We understand that without financial support, a college degree would be out of reach for many talented students. That's why the University of Maryland (UMD) has a long history of providing financial support to students of all economic backgrounds. The Office of Student Financial Aid is here to help you navigate the financial aid process and understand your options. Scholarships, grants, loans, and work-study funds are offered based on academic ability and/or financial need as determined by a federal needs analysis system.

To receive priority consideration for financial aid, all new, returning, and continuing eligible students must complete and submit the Free Application for Federal Student Aid (https://studentaid.gov/h/apply-for-aid/fafsa/) each year by the UMD priority deadline of April 1. The FAFSA becomes available on October 1.

- **Students applying to UMD should not wait to be admitted before filing the FAFSA.** The FAFSA has no bearing on a student's admission decision. However, students will not receive final consideration for aid until they have been offered admission to a degree program or eligible certificate program.

### Estimating Educational Cost

The Office of Student Financial Aid has prepared an estimated cost of attendance (https://financialaid.umd.edu/resources-policies/cost-attendance/) to assist students with estimating the cost of a year in UMD. These estimated rates include direct costs (tuition, fees, on-campus housing, and food plan) and estimates of indirect expenses (transportation, books, supplies, miscellaneous personal costs).

Off-campus cost of living expenses are determined based on the average estimated housing and food costs for the local area. Since these are indirect costs, the university will not bill them.

UMD tuition and fees can be found by visiting the Office of Student Financial Services and Cashiering (https://billpay.umd.edu/costs/) website.

### General Regulations Applicable to All Forms of Aid

#### Aid Procedures

The Office of Student Financial Aid will determine financial aid offers that best fit the students' needs and qualifications. A financial aid offer is normally a combination of grants, loans and student employment. It is determined by the availability of financial aid and the financial circumstances of each student, as expressed on the FAFSA.