The Office of Student Financial Aid 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 (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. It is the intent of the Office of Student Financial Aid 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 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.
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 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.

**Estimating Educational Cost**

To assist students with estimating what a year at the University of Maryland (UMD) may cost, the Office of Student Financial Aid has prepared estimated cost of attendance (https://financialaid.umd.edu/resources-policies/cost-attendance/) budgets. 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, they will not be billed by the university.

Actual UMD 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/).

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

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

**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**

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 in order to be eligible to receive financial aid. Students must be admitted to the university as a degree-seeking student.

**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 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 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 the University of Maryland, 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.

**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 or 1.888.655.1825.