Health Insurance for Graduate Students (p. 1)

Health insurance is important for maintaining physical and mental well-being while in graduate school. Unexpected healthcare expenses can be disruptive to students’ academic progress. Beginning with the Fall 2020 semester, all students enrolled full-time in a master’s or doctoral program at the College Park campus must have health insurance coverage. Full-time students are those who are enrolled for at least 48 units for the semester or 36 units for a 12-week term. Part-time students, non-degree-seeking students, and students enrolled in certificate programs, exclusively on-line programs, and/or programs at the Shady Grove campus are encouraged but not required to have health insurance, unless required by immigration status.

Students holding a graduate assistantship can choose to 1) enroll in a Maryland State Employee Health Insurance Plan (SHIP), 2) enroll in the University’s Student Health Insurance Plan (SHIP), or 3) enroll in an external plan.

Students not holding a graduate assistantship can choose to 1) enroll in the University’s Student Health Insurance Plan (SHIP) or 2) enroll in an external plan.

Students who enroll in an external plan, including under someone else’s plan (a parent or a spouse), will be asked to provide insurance information to the Graduate School.

Information about the Maryland State Employee medical, prescription drug, and dental plans available to graduate assistants can be found at uhr.umd.edu/benefits/medical-insurance. Information about the Student Health Insurance Plan (SHIP) available to all students can be found at umd.myahpcare.com. More information and resources about health insurance are available on the Graduate School Health Insurance webpage at gradschool.umd.edu/health-insurance.
The first character of the numeric position of the course number determines the level of the course and the last two digits are used for course identification. Courses ending with the numeral 8 or 9 are the only courses that are repeatable for credit.

Continuous Registration Requirements (p. 2)
All graduate students must register for courses and pay associated tuition and fees each term (semester or 12-week term), not including summer and winter sessions for semester-based programs, until the degree is awarded. During the term that they graduate, all graduate students must be registered for a minimum of one credit at the University of Maryland, either on the College Park campus or at an approved University of Maryland instructional site.

A student who fails to register and who has not requested and received a waiver of registration or “Leave of Absence for Childbearing, Adoption, Illness or Dependent Care” will be notified by the Graduate School after the first day of classes that they must register for the current term (semester or 12-week term). The Graduate School will also inform the Graduate Director of the graduate program that the student is in jeopardy of termination. If the student does not register, they will be dismissed from the Graduate School at the end of the term (semester or 12-week term) for failure to comply with the continuous registration requirement.

A student who is dismissed for non-registration may appeal dismissal during a 30-day period following the end of the semester or during a 10-day period following the end of a 12-week term of non-registration. If the student does not appeal, or if the appeal is denied, and the student wishes to continue in the Graduate School, the student must apply for readmission. In this case, readmission does not alter the initial requirements for time to complete the degree or advance to candidacy.

Waiver of Registration for Certificate, Master’s, and Pre-Candidacy Doctoral Students (p. 2)
Certificate, Master’s, and pre-candidacy Doctoral students who will be away from the University for a term (semester or 12-week term) or for two terms (a year on the semester system or two 12-week terms) may request a waiver of continuous registration and its associated tuition for the term(s) granted. Waivers of registration will be granted only if the student is making satisfactory progress toward the degree and can complete the degree requirements within the required time limits. Interruption of registration cannot be used to justify a time extension.

Permission for non-registration is obtained from the Graduate Director of the student’s program and the waiver must be filed with the Graduate School. Students who are not registered may not use any University facilities, including the library, and should expect to consult with members of the Graduate Faculty seldom or not at all.

A request for a waiver of registration should be filed 30 days before the beginning of the term (semester or 12-week term) for which the waiver is sought. Tuition waiver requests will be granted only when the student affirms in writing that they will not be using any University resources, including the time of faculty members, during the waiver period.

Waiver of Registration for Doctoral Candidates (p. 2)
Doctoral Candidates are not eligible for Waivers of Continuous Registration. Each doctoral Candidate must maintain continuous registration in 899 (Doctoral Dissertation Research) until the degree is awarded. Waivers of Registration may be granted only under the University’s policy for Leave of Absence for Graduate Students for Childbearing, Adoption, Illness or Dependent Care (see below).

