SERVING BUSY PROFESSIONALS WORLDWIDE

University of Maryland University College (UMUC) specializes in high-quality academic programs that are convenient for busy professionals. Our programs are specifically tailored to fit into the busy lives of those who wish to pursue a respected degree that can advance them personally and grow their careers. UMUC has earned a worldwide reputation for excellence as a comprehensive virtual university and, through a combination of classroom and distance-learning formats, provides educational opportunities to more than 95,000 students. The university is proud to offer highly acclaimed faculty and world-class student services to educate students online, throughout Maryland, across the United States, and in 25 countries and territories around the world. UMUC serves its students through undergraduate and graduate programs, noncredit leadership development, and customized programs. For more information regarding UMUC and its programs, visit www.umuc.edu.

University of Maryland University College is accredited by the Commission on Higher Education of the Middle States Association of Colleges and Schools, 3624 Market Street, Philadelphia, PA 19104 (267-284-5000), one of the six regional accrediting agencies recognized by the U.S. Department of Education.

UMUC is governed by the University System of Maryland Board of Regents and certified by the State Council of Higher Education for Virginia.

UMUC is a constituent institution of the University System of Maryland.
HIGHER EDUCATION IS AN INVESTMENT, AND IT’S MORE AFFORDABLE THAN YOU THINK.

Pursuing higher education is one of the best investments you can make. On average, college graduates earn $2.8 million more than those without a degree over their lifetimes.* And people with a bachelor’s degree or higher can expect more job security and career opportunities. Learn about the power of a degree at www.umuc.edu/powerfuldegree.

There are various ways to keep your education costs within your budget. With careful planning, you can afford a quality education from University of Maryland University College (UMUC). Financial Aid and Student Accounts can help you explore the many financial aid and tuition payment options offered, and financial aid counselors are ready to work individually with you to make sure you understand the requirements and benefits of the financial aid process.

HERE ARE 10 GREAT WAYS TO PAY FOR YOUR EDUCATION. FIND THE COMBINATION THAT’S RIGHT FOR YOU.

What is the best way to pay for your education? The answer is different for every student. Most UMUC students combine a variety of financial aid and payment options to manage their expenses. Take time to explore all the options so you can decide which are the best fit for your life and budget.

01 Monthly payment plan
02 Employer-provided tuition assistance
03 Scholarships
04 Private scholarships
05 Grants
06 Federal Work-Study Program
07 Federal loans
08 Alternative loans
09 Military benefits
10 Tax benefits

Financial aid awards consist of scholarships, grants, loans, and work-study opportunities. UMUC encourages all students to apply for financial aid, regardless of income.


MONTHLY PAYMENT PLAN

UMUC’s interest-free monthly payment plan can help you manage your education expenses by allowing you to pay your tuition over the course of several months or the full semester, rather than in one lump sum. There are no finance charges, just a low nonrefundable enrollment fee. Payments are accepted by credit card, check, money order, or electronic debit from your checking or savings account.

To find out more about this plan, administered by ECSI, visit www.umuc.edu/makeapayment.

EMPLOYER-PROVIDED TUITION ASSISTANCE

Many companies and organizations offer tuition assistance programs to retain employees and develop their knowledge and skills. If you are an employee of the federal government or an active-duty servicemember, you may be eligible for tuition assistance. Ask your supervisor, human resources representative, or education office personnel whether tuition benefits are available to you. Information on how to register and pay your bill using employer tuition assistance can be found at www.umuc.edu/thirdparty.

Most students qualify for some form of financial assistance. In 2013, more than $300 million in financial aid was awarded to undergraduate and graduate students.
SCHOLARSHIPS

UMUC offers more than 50 unique scholarship programs for undergraduate and graduate students, including the prestigious UMUC President’s Scholarship and the UMUC Completion Scholarship for Maryland community college graduates. Students can also apply and be considered for Maryland state scholarship programs, such as the Legislative (Senatorial and Delegate) Scholarships.

UMUC scholarships are based on specific criteria, such as academic achievement, financial need, or enrollment in a particular degree program or academic area. In addition, UMUC offers special scholarship programs for Maryland community college graduates and for military personnel. When you complete the UMUC scholarship application and essay, you will be considered for all university scholarships.

To apply, first complete the Free Application for Federal Student Aid (FAFSA). UMUC’s school code is 011644. Once your FAFSA has been received by the UMUC Financial Aid Office, you will be prescreened for eligibility. Students who have met UMUC’s established scholarship criteria will be notified via their “To Do” list in the MyUMUC Student Portal.

