

# FINANCIAL INFORMATION

## Graduate Tuition and Fees

The fees below are for the 2006-2007 academic year. As of the printing date of this Catalog, charges for the upcoming academic years have not been established. 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 and the University System of Maryland Board of Regents. Each semester's current charges may be found on the UMB 'Student Accounting' Web site at <http://www.fincsvc.umaryland.edu/sa/>.

University of Maryland Graduate School 2006-2007	Maryland Resident	Non-Maryland Resident
Tuition - Per Credit Hour		
Master's Degree and Non-degree Students	\$429.00	\$767.00
Medical & Reseach Technology Students	419.00	724.00
PhD Students	363.00	646.00
Nursing PhD Students	380.00	677.00
Technology Fee - Per Credit Hour		
All Graduate Students	10.00	10.00
Auxiliary Fees* - Per Semester		
All Grduate Students	240.00	240.00
Student Health Fee** - Per Semester		
All Graduate Students	1027.50	1027.50
Late Registration Fee	40.00	40.00
Late Payment Fee***	100.00	100.00
Graduation/Diploma Fee:		
Master's Degree Students	55.00	55.00
PhD Students	128.50	128.50

\* Includes Student Activities, Student Government, Supporting Facilities, and Transportation Fees

\*\* Health insurance coverage is required for all UMB students

\*\*\* Or 5% of the balance, whichever is less.

### Explanation of Fees

- Student Activity – supports activities in the Graduate School
- Student Government – supports activities in the Student Government Association
- Supporting Facilities – supports expansion of student facilities on campus.
- Transportation – supports student campus transportation system
- Technology – supports computer labs
- Graduation – helps defray costs involved with graduation and commencement

### Tuition

Tuition is charged to students and is applied to instructional programs of the University of Maryland. Students admitted to the Graduate School must pay graduate tuition 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 and the University System of Maryland Board of Regents.

**Refund of Fees**

According to the regulation of the University of Maryland, graduate students dropping courses receive a full refund of tuition if they drop courses before the first day of the semester. The Graduate School publishes the complete refund schedule in each Course Offerings Schedule.

**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 forward to the State Central Collection Unit and debts are subject to a 17% collection fee and all costs incurred in collection the delinquent account.

**Obligation**

Every registration incurs a debt to the university and registration is not complete or official until the student satisfies all financial obligations. Returning students may not register until they pay all financial obligations in full.

**Payment of Tuition and Fees**

Credit card payments – Visa, Master Card, Discover and American Express 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 can 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, paid in person or via the Internet after the due you will be subject to a late payment fee of \$100.00 or 5% of the balance, whichever is less. Any amount referred to SCCU for collection will be subject to an additional 17% collection fee.

**Return Check Policy**

A service charge of \$25.00 is assessed for each check that is return 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 the 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 dates for new and transfer students are September 15 for fall semester and February 15 for spring semester. Continuing students have a waiver deadline of August 25 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 success-

fully 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**

### **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 shall be consistent with the teaching and research missions of the university. The majority of assistantships are awarded by the program or department in which the student is enrolled. The particular assignment depends on the department'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 appointments 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. As employees of the university, graduate assistants are eligible for the in-state tuition rate during the performance of the assistantship.

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.

### **Graduate Merit Awards**

The Graduate Merit Award program supports efforts to recruit, retain, or reward promising or outstanding graduate students. These awards, which are available to any degree-seeking graduate student, carry a stipend of \$2,000 and a remission of tuition for up to 10 credits each semester, fall and spring. Students should contact their program director to request nomination for a Graduate Merit Award.

### **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 Financial Aid Office 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.