Introduction to Aid

The Financial Aid Office Welcomes You.
Returning to school as an undergraduate or graduate student is a major investment. That’s why University of Maryland University College (UMUC) recommends that you apply for financial assistance, regardless of your income or financial situation. Many students who do not think they will qualify for financial aid end up receiving assistance.

What Is Financial Aid?
Financial aid is intended to supplement your family’s financial contributions to your education. Available funds include grants, scholarships, and loans. Financial aid can come from a variety of sources, including the federal and state governments, UMUC, and private donors.

What Is Financial Need?
Financial need is the difference between the cost of attendance (COA) at UMUC and the expected family contribution (EFC). The information you report on the FAFSA is used by the U.S. Department of Education to determine your EFC. The COA is an estimate of your expenses at UMUC for a period of enrollment and includes tuition, fees, books, supplies, transportation, room and board, and personal expenses.

Cost of Attendance (COA) - Expected Family Contribution (EFC) = Need
All the forms you need to apply for admission to UMUC and financial aid 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](http://www.umuc.edu/admissions).

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

3. **Verify your financial aid status online.**
   Once you have been admitted as a student, you will be provided with a user ID and password, which you’ll need for logging into your MyUMUC account. Once your FAFSA is received, the status of your financial aid application will be available online at MyUMUC, through your student portal. Click on “View My Financial Aid” to access your financial aid and student account information.

4. **Enroll in classes.**
   Use your financial aid to help pay for your classes. Registration dates and deadlines are available at [www.umuc.edu/calendar](http://www.umuc.edu/calendar). Information about how to register online or on-site at many UMUC locations is available at [www.umuc.edu/register](http://www.umuc.edu/register).

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**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.**
Types of Aid

Student Loans

Filling out the FAFSA is a requirement for receiving financial aid at UMUC. Visit www.umuc.edu/loans to find out more about loans from UMUC and other sources.

Low-interest student loan programs are available to undergraduate and graduate students who are enrolled at least half-time in an eligible program of study. Loans must be paid back. Federal loans are advantageous because they offer low interest rates and more flexible repayment plans than most private loans.

Federal Perkins Loan

Annual loan amounts for Perkins loans vary, but cannot exceed $4,000 for an undergraduate student or $6,000 for a graduate student.

Federal Direct Stafford Loan

Stafford loans may be subsidized (need-based) or unsubsidized (non-need-based). The amount you can borrow varies based on your dependency status and current year in school. Subsidized loans are for undergraduates only.

If you do not enroll in both the fall and spring semesters, you may not be eligible for the annual amounts listed in the chart below. Some fees may be deducted prior to your loan disbursement.

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<th>Stafford Loan Maximums</th>
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<tr>
<td><strong>Year</strong></td>
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<td>First Year</td>
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<tr>
<td>Second Year</td>
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<td>Third Year and Beyond</td>
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<td>Maximum Total Debt</td>
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The U.S. Department of Education processes approximately 22 million FAFSA submissions each year and offers more than $150 billion in financial aid annually to help more than 15 million students pay for higher education.

—www.studentaid.gov
Scholarships
Scholarships can help you overcome the financial obstacles between you and your degree. For more information, visit www.umuc.edu/scholarships.

UMUC offers a wide variety of scholarship opportunities, available to students based on merit and/or financial need. Award amounts vary by scholarship.

Students who have met UMUC’s established scholarship criteria will be notified of their eligibility via the “To Do List” in the MyUMUC Student Portal.

Both undergraduate and graduate students must meet minimum GPA and completed credit requirements before being considered eligible for a scholarship at UMUC.

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<th>Scholarship Requirements</th>
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<tr>
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<tr>
<td>Minimum GPA</td>
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<td>Minimum Credits</td>
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Discover our vast database of scholarships by visiting www.umuc.edu/scholarships and clicking the "Browse Available Scholarships" image, or by visiting www.umuc.edu/searchscholarships.

Maryland Community College Graduates: Apply for the opportunity to earn a bachelor’s degree at a significantly reduced cost with the UMUC Completion Scholarship. Award recipients can complete a bachelor’s degree program for about $12,000! Visit www.umuc.edu/complete for more details.