Waiver of Mandatory Fees (p. 2)
A waiver of Mandatory Fees may be granted to any graduate student, including Doctoral Candidates, if the registered student will be away from the College Park campus for an entire term (semester or 12-week) exclusively for the purpose of thesis or dissertation research (799, 898, or 899) or a required full-time professional experience (e.g., an internship, apprenticeship, or practicum). To qualify, the off-campus research or professional experience must be at least 50 miles from the College Park campus. Students who are off campus for other reasons (e.g., taking all online courses) are not eligible for this waiver. An application for a Waiver of Mandatory Fees (https://gradschool.umd.edu/forms/) must be submitted to the Graduate School. Students are not eligible for a Waiver of Mandatory Fees for the term in which they complete their degree requirements. More information on Mandatory Fees can be found here (https://billpay.umd.edu/GraduateTuition/).

Leave of Absence for Childbearing, Adoption, Serious Health Condition, Dependent Care, or Financial Hardship (p. 2)
In recognition of the effects that childbirth, adoption, serious health condition (mental and/or physical), caring for incapacitated dependents (such as children, ill or injured partners, or aging parents), and situations that present financial hardship may have on the time and capacity that graduate students have to devote to their educational programs, the University allows students in such circumstances to apply for a leave of absence of up to two semesters or up to three 12-week terms during which time they do not intend to make academic progress toward the completion of their degree. The time taken on an approved leave of absence is not included in the time limitations for degree completion and advancement to candidacy. For the Graduate Student Parental Accommodation Policy, which provides students the option to maintain full-time enrollment status rather than take a leave of absence, see the Parental Accommodation Policy (https://academiccatalog.umd.edu/graduate/policies/academic-record/#graduate-student-parental-accommodation-policy).

LENGTH OF LEAVES
Application for a leave of absence may be made either on a one- or two-semester basis or on one- or two- or three 12-week term basis. A leave of absence ordinarily will not be granted for more than one academic year. Leaves requested for a longer period are approved only in exceptional circumstances; if the absence exceeds a total of two years, the student should withdraw from the program and reapply when capable of returning to active graduate study. An approved leave for one semester will be extended to two semesters as needed or an approved leave for one 12-week term will be extended to two and will be extended to three, if so
requested by the applicant prior to the expiration of the approved one-semester (semester or 12-week) leave of absence.

APPLICATION PROCEDURES
A leave of absence normally must be requested and approved prior to the beginning of the academic term for which it is being requested. If a leave of absence is submitted during a term, the policies for Withdrawal from Classes and Grading Systems (i.e., assigning a grade of “incomplete”) apply. The Petition for a Waiver of Regulation can be employed after the add/drop period for approved leave of absences. A leave of absence cannot be requested retroactively after a term ends (i.e., the last day of classes in a semester).

The student can request the Leave of Absence by completing and submitting the Leave of Absence Request Form (https://gradschool.umd.edu/forms/). Requests for medical leaves of absences require a supplemental form to be completed by the student’s health care provider. The request must be approved by the student’s faculty advisor and Graduate Director prior to submission to the Graduate Dean. Approved leaves will stop the student’s “time-to-degree clock.” At the end of the leave of absence, the student must complete and submit the Return from Leave of Absence Form prior to the beginning of the term the student intends to return to active study. Students who were on a Leave of Absence for medical reasons will be required to submit a supplemental form completed by the student’s health care provider. Students will not be eligible to register until they have requested to return from their leave of absence.

SPECIAL CONSIDERATIONS
- **Registration Requirements.** Students on approved leaves of absence are not registered at the University and, therefore, do not have the rights and privileges of registered students. Students must be registered during a term (semester or 12-week) in which they fulfill a University or departmental degree requirement, such as taking qualifying exams or submitting a dissertation/thesis. In addition, students must also be registered in order to be eligible for any form of University financial aid (e.g., a teaching or research assistantship) and to be certified as full-time students.