Scholarships are awarded for the academic year on a first-come, first-served basis.

PRIVATE SCHOLARSHIPS

Each year, hundreds of thousands of scholarships are awarded by companies and organizations of all types and sizes. In addition to applying for the scholarships administered by UMUC, all students are encouraged to investigate private scholarship opportunities. There are scholarships for academic or artistic achievements; for students interested in specific fields of study; for residents of certain cities, counties, or states; and for members of religious, ethnic, or underrepresented groups.

The easiest way to find scholarship opportunities is to use online scholarship search engines. There are several free websites (see information below) that can help you identify suitable scholarship programs by comparing your personal circumstances against a database of scholarships.

Also, be on the lookout for local scholarships. Generally, there may be less competition for scholarships that cover a limited geographical area. To find information on local scholarship opportunities, talk to local community college or high school counselors or check the bulletin board at your local library.

For more information on scholarships, visit www.umuc.edu/scholarships.
GRANTS

Grants constitute a kind of financial aid that is typically need-based and does not need to be repaid. Awards vary depending on the student’s enrollment status and level of need.

**Federal grants (for undergraduate students only)**
- Pell Grant (up to $5,730 per year)
- Supplemental Educational Opportunity Grant—SEOG (amounts vary)

**State Grants (for undergraduate students only)**
- Educational Assistance Grant ($400 to $3,000 per year)
- Maryland Part-Time Grant (amounts vary)

**Institutional Grant (for both undergraduate and graduate students)**
- UMUC Presidential Grant (up to $1,400 per year)

**FEDERAL WORK-STUDY PROGRAM**

The Federal Work-Study (FWS) Program provides job opportunities at UMUC and in the community to help students pay for their education. The amount of the award varies according to financial need and the availability of funds. Students are paid biweekly based on the number of hours worked. If you are interested in FWS or have questions, please visit www.umuc.edu/workstudy for application information.

Like many students, you may need additional financing to supplement your savings, grants, and scholarship awards.

**FEDERAL LOANS**

Like many students, you may need additional financing to supplement your savings, grants, and scholarship awards. That’s why most financial aid packages include an offer of aid in the form of federal loans. Loans must be repaid, with interest, but federal loans are advantageous because they offer low interest rates and more flexible repayment plans.

UMUC participates in the Federal Direct Stafford Loan program, which is available to undergraduate and graduate students. These federal loans may be subsidized (based on need) or unsubsidized (not based on need). Subsidized loans begin to accrue (accumulate) interest when repayment begins (six months after you graduate or your attendance drops below half-time), while unsubsidized loans begin to accrue interest as soon as the loan is fully disbursed. Award amounts are based on grade year classifications and vary each year.

The Federal Perkins Loan program is a low-interest, subsidized loan available to undergraduate and graduate students, for which UMUC serves as your lender. Award amounts are based on need and availability of funds, and range up to $4,000 annually for undergraduate students and $6,000 annually for graduate students.

In addition to these federal loan programs, parents of dependent undergraduate students may take advantage of the Federal Direct PLUS Loan program, which offers non-need-based federal loans. Graduate students can also borrow through the Federal Direct PLUS Loan program (known as the Graduate PLUS Loan program), in addition to the unsubsidized Direct Loan program.

**ALTERNATIVE LOANS**

Alternative loans can be used to supplement your financial aid. For more information, visit www.umuc.edu/alternativeloans.

For detailed information on federal loans and other federal aid programs, visit the Department of Education website at www.studentaid.gov.
MILITARY BENEFITS

Currently, UMUC enrolls 57,000 active-duty military servicemembers, reservists, veterans, and family members. UMUC advisors are skilled at helping military veterans and active-duty personnel—as well as their spouses or dependents—explore the education assistance benefits available to them through the Montgomery GI Bill, Post-9/11 GI Bill, Veterans Educational Assistance Program (VEAP), and Survivors and Dependents program. For more information on military benefits, visit military.umuc.edu/vabenefits.

UMUC offers a military tuition rate for active-duty military personnel and their spouses, members of the Selected Reserves and National Guard, and some dependent children of active-duty military personnel. Commissioned corps members of the U.S. Public Health Service and the National Oceanic and Atmospheric Administration and their spouses and some dependent children are also included under the military rate. For more detailed information on military tuition, visit military.umuc.edu/tuition.

TAKE THE NEXT STEPS AND APPLY FOR AID AT UMUC.

UMUC encourages you to apply for financial aid, regardless of your income. You may receive more than you expect! All the forms you need to apply for financial aid and for admission to UMUC are available online.

