

Expenses, Financial Aid & Scholarships

Expenses

This information applies to the academic year 2011-2012 only. Please see appropriate Academic Schedule Booklets for 2012-2013 rates. Notwithstanding any other provision of this or any other University publication, the University reserves the right to make changes in 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.

Tuition

Tuition for legal residents of Maryland is \$2,652 per semester plus all other applicable fees at the University. Tuition for out-of-state students is \$7,598 per semester plus all other applicable fees at the University. Tuition for residents of the contiguous counties* is \$5,678 per semester plus all other applicable fees at the University.

Evening and part-time tuition is \$219 per credit hour for resident undergraduate students, \$427 per credit hour for non-resident undergraduate students, \$317 per credit hour for resident graduate students, and \$386 per credit hour for non-resident graduate students.

Summer tuition is \$219 per credit hour for resident undergraduate students, \$427 per credit hour for non-resident undergraduate students, \$317 per credit hour for resident graduate students and \$386 per credit hour for non-resident graduate students.

Students taking courses for audit or pass/fail or courses without credit designation will receive assigned equivalency credit hours for tuition and fee purposes.

Tuition and Fees for Collaborative Engineering Programs - Students enrolled in the electrical or mechanical engineering programs offered by FSU in collaboration with University of Maryland, College Park are subject to a different tuition and fee arrangement due to the unique nature of the program. During the freshman and sophomore years, students pay FSU tuition and fees. After completing 45 credits of designated course work, students will apply for formal acceptance into UMCP's Clark School of Engineering and will be considered UMCP students for the remainder of the program. Students will then pay both UMCP tuition rates and FSU fees to the FSU University and Student Billing Office.

*Contiguous counties include Berkeley, Grant, Hampshire, Jefferson, Mineral and Morgan counties in West Virginia; Bedford, Fulton, Franklin and Somerset counties in Pennsylvania; and Loudoun County, Virginia.

Room and Board

The cost for room and board for each University residence hall student varies from \$6,684 per year to \$9,434 per year. Room contracts are binding for one academic year (fall and spring semesters). All students living in the residence halls are required to purchase a meal ticket for the University dining hall. See the chart below for detailed room and board options and prices.

Mandatory Fees

The following paragraphs explain how the University uses the mandatory fees which students pay. For information on other fees and expenses related to summer and graduate programs, refer to the respective catalogs and bulletins.

Activities Fee: An activities fee of \$83 per semester for full-time students or \$13 for part-time students is collected to support student publications, the campus radio station, social activities, student government and a balanced program of cultural events.

Athletic Fee: An athletic fee of \$330 per semester for full-time students and a \$36 per credit hour fee for part-time students is used to support the University's program in intercollegiate and intramural athletics.

Undergraduate Tuition & Fees 2011-2012

	1st Semester	2nd Semester	TOTAL	
TUITION - FULL TIME (12 cr. or more)				
Maryland Residents	\$2,652	\$2,652	\$5,304	
Out-of-State Residents	7,598	7,598	15,196	
Contiguous County Residents	5,678	5,678	11,356	
MANDATORY FEES				
Technology Fee	\$75	\$75	\$150	
Activities Fee	83	83	166	
Athletic Fee	330	330	660	
Auxiliary Facilities Fee	270	270	540	
Student Union Operating Fee	137	137	274	
Transportation Fee	17	17	34	
Total Fees	\$912	\$912	\$1,824	
TOTAL TUITION AND FEES				
Maryland Residents	\$3,564	\$3,564	\$7,128	
Out-of-State Residents	8,510	8,510	17,020	
Contiguous County* Residents	6,590	6,590	13,180	
ROOM CHARGES				
Frederick, Westminster	double	\$1,832	\$1,832	\$3,664
All other halls	double	1,790	1,790	3,580
	small single	2,390	2,390	4,780
	large single	2,592	2,592	5,184
BOARD CHARGES				
Gold Plan with \$200 bonus	\$1,992	\$1,992	\$3,984	
Silver Plan 19 meals/week w/\$100 bonus	1,852	1,852	3,704	
14-meal with \$100 bonus	1,778	1,778	3,556	
12-meal with \$250 bonus	1,846	1,846	3,692	
10-meal with \$75 bonus	1,552	1,552	3,104	
Super 15 Plan with \$300 bonus	2,125	2,125	4,250	

TOTAL TUITION, FEES, ROOM AND BOARD**

Maryland Residents	\$7,388	\$7,388	\$14,776
Out-of-State Residents	12,334	12,334	24,668
Contiguous County* Residents	10,414	10,414	20,828

**based on \$3,664 room rate and \$3,984 board rate

subject to change

EXPENSES

Auxiliary Facilities Fee: An auxiliary facilities fee of \$270 per semester for full-time students and \$24 per credit hour for part-time students is assessed for construction expenses of the auxiliary facilities.