- **Impact on Funding.** When contemplating a leave of absence, graduate students are advised to consult with the sources of their funding to determine whether a leave might involve a long-term financial loss. Because academic programs and financial aid packages may be constructed and sequenced over a period of years, individual interruptions to the normal sequence of academic progress and scheduled employment may result in a loss of future funding and a slower time to completion of degree. In some programs, a leave of absence may mean that students may have to join a new project upon return, with the likelihood that their research may take longer to complete. Whenever a leave of absence is being considered, a student should meet with the advisor to develop a plan for resumption of study and gain a clear understanding of future funding opportunities. Some outside funding agencies frown on interruptions to a degree program. Some only allow leaves for medical reasons or military service. Others require prior approval of the fellowship agency.

- **Students with outstanding educational loans** need to consider the effect of taking a leave of absence on their loan status. For some student loans, a grace period for repaying the loan begins once the student stops registering. If the leave period is longer than the grace period, then the student may have to begin repaying the loan while on a leave of absence. Prior to taking a leave, students should arrange to meet with a Student Financial Aid officer, and/or contact their lenders.

- **International students.** Non-immigrant F-1 and J-1 students and their dependents must maintain legal immigration status at all times. Students with F-1 or J-1 visas must be enrolled full-time every term (semester or 12-week) at the University while they remain in the United States. The only possible exception that might allow a student to remain in the United States while on an approved leave of absence might be a serious illness or medical condition. Students are advised to consult with International Student and Scholar Services (http://international.umd.edu/ies/97/) for more information when considering a leave of absence.

- **Student Accounts.** Students are advised to check with Student Financial Services and Cashiering (https://billpay.umd.edu/) prior to taking an approved leave of absence in order to determine the status of their student accounts. Students are advised that accounts that are overdue will be subject to regular procedures in accordance with University guidelines, notwithstanding any approved leave of absence: specifically, late fees and finance charges will continue to accrue, students will be blocked from future registration upon their return, and accounts will be referred to the State Central Collection Unit, with the imposition of additional collection charges, for non-payment in accordance with regular time frames.

- **University Housing.** The University's general policy is that students must be registered to be eligible for University housing. For specific information about continued eligibility for University housing during an approved leave of absence, students are advised to contact the Department of Resident Life. Additional restrictions may apply to students leasing housing through Southern Management Corporation or other third-party entity. For specific information, students should contact the appropriate rental agent.

- **Access to University Resources.** Students who are on a leave of absence do not have a valid University of Maryland Identification card and therefore are not entitled to use University resources, such as the libraries, recreational centers, shuttle buses, and other services covered by mandatory fees. Students seeking information on the use of the libraries may check lib.umd.edu/access/access-privileges (http://www.lib.umd.edu/access/access-privileges/), or contact the McKeldin Library Circulation Department, Community Borrowers Office, Monday-Friday, 9:00 a.m. - 4:00 p.m.

Leave of Absence for Military Service (p. 3)
Graduate students in the United States Armed Forces, including members of the National Guard or Reserve, may apply for a leave of absence to fulfill a voluntary or involuntary service commitment. Students may apply for a leave of absence of up to two semesters, during which time the requirement of continuous graduate registration is suspended.

LENGTH OF LEAVES
Application for a leave of absence may be made for one or two semesters. An approved leave for one semester may be extended to two semesters if requested by the applicant at least four weeks prior to the expiration of the approved one-semester leave of absence. Leaves of
absence for more than two semesters will be considered on a case by case basis for the duration of the military service.

APPLICATION PROCEDURES

A leave of absence for military service (https://gradschool.umd.edu/forms/) must be requested and approved prior to the beginning of the academic term for which it is being requested. The student can request the Leave of Absence by completing and submitting the Leave of Absence Form. The student must submit a copy of paperwork confirming induction or authorization for active duty. The request must be approved by the student's faculty advisor and Graduate Director prior to submission to the Graduate Dean. Approved leaves will stop the student's "time-to-degree clock." Students will not be eligible to register until they have requested to return from their leave of absence.

SPECIAL CONSIDERATIONS

- **Registration Requirements.** Students on approved leaves of absence are not registered at the University and, therefore, do not have the rights and privileges of registered students. Students must be registered during a term (semester or 12-week) in which they fulfill a University or departmental degree requirement, such as taking qualifying exams or submitting a dissertation/thesis. In addition, students must also be registered in order to be eligible for any form of University financial aid (e.g., a teaching or research assistantship) and to be certified as full-time students.

