

# FINANCIAL INFORMATION

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## Tuition

Tuition is charged to students and is applied to instructional programs. Students admitted to the Graduate School must pay graduate tuition and fees whether the credits satisfy program requirements or not. Notwithstanding any other provisions of this or any other University publication, the University reserves the right to change tuition, fees and other charges at any time such changes are deemed necessary by the University or the University System of Maryland Board of Regents.

According to University regulations, graduate students dropping courses receive a full refund of tuition if they drop courses before the first day of the semester. The University publishes the full refund schedule for withdrawal.

## Fees

In addition to tuition, graduate students are also charged mandatory Technology and Auxiliary fees. Auxiliary fees include University Student Government Association, supporting facilities, student activity, and transportation.

## Indebtedness to the University

Students must pay debts before registration can be completed for the following semester or session. Students may not receive transcripts or diplomas until they pay their debts. The University applies refunds due to students against their outstanding debts to the University. Uncollected debts are forwarded to the State Central Collection Unit.

## Payment of Tuition and Fees

**Credit card payments** – Visa, Master Card, Discover and American Express and checks are accepted via the Internet by using the link at [www.simsweb.umaryland.edu](http://www.simsweb.umaryland.edu). Credit card payment may only be used for those charges not covered by financial aid. Payments from any financial proceeds that create a credit balance because of prior credit card payments will be credited to the cardholder's account to the extent of the original amount paid by that credit card.

**Installment Payment Plan** – An installment plan is available for the fall or spring semesters as provided by the "University Policy for Payment of Tuition and Fees." Details and access to the plan may be obtained in the Student Accounting Office. The fee for setting up an installment plan is \$10.00 per semester.

## Due Date

If payment is postmarked or paid in person or via the Internet after the due date you will be subject to a late payment fee of \$100.00 or 5% of the balance, whichever is less. Any amount referred to the State Central Collection Unit for collection will be subject to an additional 17% collection fee.

## Returned Check Policy

A service charge of \$25.00 is assessed for each check that is returned unpaid by the bank for any reason.

## Hospitalization Coverage

Full time students are required to have health insurance coverage. Students are billed each fall and spring semester for student health insurance. If a student has comparable coverage and does not want the UMB health insurance policy, it is her/his responsibility to provide proof of coverage to the Student and Employee Health Office (29 S. Paca St.) and obtain a waiver that authorizes removal of the charge from the bill. Waivers are valid for one academic year. Waiver deadline dates are September 15 for fall semester and February 15 for spring semester.

## Up-to-date Account Information

Students may view current information at [www.simsweb.umaryland.edu](http://www.simsweb.umaryland.edu) by choosing 'Student Services,' 'Student Records' and finally 'Account Summary by Term.'

## Determination of Residency for Tuition Purposes

Applicants seeking classification as a Maryland resident for tuition and charge-differential purposes must complete a Maryland In-State Status form that accompanies the application for admission. It is important that all questions be answered on the form; omitting information will result in out-of-state classification. The statement of residency determination, as defined by the University System of Maryland Board of Regents, and the procedures and policies of in-state residency determination may be found on the Registrar's Web site <http://www.umaryland.edu/orr/>.

An initial determination of in-state status for admission, tuition and charge-differential purposes is made by the registrar when a student's application for admission is under consideration. The determination made at that time and any determination made thereafter shall prevail for each subsequent semester until the determination is challenged successfully in a timely manner. Students may request a re-evaluation of their status by filing a petition for in-state classification for admission, tuition and charge-differential purposes. Students must meet the requirements for in-state status and submit a completed petition (including all documents required therein) by the last day of late registration for the semester they wish to be classified as in-state. The burden rests upon students to demonstrate to the satisfaction of the university that an in-state classification is appropriate. No change in status requested by the students shall be given retroactively.

A determination of in-state status is valid only if a student actually enrolls in the semester for which he or she applied. Determinations made in cases where students do not actually enroll are not valid for a subsequent semester (all requirements must be satisfied independently and a new and timely petition submitted).

## Financial Assistance

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### Graduate Assistantships

Graduate assistantships are available to qualified, full-time, degree-seeking graduate students. An assistantship is awarded to students to enable them to make progress toward a graduate degree and obtain academic or research experience. The duties of a graduate assistant must be consistent with the teaching and research missions of the university. Assistantships are awarded by the program in which the student is enrolled. The particular assignment depends on the program's needs and the experience and qualifications of the student. Applicants should apply for an assistantship directly to the program in which they wish to study. Programs offer assistantships based on the availability of funds and admission of the student to degree-seeking status at the university.

Graduate assistants must register as full-time students, enroll in degree programs, and make satisfactory progress toward their degrees. Programs normally award assistantships to students who have shown superior aptitude in their fields of study and appear likely to render a high quality of service to the university by their teaching and research activities. All graduate assistants are eligible for tuition remission. A full assistantship carries up to 10 credits of tuition remission each semester, fall and spring. All other fees are the responsibility of the graduate student.

Graduate assistantships are awarded with the intent of both providing financial support and contributing to the recipient's professional development. In all instances, it is understood that the graduate student's priority should be his or her studies and research and that 100 percent of his or her effort will be devoted to this endeavor. Therefore, graduate assistants are ineligible for additional awards or employment that includes a work component. A graduate assistant who receives external support for his or her research will be expected to end his or her graduate assistantship. These principles will also apply during the summer months for graduate assistants with a 12-month appointment. Exceptions to this policy require the prior approval of the Graduate School.

The Graduate School produces the "Graduate Assistant Policies and Guidelines" handbook, which is available from the Graduate School and is on the Graduate School Web site.

### **Need-Based Financial Assistance**

Students may apply for need-based assistance to help meet the costs of tuition, fees, books, supplies and normal living expenses not covered by tuition remission or other resources. Need-based assistance includes Federal Work-Study, Federal Stafford loans, and alternative loans. Students seeking assistance from these programs must file a Free Application for Federal Student Aid (FAFSA) for the enrollment year. Students may apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

More information is available from the Office of Student Financial Assistance and Education which may be reached by calling 410-706-7347 or via email at [aidtalk@umaryland.edu](mailto:aidtalk@umaryland.edu)

### **Other Funding Opportunities**

Funding opportunities are also available to graduate students through National Science Foundation and National Institutes of Health programs and through many other public and private foundations. Students must apply directly to these programs or foundations.