Student Union Operating Fee: A Student Union operating fee of \$137 per semester for full-time students and \$16 per credit hour for part-time students is charged for operating expenses of the Lane Center.

Transportation Fee: A Transportation fee of \$17 per semester for full-time students and \$2 per credit hour for part-time students is charged, allowing students to ride Allegany Transit Authority buses by showing a student ID.

Technology Fee: A Technology fee of \$75 per semester for full-time students and \$11 per credit hour for part-time students is assessed to fund technology initiatives for student enhancement.

Other Fees and Expenses

Late Payment Fee: A late payment fee of \$30 is charged for payments received after the established payment deadline.

Late Registration Fee: A late registration fee of \$30 is charged for not registering as prescribed or if payment is received after the due date.

Payment Plans are available through a partnership with Tuition Pay. An annual (10-month) plan is available for \$75. A 5-month semester plan is \$75 per semester. A 3-pay plan costs \$60 per semester.

Career Services Credential Fee: A \$20 fee allows the student to establish a credential file through the Office of Career Services. This is a one-time optional fee.

Duplicate Copies: A \$3 fee is charged for each duplicate statement of fees (or other receipt) requested. A \$20 fee is charged for each duplicate ID Card.

Returned Payment Fee: A \$30 fee is charged whenever a payment of any obligation is returned for any reason. Article 27, Section 142 of the Annotated Code of Maryland states that anyone who obtains money, etc., by bad check is subject to prosecution. All payments returned to the University by the bank as "unpaid" (this includes payments in dispute or uncollected funds) must be paid within seven days of the University's notification to the student.

Motor Vehicle Registration: A \$40 motor vehicle registration fee is charged for students registering a vehicle. Vehicle registration for summer school and evening classes is \$10.

Study Abroad Administrative Fee: A non-refundable administrative fee that covers all study abroad administrative costs of \$150 (check with the CIE website for specific information on costs).

Special Course Work Fees

The following special fees for course work are non-refundable at the end of the free drop-add period:

Private Music Fee: Music students desiring private study of organ, piano, other instruments, or voice are charged \$150 per credit hour.

Special Instruction Fees: Fees of \$10, \$20, \$25 and \$100 respectively for students enrolled in GEP science laboratory courses and courses utilizing the Academic Computing facility are collected to cover laboratory supplies, equipment, software. Fees are also charged to cover art supplies in certain studio courses, course materials or field trips.

Student Teaching Internship Fee: A student teaching internship fee of \$350 will be charged for each quarter or semester at the beginning of the semester during which student teaching is scheduled.

Advance Fees and Deposits

Applicants pay a \$30 non-refundable application fee when they apply to the University. This fee is sent directly to University and Student Billing at the same time the application is mailed to the Admissions Office.

If you are accepted for admission, you will be asked to pay a non-refundable acceptance fee of \$150. Your letter of acceptance will contain a bill for this fee which must be paid within thirty days and which acts as a binding agreement for admission. This \$150 acceptance fee is non-refundable; but when you enroll as a student, it will be deducted from what you owe the University.

Residence Hall Damage Deposit

You will be charged a \$100 damage deposit each fall or your first spring semester. Money will be deducted from this deposit for the following:

- (1) damages to your room and room furnishings;
- (2) damages to common areas within your residence hall if these damages are unreported and/or unclaimed. These damages will be charged collectively to the residents.

If your deposit drops below \$25, you will be sent a bill to replenish your deposit to the \$100 level.

The balance of this damage deposit remains in your account until the end of the academic year or until you leave the residence halls for any reason. Because this refund is processed through the State Comptroller's Office, it will be refunded at the end of the semester in which you withdraw.

Other fees & expenses

See detailed explanation above.