- **Impact on Funding.** When contemplating a leave of absence, graduate students are advised to consult with the sources of their funding to determine whether a leave might involve a long-term financial loss. Because academic programs and financial aid packages may be constructed and sequenced over a period of years, individual interruptions to the normal sequence of academic progress and scheduled employment may result in a loss of future funding and a slower time to completion of degree. In some programs, a leave of absence may mean that students may have to join a new project upon return, with the likelihood that their research may take longer to complete. Whenever a leave of absence is being considered, a student should meet with the advisor to develop a plan for resumption of study and gain a clear understanding of future funding opportunities. Some outside funding agencies frown on interruptions to a degree program. Some only allow leaves for medical reasons or military service. Others require prior approval of the fellowship agency.

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- **Student Accounts.** Students are advised to check with Student Financial Services and Cashiering (https://bills.pay.umd.edu/) prior to taking an approved leave of absence in order to determine the status of their student accounts. Students are advised that accounts that are overdue will be subject to regular procedures in accordance with University guidelines, notwithstanding any approved leave of absence: specifically, late fees and finance charges will continue to accrue, students will be blocked from future registration upon their return, and accounts will be referred to the State Central Collection Unit, with the imposition of additional collection charges, for non-payment in accordance with regular time frames.

- **University Housing.** The University’s general policy is that students must be registered to be eligible for University housing. For specific information about continued eligibility for University housing during an approved leave of absence, students are advised to contact the Department of Resident Life. Additional restrictions may apply to students leasing housing through Southern Management Corporation or other third-party entity. For specific information, students should contact the appropriate rental agent.

- **Access to University Resources.** Students who are on a leave of absence do not have a valid University of Maryland Identification card and therefore are not entitled to use University resources, such as the libraries, recreational centers, shuttle buses, and other services covered by mandatory fees. Students seeking information on the use of the libraries may check lib.umd.edu/access/access-privileges (http://www.lib.umd.edu/access/access-privileges/), or contact the McKeldin Library Circulation Department, Community Borrowers Office, Monday-Friday, 9:00 a.m. - 4:00 p.m.

Academic Calendar (p. 4)

The academic calendar (https://provost.umd.edu/calendar/) contains important information regarding registration. Graduate students preparing to graduate should refer to the Deadlines for Graduate Students (http://registrar.umd.edu/calendar.html).

Course and Credit Changes (p. 4)

A graduate student may drop a course, add a course, change between audit and credit status, change the number of credits for a course within the listed range, cancel registration, or withdraw from the University without special approval until the end of the Schedule Adjustment Period. The deadlines (http://www.registrar.umd.edu/calendar.html) are published each term on the Registrar’s website. No credit level changes or grading option changes are permitted after the "Graduate Student Deadline To" date. Drop/Add and other changes may be done in person at the Office of the Registrar or online at testudo.umd.edu (http://www.testudo.umd.edu/).

Graduate students can adjust their schedule (add, drop, etc.) without penalty until the close of business on the fifth business day of classes. (Monday through Friday when the university is open for business). Any schedule adjustment made after the fifth business day is subject to a financial penalty. The refund schedule for courses dropped is also published on the Registrar’s website (https://registrar.umd.edu/current/registration/ScheduleAdjustment.html). For more information, please see the Refunds sections (https://academiccatalog.umd.edu/graduate/policies/tuition-fees-expenses/) of this Catalog.

Exceptions to the published deadlines require a petition to the Graduate School which must include the written approval of the instructor and the Graduate Director of the program. Petitions should be submitted to the Graduate School. The graduate program stamp must be placed on the change of grading option/credit level form.

Withdrawal From Classes (p. 4)

The term "withdrawal" means termination of enrollment in all classes for a given term (semester or 12-week). The date of the withdrawal is
indicated on a graduate student's academic record. To withdraw from a term (semester or 12-week) on or before the last day of classes a graduate student must complete the Degree-Seeking Graduate Student Withdrawal form (https://www.registrar.umd.edu/petitions-forms/Degree-SeekingGraduateStudentWithdrawalForm.pdf) and submit to the Office of the Registrar, 1113 Mitchell Building, in person or by email at registrar-graduate@umd.edu. Withdrawal becomes effective on the date notification is received in the Records Office. The University Refund Policy applies to withdrawals after the first day of classes. Students who withdraw from classes must also submit a request (https://gradschool.umd.edu/forms/) for Waiver of Continuous Registration to the Graduate School at gradschool@umd.edu.