Grants
Several grant programs are available at UMUC. Visit www.umuc.edu/grants for more information.

Grants are need-based financial awards that do not have to be repaid. Award amounts vary depending on your enrollment status and need level. Grants are available from a variety of sources, including the federal and state governments and UMUC.

Federal Pell Grant
This grant is awarded to undergraduates who have not earned a bachelor’s degree. Grants are awarded based on EFC and enrollment.

Federal Supplemental Educational Opportunity Grant (FSEOG)
This grant is awarded to undergraduates. Federal Pell Grant recipients receive priority for FSEOG awards.

UMUC Presidential Grant
This need-based institutional grant provides up to $1,400 per year for eligible undergraduate and graduate students.

Several other grant programs, including the Maryland Part-Time Grant, the Educational Assistance Grant, and Legislative Scholarships are available at UMUC. Visit www.umuc.edu/grants for details.

For information about grants and scholarships offered by the State of Maryland, visit the Maryland Higher Education Commission online at www.mhec.state.md.us or contact them by phone at 410-767-3301 or 800-974-0203.

www.umuc.edu/finaid
**Tuition**

*UMUC offers the affordability of a state university with the convenience of online study.*

**Maryland residents** receive in-state tuition at UMUC.

**Military servicemembers** and their dependents are eligible for either in-state or reduced military rates for most UMUC programs. Visit [military.umuc.edu/tuition](http://military.umuc.edu/tuition) for more information.

View all undergraduate and graduate tuition rates at [www.umuc.edu/tuition](http://www.umuc.edu/tuition).

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**Payment Options**

*View our affordable and flexible payment options at [www.umuc.edu/makeapayment](http://www.umuc.edu/makeapayment).*

We want to make paying for your education as convenient as possible. Payments are accepted by credit card, check, money order, or electronic debits from your checking or savings account.

UMUC tuition and fees are due in full at the time of registration (unless you’re enrolled in our interest-free monthly payment plan or receiving financial aid or employer tuition assistance).

If you register by mail, fax, or in person, payment must accompany your registration.

If you register online, payment is due with your registration or must be mailed the day of registration.

**UMUC’s Interest-Free Monthly Payment Plan**

Manage your education expenses by paying tuition over the course of several months or the full semester rather than in one lump sum. With our interest-free monthly payment plan, there are no finance charges, just a low nonrefundable enrollment fee.

To find out more about this plan, administered by ECSI, visit [www.umuc.edu/makeapayment](http://www.umuc.edu/makeapayment).

**Third-Party Payments**

If your company or organization offers tuition assistance programs for their employees, visit [www.umuc.edu/thirdparty](http://www.umuc.edu/thirdparty) to find out how to make payments.
We’re Here to Help

Contact Us
UMUC Financial Aid Office
800-888-UMUC (8682)
www.umuc.edu/finaid

Office Location
UMUC Academic Center at Largo
1616 McCormick Drive
Largo, MD 20774

Hours of Operation
Monday–Friday, 8:30 a.m.–8 p.m.
Saturday, 8:30 a.m.–2 p.m.*

Undergraduate Advising
To contact a UMUC advisor,
e-mail enroll@umuc.edu or
visit www.umuc.edu/contactarep.

Student Accounts
For help with the monthly payment plan,
employer-provided tuition assistance, and tax
benefits, visit www.umuc.edu/accountcontacts.

Veteran Student Affairs
For help with veterans benefits,
visit military.umuc.edu/vabenefits.

Technical Support
For technical support, visit help.umuc.edu.

Additional Resources
Federal Student Aid Information
Phone: 800-433-3243
Web: www.fafsa.gov

Maryland Higher Education Commission
(State grants and scholarships)
Phone: 410-767-3301 or 800-974-0203
Web: www.mhec.state.md.us

www.finaid.org
Financial aid information, advice, and tools

www.petersons.com
Financial aid information, with details on
approximately 800,000 award programs

*Select Saturdays only. See website for details,
or call 800-888-UMUC (8682) for 24-hour service.

UMUC’s Financial Aid Office is here to guide you. Our counselors have been described as...
Professional
Caring
Considerate
Committed
Dedicated
Knowledgeable
Friendly
About UMUC

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.