Tuition Pay Plans	\$60-\$75
Application Fee, one time only	\$30
Career Services Credential Fee	\$20
Directed Practice Fee	\$100
Duplicate Copy	\$3
Late Registration Fee	\$30
Late Payment Fee	\$30
Lost ID Card	\$20
Private Music Fee	\$150 per credit
Returned Check Fee	\$30
Study Abroad Admins. Fee	\$150
Vehicle Registration	- day \$40 per year - evening only \$10 per year

Special Instruction Fees

Accounting (ACCT 305)	\$25
Art (ART 110)	\$10
Art (ART 207, 209, 212, 214, 216, 221, 232, 240, 412, 416)	\$25
Art (ART 202, 235, 236, 307, 407, 414, 435, 635)	\$30
Art (ART 402, 421, 432, 440, 602, 621, 632, 640)	\$40
Art (ART 452)	\$60
Biology (BIOL 109, 149)	\$20
Business Admin. (BUAD 320)	\$25
Chemistry (CHEM 100, 101, 113)	\$20
Computer Science (COSC 100, 110, 220, 330)	\$25
Geography (GEOG 103, 113)	\$20
IDIS 150 Outdoor Leadership	\$115
Mass Comm. (MCOM 101)	\$20
Mass Comm. (MCOM 212, 213, 250, 313, 465, 499 audio)	\$30
Mass Comm. (MCOM 311, 487, 488, 499 video projects)	\$40
Mathematics (MATH 102, 104, 209)	\$20
Mathematics (DVMT) Lecture	\$40
Mathematics (DVMT 095, 100) Web	\$100
Music 315, 319, 321, 327, 329, 330, 331, 335, 336, 337, 339, 340	\$10
Music Applied 390	\$100
Music Applied 490	\$150
Orientation (ORIE 101)	\$120
Physical Science (PHSC 101, 203)	\$20
Physics (PHYS 215, 261)	\$20
Sociology (SOC 310/SOWK 310)	\$25
Student Teaching Internship	\$350
Summer Orientation Program	\$125

Payment of Fees

Make all checks or money orders payable to Frostburg State University for the exact amount on the bill you receive. All fees must be paid prior to the beginning of each semester or before the date shown on the statement of fees. Students will not be allowed to register for the next semester. Failure to meet the due date may result in the cancellation of the student's schedule. A previous balance results in the grades and transcripts of the student being withheld until full payment is made.

Students failing to withdraw or make payment will be charged a \$60 deferment fee, a \$30 late payment and a \$30 late registration.

Deferred Payment Plans

The TuitionPay Plan From Sallie Mae

TuitionPay is the interest-free, debt-free way to spread tuition payments over a number of months. The TuitionPay Plan is not a loan, so there are no interest payments, only a low annual enrollment fee.

The Plan allows you to break down your education expenses into easy-to-manage installments, rather than one lump-sum payment. It's simple and convenient.

How to Get Started

Just visit www.TuitionPayEnroll.com, click "Enroll Now" and in a few easy steps your enrollment will be complete. You can also complete and mail a paper application.

Fast, Easy Payment Options

TuitionPay is all about convenience. That's why we offer you the option to make your payments online* by eCheck or credit card, or by mail with your monthly statement.

Or if you prefer the worry-free simplicity of automatic deductions from your checking or savings account, you can sign up for recurring payments with our ACH plan.

Manage Your Account Online

Once you're enrolled, you can set up your own InfoLink account, which allows you to view your account information and status, and make payments anytime — day or night.

There's no easier way to pay tuition than with the TuitionPay Plan. So enroll today!

For more information, visit www.TuitionPay.com, or call 1.800.635.0120 to speak with a TuitionPay consultant.

*No check processing fees when you pay online on or before the due date.

Refund Schedules

Fall and Spring Semester

Before the end of each registration period	100% tuition refunded
Before the 15th calendar day after the official start of classes for that session	80% tuition refunded
From the 15th day until the end of third week after the official start of classes	60% tuition refunded
During the 4th week after the official start of classes	40% tuition refunded
During the 5th week after the official start of classes	20% tuition refunded
At the end of the 5th week after the official start of classes	0% tuition refunded

Fee Refund Schedule (including summer session)

Application fee	0% refund
Board fee	- Up to mid-semester prorated on a weekly basis plus one week
	- After mid-semester 0% refund

Summer Sessions

Before the end of the summer registration period	100% tuition refunded
Before the end of one-fifth of the length of the session, but in no case beyond the 7th calendar day of the session	80% tuition refunded
Before the end of two-fifths of the length of the session	40% tuition refunded
At the end of two fifths of the length of the session, but in all cases beginning with at least the 15th calendar day of the session	0% tuition refunded

*In the case of special courses of short duration (i.e., one week or less), this policy will be applied on a pro-rata basis in a manner consistent with the policy.