If the time limitation in a master's or pre-candidacy student's program has not lapsed (5 years to obtain a master's degree and 5 years to reach doctoral candidacy), the graduate student is eligible to re-enroll without readmission provided they have received a waiver of registration from the program or have received an approved Leave of Absence from the Graduate School; withdrawal by a graduate student without an approved Leave of Absence or Waiver of Registration will officially end the student's status as a graduate student.

Resignation From the University (p. 5)
A graduate student wishing to withdraw from the University and terminate their graduate student standing may do so by submitting an email or letter to the Graduate School at gradschool@umd.edu. The email used must be the student's official University of Maryland email address. The Graduate School will then cancel the student's admission status, effective the date the letter is received. If the student is registered for classes at the time of their resignation, the student must complete the Degree-Seeking Graduate Student Withdrawal form (https://www.registrar.umd.edu/petitions-forms/Degree-SeekingGraduateStudentWithdrawalForm.pdf) and submit to the Office of the Registrar, 1113 Mitchell Building, either in person or by email at registrar-graduate@umd.edu. The University Refund Policy applies for resignation after the first day of classes. A graduate student seeking to return to the University of Maryland after resigning must reapply for admission and is subject to all graduate program and Graduate School requirements. They may be required to repeat previously taken courses (see time limits for relevant degree or certificate programs).

Grading Systems (p. 5)
The University's A through F grading system is used in graduate level courses. A "Satisfactory or Failure" (S-F) grading system may be used for certain types of graduate study at the discretion of the graduate program. These include courses that require independent fieldwork, special projects, or independent study. Graduate program seminars, workshops, and graduate program courses in instructional methods may also be appropriate for the S-F grading system. The "Pass-Fail" grading system is not available for graduate students. However, a graduate program may allow, in certain cases, a graduate student to use the Pass-Fail option for 100-300 level courses. Graduate credit may not be earned for these courses. Either the A-F or the S-F grading system may be used for pre-candidacy (898) and courses labeled "Independent Study" or "Special Problems." Only one grading system may be used per course in a particular term (semester or 12-week). The grading system will be designated by the student's graduate program or the graduate program offering the course.

The S-F grading system must be used for master's thesis (799) and doctoral dissertation (899) research. A grade of S indicates satisfactory progress towards the completion of the thesis or dissertation; a grade of F indicates failure to make satisfactory progress. A grade of F will trigger a review to determine whether the student's enrollment should be terminated. Determinations of satisfactory progress (https://academiccatalog.umd.edu/graduate/policies/academic-record/#satisfactory-progress) occur at the graduate program level. A grade of I (incomplete) may be assigned if the advisor is unable to determine that the student is making satisfactory progress. The grade of I should be used sparingly and only after the advisor has spoken with the student about concerns regarding satisfactory progress. For 799 and 899 there are no incomplete contracts. Advisors should change grades of I to S when the student has demonstrated satisfactory progress, or to F if the advisor determines the student is incapable of making satisfactory progress. Upon successful completion of all degree requirements and the award of the degree, any remaining I grades for 799 and 899 will automatically be changed to S.

Graduate Credit for Undergraduates (p. 5)
An undergraduate degree-seeking student at the University of Maryland may register for graduate-level courses with the approval of the Dean of his or her academic college, the chair of the department, the instructor offering the course, and the Dean of the Graduate School. These courses will be recorded as "for graduate credit only" and may ONLY be applied toward an advanced degree at this university or elsewhere. Students eligible for this option must have achieved Junior standing, will have a GPA of at least 3.0, and will have successfully completed the prerequisite courses with a grade of "B-" or better.

