OFFICE OF STUDENT FINANCIAL AID

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The Office of Student Financial Aid (OSFA) administers 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 funds are awarded on the basis of academic ability and/or financial need as determined by a federal needs analysis system. It is the intent of OSFA to provide assistance to students who might not otherwise be able to pursue college studies due to financial constraints.

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

1. Student must submit admissions applications and all necessary supporting documents to the Office of Admissions by the appropriate deadlines (Deadlines can be found under Admissions Information (https://academiccatalog.umd.edu/undergraduate/requirements-application-procedures)).
2. Complete the Free Application for Federal Student Aid (FAFSA) on or after October 1. The FAFSA can be completed online at https://fafsa.ed.gov/. 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. Complete the FAFSA no later than December 15 so that it is received by the federal processor by January 1. Applying online helps to expedite the process.

Applications received before January 1 will be given priority consideration.

Estimating Educational Cost

Costs of Attendance (COA) Budgets are estimates of the educational expenses incurred by students during the nine-month academic year. These budgets 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, will not be billed by the University.

Actual College Park tuition and fees can be found by contacting the Office of Student Financial Services and Cashiering (https://billpay.umd.edu/billing-tuition-and-fees/undergraduate-tuition-and-fees).
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<tr>
<td><strong>Total In-State</strong></td>
<td><strong>$30,664</strong></td>
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<tr>
<td><strong>Subtotal Out-of-State (Tuition, Fees &amp; Books/Supplies)</strong></td>
<td><strong>$38,140</strong></td>
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<td><strong>Total Out-of-State</strong></td>
<td><strong>$56,776</strong></td>
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1 They are indirect costs not billed by the Office of Student Financial Services and Cashiering.

**General Regulations Applicable to All Forms of Aid**

**Award Policy**

Financial aid is normally a combination of grants, loans, and student employment. The financial aid “package” is determined by the availability of financial aid and the financial circumstances of each student. It is not necessary to make any special application for university grants. The Office of Student Financial Aid will determine awards that best fit the needs and qualifications of the candidates.

**Change in Financial Situation**

It is the student’s responsibility to notify the Office of Student Financial Aid of any changes to his or her 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**

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**

Students must be working toward a degree or certificate. Students must be admitted to the university as “degree-seeking.”

**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 the full financial aid award. Please refer to the standards of Satisfactory Academic Progress (SAP) when considering dropping below 12 credit hours for any given semester. Please visit the Office of Student Financial Aid website (https://financialaid.umd.edu) to review the Satisfactory Academic Progress policy.

**Reapplication Requirement**

Need-based assistance is not automatically renewed from year to year. All students requesting need-based aid must reapply by submitting a new or renewal FAFSA annually. Such reapplication must indicate continued financial need and maintain Satisfactory Academic Progress (SAP). Please visit the Office of Student Financial Aid website (https://financialaid.umd.edu) to review the SAP policy.

**Receiving a Non-University Award**

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

**Satisfactory Progress**

Students must be making satisfactory progress toward a degree or certificate according to the Standards for Satisfactory Academic Progress (SAP) published in the Schedule of Classes. Please visit the Office of Student Financial Aid website (https://financialaid.umd.edu) to review the SAP policy.

**Selective Service**

To receive federal financial aid, male students must register with Selective Service if they are at least 18 years old and born after December 31, 1959, unless they are not required by law. The federal government will verify compliance of this registration requirement. Students who have questions about Selective Service registration may contact the Selective Service (http://www.sss.gov) at 847-688-6888/1-888-655-1825.