Non-refundable Fees

The following fees are non-refundable after the end of each registration period including the summer session:

Room rent fee	Auxiliary Facilities fee	Directed Practice fee
Activities fee	Private Music fee	University fee
Athletic fee	Student Union Operating fee	Vehicle Registration fee
Special Instruction Fee	Course/class fees	

Charges for Collection of Unpaid Bills

If a student's account is not promptly paid, the University will turn it over to the Maryland State Central Collection Unit and a 17-percent collection fee will be added to the bill. If further collection action is needed, an outside agency will be retained and those charges will also be billed to the student. The state may also withhold any refund due to the student from the Maryland State Income Tax and apply it to the overdue account.

Refund Policy

The following regulations govern refunds available upon withdrawal from the University or when other changes of status take place. To withdraw from the University, you must complete an official withdrawal through the Registrar's Office before you are entitled to any refund. Because refund amounts change depending upon when you file, the date used to determine refunds will be the date on which you submit the final filing or change of status to the Registrar's Office.

If you register for a full schedule (12 credits or more) and you drop courses to 11 credits or fewer after the end of the registration period, you are not entitled to a refund based on a credit-hour charge.

Students dismissed for disciplinary reasons are not entitled to any tuition or fee refund.

Student Refund Policy for Title IV Recipients

Federal regulations mandate a student refund policy for Title IV recipients. The policy requires institutions to provide a pro-rata refund to any new student withdrawing before 60% of the enrollment period has elapsed. Information in regard to the calculation process or details of the policy may be obtained from the Financial Aid Office, Pullen Hall, 301.687.4301.

Personal Funds

If your balance reflects a credit of personal funds, you must write a request for a refund.

FINANCIAL AID

Financial Aid

The University program of financial aid helps students who have limited financial resources. We make every effort to aid qualified students in need of financial assistance through loans, grants, scholarships, and part-time employment.

Our Financial Aid Office operates with an open-door policy. We provide financial aid information to students and their families and assist them with the application process.

Application Process

When applying for financial aid through the University, you must complete the Free Application for Federal Student Aid (FAFSA). This is the only application necessary for Federal and general State aid. The Free Application for Federal Student Aid includes detailed instructions and is available on-line at www.fafsa.gov. In order for Frostburg State University to offer you financial aid, you will need to include FSU on your FAFSA using our school code (002072).

- You must reapply for financial aid each year.

Types Of Financial Aid

The major federal and state financial aid programs administered by Frostburg State University are described in the next two pages. For more detailed descriptions of the programs, see the Financial Aid and Scholarship brochure distributed by the Financial Aid Office for the year in which you want to receive the aid.

Federal Aid

Grants

- Grant money does not have to be repaid.

Federal Pell Grant Program

This program provides financial aid to all eligible undergraduates and is intended to be the base of a student's total financial aid package. Apply for the Federal Pell Grant by completing a Free Application for Federal Student Aid. The applicant will receive a Student Aid Report indicating eligibility after submitting the FAFSA.

Federal Supplemental Educational Opportunity Grant Program (SEOG)

Criteria established by the Federal Government states that you must be eligible for a Federal Pell Grant in order to receive Federal SEOG funds. You must submit the Free Application for Federal Student Aid to determine eligibility.

Office of Financial Aid

114 Pullen Hall: 301.687.4301
FAX 301.687.7074

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program

The TEACH Grant program provides \$4,000 a year for students who want to teach in a high need field in a high need area. There are a number of additional tasks you must complete to obtain the TEACH grant; therefore, you are required to meet with a financial aid counselor.

Work

Federal Work-Study Program - This federally-funded program provides recipients with a paid work experience as part of the financial aid package. Employment may not exceed 20 hours per week while classes are in session, and 40 hours per week during other periods. Most students work 5-8 hours per week in jobs that, in many cases, are related directly to their fields of study. Minimum wage laws apply. You must submit the Free Application for Federal Student Aid to apply.