The student must submit a plan of study showing that taking graduate courses will not unduly delay completion of the requirements for the bachelor's degree. The total of graduate and undergraduate credits attempted in any semester may not be more than 18. The graduate credits so earned will not count toward any requirements for the bachelor's degree. An undergraduate student may take a maximum of nine graduate credits when taken as graduate credits only. Programs can petition the Dean of the Graduate School to request up to 12 graduate credits for undergraduates, such as for combined bachelor's-master's programs. Courses in a 12-week term program are not open to undergraduate students. In order to earn a graduate degree or certificate, students must be admitted into the Graduate School. Please see the combined bachelor's-master's policy for credit limits that pertain to those programs.

Undergraduate Credit for Graduate Courses (p. 5)
Subject to requirements determined by the Graduate Faculty of the department or program offering the course, undergraduate degree-seeking students may register for graduate-level courses, (those numbered from 600 to 897) with the exception of 799, for undergraduate credit. The student must obtain the prior approval of the department and instructor offering the course.

Enrollment in a graduate-level course does not in any way imply subsequent departmental or Graduate School approval for admission into a graduate program. The course may not be used as credit for a graduate degree at the University of Maryland except as part of an approved
Partial Credit for Students With Disabilities (p. 6)

The Graduate School recognizes that students with documented disabilities may be prevented from participating in courses that include laboratories, studio work, or other non-classroom activities in which the student is prevented from participating because of the disability. Therefore, it is the Graduate School's policy to allow students with disabilities to enroll in such courses, complete only those parts of the course that their capabilities permit, and receive credit for the course proportionate to their levels of participation. Students with disabilities should contact Disability Support Services (DSS) for information and assistance with any disability-related issue. Phone (301) 314-7682 (V/TTY). Graduate students with disabilities who wish to enroll under this policy should consult the Graduate School. The Dean, in consultation with DSS, will assist the student in making the necessary arrangements with the graduate program offering the course, the graduate program in which the student is enrolled, and the Office of Registrar. The final agreement as to the student's level of participation and the amount of credit to be awarded will be specified in an agreement to be drawn up by the Dean of the Graduate School and signed by all parties concerned.

Inter-Institutional Registration, University System of Maryland (p. 6)

A student admitted to the Graduate School in any institution of the University System of Maryland is eligible to take courses at any other institution of the University System of Maryland subject to the approval of the Graduate Directors and the Graduate Deans of the home and host institutions. Credits earned at a host institution are considered resident credit at the home institution, and, following normal procedures for graduate program approval, these credits may be used to meet University of Maryland graduation requirements. Transcripts of courses taken at another institution will be maintained at the home institution and fees will be paid to the home institution. Forms for registration as an inter-institutional student may be obtained from the Office of Registrar. For more information, refer to Inter-Institutional Enrollment (http://www.registrar.umd.edu/current/registration/inter-institutional.html).

The Washington Consortium Arrangement (p. 6)

The University of Maryland is a member of the Consortium of Universities of the Washington Metropolitan Area (http://www.consortium.org/). Other institutions currently associated with the consortium include American University, The Catholic University of America, the University of the District of Columbia, Gallaudet University, George Mason University, Georgetown University, George Washington University, Howard University, Marymount University, Trinity University, the National Defense University, The Joint Military Intelligence College, and Southeastern University. Students enrolled in any one of these institutions are able to attend certain classes at the other institutions and have the credit considered "residence" credits at their own institutions. Grades in these courses are calculated into the student's GPA. Tuition remission awarded to graduate assistants and fellows may be used to pay for courses at other consortium universities. Students from schools in the Consortium of Universities of the Washington Metropolitan Area may register for University of Maryland courses on a space-available basis beginning with the first day of classes.

The policies governing registration through the Consortium Arrangement are listed below.

- Courses for majors in graduate programs at the University of Maryland that have restricted enrollment will not be available to students from other consortium schools. Similar rules may apply at other consortium universities.
- Students from consortium schools who have previously applied for admission to a University of Maryland graduate degree program and have been denied admission will be permitted to register for graduate courses in that program only with the specific approval of the Director of Graduate Studies of the program.
- Students from consortium schools who have been dismissed from the University of Maryland for disciplinary or financial reasons will not be permitted to enroll in courses at the University of Maryland under the consortium arrangement.
- Graduate assistants and fellows can use tuition remission provided by the University of Maryland to pay for courses at other consortium universities.

For more information, refer to the D.C. Consortium Enrollment (http://www.registrar.umd.edu/current/registration/consortium.html).