OFFICE OF STUDENT
FINANCIAL AID

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The Office of Student Financial Aid administers federal, state and institutional financial assistance programs and, in cooperation with other university offices, participates in the offering of scholarships to eligible students. The primary responsibility for financing attendance at the University of Maryland (UMD) lies with students and families. Scholarships, grants, loans and work-study funds are offered on the basis of academic ability and/or financial need as determined by a federal needs analysis system. The Office of Student Financial Aid intends to provide assistance to students who might not otherwise be able to pursue college studies due to financial constraints.

Financial aid funds are limited. All new, returning and continuing eligible students must follow these steps to receive priority consideration for financial aid:

1. Submit a completed admission application and all required application materials by the appropriate undergraduate (https://admissions.umd.edu/apply/application-deadlines/) or graduate (https://gradschool.umd.edu/admissions/application-process/deadline/) deadline.
2. Each year, complete and submit the Free Application for Federal Student Aid (https://studentaid.gov/h/apply-for-aid/fafsa/) (FAFSA) by the UMD priority deadline of January 1. All applications received by this deadline will receive priority consideration. The FAFSA becomes available on October 1.
   - New students 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 for a degree program or eligible certificate program.

Estimating Educational Cost

To assist students with estimating what a year at UMD may cost, the Office of Student Financial Aid has prepared an estimated cost of attendance (https://financialaid.umd.edu/resources-policies/cost-attendance/). These estimated rates include direct university charges (tuition, fees and on-campus room and board) and estimates of indirect expenses (transportation, books, supplies, miscellaneous living expenses and off-campus room and board). Off-campus cost of living expenses are determined based on the average room and board charges for the local area. These are indirect costs, therefore, they will not be billed by the university.

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 needs and qualifications of the students. A financial aid offer is normally a combination of grants, loans and student employment, and is determined by the availability of financial aid and the financial circumstances of each student as expressed on the FAFSA.

Change in Financial Situation

It is the student’s responsibility to notify the Office of Student Financial Aid of any changes to their financial circumstances during the year.

Citizenship Status

In order to be eligible for federal, state or university financial assistance, students must be United States citizens or eligible non-citizens.

Default/Owe Refund

To be eligible for financial aid from UMD, 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 received at any post-secondary institution.

Degree-Seeking

Students must be working toward a degree or an eligible certificate in order to be eligible to receive financial aid. Students must be admitted to the university as degree-seeking student or eligible certificate students.

Full-Time Status

For most types of aid, students must attempt at least 12 credit hours through the schedule adjustment period each semester in order to receive a full financial aid offer. Please refer to the standards of Satisfactory Academic Progress (https://financialaid.umd.edu/resources-policies/satisfactory-academic-progress/) when considering dropping below 12 credit hours for any given semester.

Reapplication Requirement

Need-based assistance is not automatically renewed from year to year. All students requesting need-based aid must complete and submit the FAFSA annually. Each application must indicate a continued financial need and the student must maintain Satisfactory Academic Progress (https://financialaid.umd.edu/resources-policies/satisfactory-academic-progress/).

Receiving a Non-University Offer

If a student receives assistance (scholarship, grant or loan) from a non-university source, the university may reduce the financial aid offered by the university. It is the student’s responsibility to notify the Office of Student Financial Aid of all outside offers.

Satisfactory Progress

At the end of each semester or upon a student’s re-enrollment at UMD, the student’s academic performance is reviewed. The student’s Satisfactory Academic Progress (https://financialaid.umd.edu/resources-policies/satisfactory-academic-progress/) is determined to verify if the student is eligible to receive, or continue receiving, financial aid.