In addition, the University offers students an opportunity to be employed in community service positions through this program.

Federal Loans

A word of caution at the outset: a loan is money borrowed and MUST be repaid at a specified time in the future, under the terms specified in the promissory note that is signed before you receive your first loan disbursement. Before signing the promissory note, be sure you thoroughly understand your rights and responsibilities relative to any loan received.

Federal Perkins Loan

Students enrolled at least half-time at FSU who demonstrate significant financial need by filing the Free Application for Federal Student Aid are eligible for a Perkins Loan. This program provides long-term loans at a 5% interest rate with repayment beginning nine months after graduating or leaving school for other reasons. The Financial Aid website gives detailed information regarding deferment and cancellation provisions. Borrowers should be aware that if default occurs and accounts are transferred to the Office of Education for collection purposes,

*rate subject to change



Educational Expenses

	In-State Resident	Contiguous County Resident**	Out-Of-State Resident
Tuition*	\$5,304	\$11,356	\$15,196
Fees*	1,824	1,824	1,824
Room and Board*	8,752	8,752	8,752
Books	1,200	1,200	1,200
Transportation	750	750	950
Personal	1,000	1,000	1,000

*Amounts subject to change

The above figures are based on a 9-month academic year. Expenses for tuition, fees, room and board are subject to change. Books, transportation, and personal expenses are estimates only and students should calculate these items based on their own circumstances. Commuter bills will only reflect charges for tuition and fees.

** Out-of-state discount for full-time students from the following counties in PA: Bedford, Franklin, Fulton and Somerset; in VA: Loudoun; and in WV: Berkeley, Grant, Hampshire, Jefferson, Mineral and Morgan

grade transcripts from the Registrar's Office will be held until the debt is satisfied.

Federal Stafford Loans

NOTE: In order to borrow through any of the following Direct Loan Programs, you must be enrolled for at least 6 credits (and those credits must be leading toward a degree).

Federal Subsidized Stafford Loan

The Federal Subsidized Stafford Loan program enables you to borrow directly through the federal government. The interest rate is fixed at 3.4% for 2011-12 award year (rate subject to change). Qualifying for a Federal Subsidized Stafford Loan means that the federal government will pay the interest on your loan while you are enrolled at least half-time. Six months after you terminate your education or cease to be enrolled half-time, repayment of your loan(s) begins. Repayment, in most cases, must be completed within 10 years.

Freshmen may borrow \$3,500 per year; sophomores, \$4,500; and for those who have attained junior class standing, \$5,500 per year. However, the amount you may borrow in any given year may not exceed the educational costs as certified by the Financial Aid Office. The aggregate amount one may borrow as an undergraduate cannot exceed \$31,000.

A graduate or professional student may borrow up to \$8,500 per year. The maximum outstanding debt for graduate or professional students, which includes any outstanding Federal Subsidized Stafford Loan borrowed for undergraduate study, is \$65,500 (excluding unsubsidized loans). The interest rate for graduate students is 6.8%

To apply for a Federal Subsidized Stafford Loan, you must complete a Free Application

for Federal Student Aid and other forms as required. As with the Perkins Loan, the amount of your loan is based on several factors: amount of documented need, enrollment status and academic progress.

All first-time Federal Subsidized Stafford Loan borrowers must complete an entrance interview. In addition, all Federal Subsidized Stafford Loan borrowers must complete an exit interview before graduation, withdrawal or leaving FSU, even though they may plan to return at some time in the future.

Repaying your student loan is an obligation. Failure to repay your student loan(s) on the

required repayment schedule will result in default. One of the many consequences of being in default is that FSU has the right to, and will, withhold the processing of all academic transcripts.

Federal Unsubsidized Stafford Loans

Same terms and conditions apply as Federal Subsidized Stafford Loans, except that the borrower is responsible for interest that accrues while he/she is in school at a fixed 6.8% rate. This loan program is open to students who may not qualify for Federal Subsidized Stafford Loans or may qualify for only partial Subsidized Stafford Loans. To apply for a Federal Unsubsidized Stafford Loan, you must first complete the Free Application for Federal Student Aid (FAFSA) and other forms as required.

The borrowing limit for dependent students is \$2,000 per year. For independent students, additional borrowing levels exist.