1. Apply for admission to UMUC.
   If you have not already been admitted as a student, complete the online application at www.umuc.edu/admissions.

2. Submit the Free Application for Federal Student Aid (FAFSA).
   The FAFSA is the form used by all educational institutions to process financial aid. Remember to include UMUC’s school code (011644) to allow the U.S. Department of Education to send your results to UMUC. Complete your FAFSA online at www.fafsa.gov.

3. Verify your financial aid status online.
   Once you have been admitted as a student and the Financial Aid Office has received your FAFSA, you will be provided with the user ID and password you’ll need for logging on to MyUMUC. The status of your financial aid application will be available online at MyUMUC, through your student portal. By clicking on “View My Financial Aid,” you’ll have access to the following information:
   - Financial aid documents and forms still required
   - Financial aid awards and amounts, and the status of each award
   - Student account information and balances

4. Enroll in classes.
   Use your financial aid to help pay for classes you want to take to get your UMUC education program started. An academic calendar showing registration dates for current and upcoming sessions is available at www.umuc.edu/calendar. Information about how to register online or on-site at many UMUC locations is available at www.umuc.edu/register.

TAX BENEFITS

The federal government offers two tax credit programs that allow you to reduce your income tax bill. The American Opportunity Tax Credit allows families to claim a credit of up to $2,500 for each eligible dependent for up to two tax years. The credit applies toward tuition and fees for the first two years of postsecondary education for students who are enrolled at least half-time in an eligible degree or certificate program. The Lifetime Learning Credit allows families to claim up to $2,000 per year for postsecondary education, including undergraduate or graduate degrees or individual courses to acquire or improve job skills. For both tax credits, the amount an individual or family can claim depends on income, the amount of tuition and fees paid, and the amount received from certain scholarships and grants.

Also, you may be able to deduct up to $4,000 in tuition and fees from your income if you itemize deductions on your return.

For information on education deductions and tax credits, see IRS Publication 970, Tax Benefits for Education, at www.irs.gov/publications/p970.
DON’T WAIT. APPLY TODAY!

UMUC processes financial aid applications on a first-come, first-served basis, so the sooner you apply, the sooner you could receive aid.

To ensure that you receive your financial aid funds in time for registration, you should submit your FAFSA by the priority filing deadlines listed below. If you miss the deadlines, you are still eligible to apply for aid; however, you may have to pay tuition and fees yourself and then seek reimbursement when you are approved to receive aid.

<table>
<thead>
<tr>
<th>TERM</th>
<th>PRIORITY FILING DEADLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring</td>
<td>November 1</td>
</tr>
<tr>
<td>Summer</td>
<td>April 1</td>
</tr>
<tr>
<td>Fall</td>
<td>June 1</td>
</tr>
</tbody>
</table>

To be considered for Maryland state scholarships, the deadline to submit your FAFSA is March 1 of every year.

Maryland Higher Education Commission grant and scholarship information is available online at [www.mhec.state.md.us](http://www.mhec.state.md.us) or by phone at 410-767-3301 and 800-974-0203.

WE’RE HERE TO HELP.

At UMUC, information and assistance is always just a phone call or mouse click away. Staff members in the following offices are available to answer your questions.

**Undergraduate Advising**
To contact a UMUC advisor, e-mail enroll@umuc.edu
[www.umuc.edu/contactarep](http://www.umuc.edu/contactarep)

**Student Accounts**
For help with the monthly payment plan, employer-provided tuition assistance, and tax benefits
[www.umuc.edu/accountcontacts](http://www.umuc.edu/accountcontacts)

**Financial Aid Office**
For additional information about the financial aid process, scholarships, grants, federal work-study, and loans
[www.umuc.edu/financialaid](http://www.umuc.edu/financialaid)

**Veteran Student Affairs**
For help with veterans benefits
[www.military.umuc.edu/vabenefits](http://www.military.umuc.edu/vabenefits)

Contact or visit any of these offices.

UMUC Academic Center at Largo
1616 McCormick Drive
Largo, MD 20774
800-888-UMUC (8682)

PAYMENT OPTIONS

When you’re ready to make a payment, UMUC offers you a variety of convenient options, including paying online.

- Credit card (American Express, Discover, MasterCard, Visa)
- Check or money order
- Electronic debit from your checking or savings account

For more information visit [www.umuc.edu/makeapayment](http://www.umuc.edu/makeapayment).

“The U.S. Department of Education processes approximately 22 million FAFSA submissions each year and offers more than $150 billion annually to help millions of students pay for higher education.”

—[www.studentaid.gov](http://www.studentaid.gov)