

# OFFICE OF STUDENT FINANCIAL AID

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**Director:** Dawit Lemma

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 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/>) (FAFSA) each year by the UMD priority deadline of **January 1**. The FAFSA becomes available on October 1.

- **Students who are in the process of 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

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 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. 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. It is determined by the availability of financial aid and the financial circumstances of each student, as expressed on the FAFSA.

## Change in Financial Situation

Students are responsible for notifying the Office of Student Financial Aid of any changes to their financial circumstances during the year.

## Citizenship Status

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, or have recently been admitted to, a degree/eligible certificate program to be eligible to receive financial aid.

## Full-Time Status

For most types of aid, students must attempt at least 12 credit hours each semester to receive a 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

All students requesting need-based aid must complete and submit the FAFSA annually. Need-based assistance is not automatically renewed from year to year. 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, waiver 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.

This is done to determine if the student is able to receive financial aid by making Satisfactory Academic Progress (<https://financialaid.umd.edu/resources-policies/satisfactory-academic-progress/>) (SAP). The review is based on qualitative (grade point average) and quantitative measures (credits completed vs. credits attempted). It is also cumulative for all academic work attempted at University of Maryland and transferred credits.