Note: Eligibility for borrowing through both Subsidized and Unsubsidized loan programs during the summer is limited. If eligible to apply, an applicant must be enrolled for at least six credits per session and the credits taken must be leading toward a degree. Check with the Financial Aid Office regarding loan availability during summer sessions.

Note: The Department of Education requires that student loan borrowers be provided with information on the availability of the Department's Office of the Ombudsman for student loans. This office provides information to students who have had problems resolving issues related to a student loan. FSU recommends that borrowers try contact-



FINANCIAL AID

ing the Student Financial Assistance Ombudsman if this occurs. The U.S. Department of Education's Ombudsman Office can propose solutions that may help you and other parties (such as lenders, guaranty agencies, etc.) come to a final agreement. For additional information, contact this office at 202.401.4498 or toll-free at 1.877.557.2575. Their Web site is <http://ombudsman.ed.gov>

Federal Plus Loans

(Parent Loan for Undergraduate Students)

The Federal Plus Loan is a federal loan program that allows parents of dependent, undergraduate students to borrow an amount equal to the cost of education, minus other aid.

Special Note:

Federal regulations require your written permission to deduct miscellaneous institutional charges such as library fees from your annual financial aid. You must sign and complete a permission form. If at all possible, you should submit this permission form prior to billing. If you choose not to complete the permission form, you will be responsible for paying any miscellaneous obligation(s) from personal funds by the bill payment date. The University **may not apply** your loan funds to any charge(s) assessed to you in a prior award year.

- FSU reserves the right to withhold academic transcripts from students who have defaulted on their student loans.

State Aid

Maryland State Scholarships

The State of Maryland provides funding for the following **major** state scholarships:

- Howard Rawlings Educational Assistance Grant
- Howard Rawlings Guaranteed Access Grant
- Senatorial Scholarship
- Delegate Scholarship

Applicants for these awards must:

- (1) Be a Maryland resident
- (2) Most require that you file a Free Application for Federal Student Aid by March 1.

For requirements and applications specific to a particular scholarship, contact the FSU Financial Aid Office or the Maryland Higher Education Commission (410.260.4565).

FSU Grants

Criteria:

- You must be a U.S. citizen.
- You must demonstrate financial need



through the federal application process.

- You must file the FAFSA as soon after January 1 as possible. The Financial Aid Office must receive the results by March 1.

Students must meet academic standards to be considered for this award.

State Student Work

This program provides a limited number of jobs on campus for students who are not eligible for the Federal Work-Study Program. These positions are available in every academic, administrative and auxiliary area. Interested students should contact the Financial Aid Office during the first two weeks of classes.

Financial Aid for Collaborative Engineering Programs

Students enrolled in the mechanical engineering program offered by FSU in collaboration with University of Maryland, College Park are subject to a different financial aid arrangement due to the unique nature of the program. During the freshman and sophomore years, students are eligible to apply for financial aid through FSU. After completing 45 credits of designated course work, students formally apply for admission into UMCP's Clark School of Engineering and are considered UMCP students at that time. At that point, a student must reapply for federal or state aid through UMCP's Office of

Student Financial Aid. For assistance in the application process, contact FSU's Engineering Program Coordinator, Dr. Yi-Zun Julie Wang, at 301.687.3208.

Refund\Repayment Policy

See Title IV Refund Policy in the Fees section of this chapter.

Implications of Withdrawal From the University

Effective Fall 2000, all students who withdraw or are dismissed from the university (including unofficial withdrawals) and attend less than 60% of the enrollment period (semester), will have their Title IV federal financial aid prorated based on the actual days of attendance. Therefore, before a student considers withdrawal, he/she should meet with a financial aid counselor to determine the financial impact on his/her federal financial aid. Title IV Federal aid includes Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grant, Perkins Loan, Stafford Loans (Subsidized and Unsubsidized), and Parent Loan to Undergraduate Students (PLUS).

Under this policy, the Financial Aid Office will determine the percentage of Title IV aid earned based on the length of enrollment. Once determined, the student may be responsible for charges that were once covered by Title IV aid. In some cases, a student may have to repay a portion or all of his/her

refund as a result of withdrawing before 60% of the enrollment period elapses. After the unearned portion of financial aid has been established, the funds will be returned to the federal programs in the following order: Unsubsidized Stafford Loans, Subsidized Stafford Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grants, Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent Grant (SMART), Teacher Education Assistance for College and Higher Education (TEACH) Grant and Federal Supplemental Educational Opportunity Grants. In cases where a student is receiving institutional funds, he/she should check with the Financial Aid Office for policies concerning these awards.

