Berg Scholarship
Life Sciences Scholarship
Entomology
Ernest Cory
Microbiology
P. Arne Hanson Award
Molecular and Cell Biology Graduate
Dr. M. Zain-Ul-Abedin Memorial Scholarship
Plant Biology
Carroll E. Coy
Jane Prithard Award

MISCELLANEOUS
Meyerhoff Scholarship Program (UMBC)
Meyerhoff Scholarship
SEE Productions (SEE Productions/ SGA)
SEE Production Alumni Scholarship
Stamp Union and Campus Program (SUPC)
SUPC Alumni Scholarship
Office of Student Financial Aid (OSFA)
Victor E. Albright
Ethel R. Arthur Scholarship
Dunlap Scholarship
M. Esekiel 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 Scholarship
George Phillips
Mary Elizabeth Roby Scholarship
Vivian F. Roby 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
Adèle H. Stamp Memorial Award

President’s Office
Presidential Minority Scholarship

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
Coca-Cola Scholarship
Returning Athletes Program Workshop
AT&T Admissions Scholarship