TUITION, FEES, AND EXPENSES

Payment of Tuition and Fees
Tuition rates and fees are posted on the University’s web site at https://billpay.umd.edu/billing-tuition-and-fees/graduate-tuition-and-fees

Tuition, fees, and other University charges may be paid by mail, online (https://billpay.umd.edu/payments/payment-overview) or in person at 1135 Lee Building, 8:30 a.m. - 4:30 p.m., Monday through Friday. The University accepts checks and Visa, MasterCard, American Express, and Discover cards for payment. Checks should be made payable to "The University of Maryland." Students can also obtain their account balances through Student (https://billpay.umd.edu) Financial Services and Cashiering (https://billpay.umd.edu).

It is the policy of the University not to allow deferment of payment pending the result of an application for financial assistance to an outside agency, including Veterans Administration benefits, bank loans, or guaranteed student loan programs.

Each student is individually responsible for his or her bill and for meeting payment deadlines. Failure to meet these deadlines may result in late charges or cancellation of registration. The University will suspend services to students for delinquent indebtedness and failure to pay bills. The University will also transfer delinquent accounts to the State Central Collections Unit, which will levy further late fees and take necessary steps to obtain payment.

Forms of Financial Aid
The Office of Student Financial Aid administers a number of programs to assist graduate students (e.g. loans and federal work study). Please see http://www.financialaid.umd.edu for more information.

Emergency Loans
Students may receive up to $500 as an interest-free loan that must be repaid in 60 days. If the loan is not repaid within 60 days, the amount will be charged against the student’s account and late fees may be incurred. These loans are available from the Office of Student Financial Aid, 1135 Lee Building. Applicants should bring documentation of their need. They will then be asked to complete a short loan application form. They will subsequently meet briefly with a loan counselor who will review their need. The loan counselor will either approve or deny funds.

University Refund Statement
Tuition, fees, and refundable deposits are authorized for refund only if the student completes the prescribed withdrawal procedures or is dismissed from the University. Residence Hall and Dining Services charges are authorized for refund only if the student completes the prescribed residence hall and dining services contract release procedures. Please refer to the current Academic Deadlines (http://www.registrar.umd.edu/calendar.html) for complete refund information and procedures.

Refunds for Withdrawal from All Classes
A Cancellation of Registration submitted to the Office of the Registrar before the first day of classes entitles the student to a full credit or refund of term (semester or 12-week) tuition and fees.

After classes begin, students who wish to terminate their registration and withdraw from all classes must follow the withdrawal procedures specified in the Schedule of Classes. Students will find the necessary forms for withdrawal in 1113 Mitchell Building. The effective date used in computing refunds is the date the withdrawal form is filed with the Office of the Registrar. Stopping payment on a check, failure to pay the term (semester or 12-week) bill, or failure to attend classes does not constitute withdrawal.

Students withdrawing from the University will be credited for tuition in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Period from data instruction begins</th>
<th>Refundable tuition*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to the first day of classes</td>
<td>100% refund</td>
</tr>
<tr>
<td>During the first ten days of classes</td>
<td>80% refund</td>
</tr>
<tr>
<td>After the first ten days of classes</td>
<td>0% refund</td>
</tr>
</tbody>
</table>

Refunds for Dropping Individual Courses
Graduate students may obtain refunds for courses that are dropped (if dropping a course results in a reduction in the overall number of registered credits) during the first ten days of classes. Students may drop and add courses without penalty provided that the changes are made on the same day and that the total number of credits does not change. Graduate students are charged by the credit hour. A percentage charge and/or complete charge will be imposed according to the schedule below:

<table>
<thead>
<tr>
<th>Withdrawal</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to the first day of classes</td>
<td>100% refund</td>
</tr>
<tr>
<td>During the first ten days of classes</td>
<td>80% refund</td>
</tr>
<tr>
<td>After the first ten days of classes</td>
<td>0% refund</td>
</tr>
</tbody>
</table>

For funds to be returned, students must file a request for a refund with Student Financial Services and Cashiering. If a request for refund is not filed, credit on the student account will automatically be carried over to the next term (semester or 12-week). Refund requests may be made by addressing a letter to Student Financial Services and Cashiering, Lee Building, University of Maryland, College Park, 20742, visiting the Student Financial Service Center, Lee Building, Room 1135, between 8:30 am to 4:30 pm, Monday-Friday, or requesting a refund online through Student Financial Services and Cashiering (https://billpay.umd.edu). A credit balance is not automatically refunded.

Fellowships, Assistantships, and Financial Assistance
The University of Maryland recognizes the high cost of education today and makes every effort to offer financial assistance to qualified students through a variety of programs. Approximately seventy percent (70%) of all
full-time graduate students receive financial support, which may include remission of tuition, teaching and research assistantships, work-study support, and University and other fellowships. Referrals for University or area employment opportunities for students and students’ spouses are also available in various graduate programs and in specific student service centers at the University.

Admission to a graduate degree program is a prerequisite for the award of a teaching or research assistantship, a fellowship, a traineeship, a loan, or a work-study award.

Graduate Fellowships
Graduate Fellowships are funded by the Graduate School through grants allocated to the academic colleges specifically for this purpose. Applicants and current students must apply directly to their Graduate Programs for fellowship funding. The Graduate School offers a limited number of dissertation fellowships. Applications are solicited annually. More information may be obtained from the Graduate School, http://gradschool.umd.edu/funding/fellowship-information. For more information, also please see the Fellowships (http://pdc-webapp-lamp27.umd.edu/Catalog/policy.php?fellowships-policies) chapter of this Catalog.

Graduate Assistantships
A graduate assistantship is an academic appointment not involving academic tenure. Such assistantships take the form of teaching assistantships, research assistantships or, in a few cases, administrative assistantships. Offers of these positions are made to graduate students directly by the programs and departments. The assigned duties of a graduate assistant are consistent with the aims and objectives of the teaching and research missions of the University. An appointment of 20 hours per week is considered a full-time assistantship. An appointment of 10 hours per week is considered a half-time assistantship. The responsibilities assigned to a graduate assistant should take into account what may be reasonably expected given the graduate assistant’s education and experience.

For more information, please see the Assistantships (http://pdc-webapp-lamp27.umd.edu/Catalog/policy.php?assistantship-policies) chapter of this Catalog.

Overload Payments for Graduate Students
Under certain circumstances, fellows and graduate assistants may be offered employment in addition to their normal appointments. As outlined in Chapter 15: Graduate Assistants and Chapter 16: Graduate Fellows, approval for such overload payments must be obtained from the Graduate School in advance of the appointment. The required request form can be found at https://gradschool.umd.edu/forms

Travel Grants
The Graduate School administers the Jacob K. Goldhaber travel grants for graduate students. Goldhaber grants are available to support part of the cost of attending conferences at which graduate students will present the results of their research. Because funding is limited, students are urged to apply as soon as their presentations have been accepted. More information is available at https://gradschool.umd.edu/funding.