Satisfactory Progress Standards (SAP)

The United States Department of Education mandates that Frostburg State University has an established Satisfactory Academic Progress policy for financial aid recipients. The policy must be qualitative and quantitative. The policy must be at least as strict as the academic policy governing students not receiving financial aid. If a student completes the Free Application for Federal Student Aid (FAFSA), he or she is subject to these regulations.

Qualitative Requirement

FSU requires students to have a 2.0 cumulative grade point average to graduate. The graduated standard for the minimum GPA throughout the academic program is as follows:

Total Credits Earned (including transfer credits)

0-14	1.00
15-29	1.40
30-44	1.60
45-59	1.80
60- above	2.00

Students need to be aware that they could be required to appeal to both the Provost's Office to remain in school and to the Financial Aid Office to maintain financial aid eligibility.

Quantitative Standards

Minimum Passing Requirement

Students must complete 67% of all courses attempted including courses transferred to FSU in order to meet SAP regulations. To

determine the completed average, a student needs to add all attempted hours (including credits transferred to FSU) then add all the hours of completed courses (including credits transferred to FSU) then divide the completed credit hours by the attempted credit hours.

6 completed credit hours / 12 attempted credit hours = 50% completion rate

Maximum time to completion

FSU students cannot **attempt** more than 180 credits for a first bachelor's degree and no more than 240 for a second bachelor's degree.

Attempted credits include the following grades A, B, C, D, F, P, N, FX, W, WF, NC, NR, CS, I, AP, CE, CL, IB, PT and all transfer credits.

Completed credits include the following grades A, B, C, D, P, AP, CE, CL, IB, PT and all transfer credits.

All students will be evaluated at the end of each semester (Summer, Fall, Intersession and Spring). Students will need to review the progress rules and their transcript when making enrollment decisions.

Frostburg will now be required to evaluate and measure students by standards established in the federal law. Each student will have one of four statuses:

1. Meets all components of the SAP standards (eligible to receive financial aid)
2. Academic Warning (explanation below)
3. Probation (explanation below)
4. Does not Meet Standards (not eligible to receive financial aid)

Academic Warning

Students who do not meet standards for the first time in their academic career will be placed on academic warning. A warning is assigned to a student who fails to meet SAP but is allowed to continue to receive Title IV aid for one additional payment period (semester).

Probation

Students who do not meet SAP standards after one payment period on Academic Warning will be denied financial aid. However, students will then have the right to appeal. If the appeal is granted, the student will be placed on probation and continue to receive Title IV aid for one additional payment period.

Appeals will be granted for the following circumstances:

1. Students who demonstrate the following extenuating circumstances: death of a relative, injury or illness of the student, or other special circumstances;
2. The school has determined that the student will be able to meet SAP standards after the subsequent payment period or;
3. An academic plan had been established by the student and/or his or her advisor to meet graduation requirements and the student continues to follow the academic plan.



SCHOLARSHIPS

Scholarships

Frostburg State University is firmly committed to academic excellence and we strive to recognize outstanding students. A number of institutional scholarships have been established through the auspices of the Frostburg State University Foundation to reward academic achievement, as well as service in the community. Funds for these scholarships are provided by private and institutional sources.

In addition, nearly every academic department at FSU offers departmental scholarships. The eligibility criteria for these scholarships vary. Many are based on academic performance, others on need, still others on the program of study or a combination of requirements. Scholarships are awarded on an annual basis. Students must meet satisfactory progress standards and scholarship selection requirements each semester as defined in the scholarship brochure or in the information provided with your award notification.

The Financial Aid Office publishes a list of scholarships that describes all of the scholarships and the criteria to be considered, as well as the contact person and deadline date for each award. Contact the Financial Aid Office at 301.687.4301 for information or review online at www.frostburg.edu/scholarships.

In addition, Frostburg State University offers academic scholarships which are screened by our Admissions Office. These scholarships are for entering first-year and transfer students who demonstrate outstanding academic ability. The academic scholarships will be part of the published list of scholarships or you may contact the Admissions Office at 301.687.4201.

