

# Expenses, financial aid and scholarships

## Expenses

This information applies to the academic year 2003-2004 only. Please see appropriate Academic Schedule Booklets for 2004-2005 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 \$2,079 per semester plus all other applicable fees at the University. Tuition for out-of-state students is \$5,403 per semester plus all other applicable fees at the University. Tuition for residents of the contiguous counties\* is \$4,158 per semester plus all other applicable fees at the University.

**Evening and part-time tuition** is \$172 per credit hour for resident undergraduate students, \$304 per credit hour for non-resident undergraduate students, \$225 per credit hour for resident graduate students, and \$261 per credit hour for non-resident graduate students.

**Summer tuition** is \$172 per credit hour for resident undergraduate students, \$304 per credit hour for non-resident undergraduate students, \$225 per credit hour for resident graduate students and \$261 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.

### Room and Board

The cost for room and board for each University residence hall student varies from

\$5,158 per year to \$6,356 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 \$65 per semester for full-time students or \$9 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 \$206 per

## Undergraduate Tuition & Fees 2003-2004

	1st Semester	2nd Semester	Total
Tuition - full time (12 cr. or more)			
Maryland Residents	\$2,079	\$2,079	\$4,158
Out-of-State Residents	5,403	5,403	10,806
Contiguous County Residents	4,158	4,158	8,316

### Mandatory Fees

	1st Semester	2nd Semester	Total
Technology Fee	\$60	\$60	\$120
Activities Fee	65	65	130
Athletic Fee	206	206	412
Auxiliary Facilities Fee	65	65	130
Student Union Operating Fee	107	107	214
Transportation Fee	10	10	20
Total Fees	\$513	\$513	\$1,026

### Total Tuition and Fees

	1st Semester	2nd Semester	Total
Maryland Residents	\$2,592	\$2,592	\$5,184
Out-of-State Residents	5,916	5,916	11,832
Contiguous County* Residents	4,671	4,671	9,342

### Room Charges

	1st Semester	2nd Semester	Total
Frederick, Westminster double	\$1,511	\$1,511	\$3,022
All other halls double	1,477	1,477	2,954
small single	1,631	1,631	3,262
large single	1,769	1,769	3,538

### Board Charges

	1st Semester	2nd Semester	Total
Gold Plan with \$200 bonus bucks	\$1,409	\$1,409	\$2,818
Silver Plan 19 meals/week w/\$100 bonus bucks	1,361	1,361	2,722
14-meal with \$100 bonus bucks	1,288	1,288	2,576
12-meal with \$250 bonus bucks	1,397	1,397	2,794
10-meal with \$75 bonus bucks	1,177	1,177	2,354
Straight 10-meal	1,102	1,102	2,204

### Total tuition, fees, room and board\*\*

	1st Semester	2nd Semester	Total
Maryland Residents	\$5,512	\$5,512	\$11,024
Out-of-State Residents	8,836	8,836	17,672
Contiguous County* Residents	7,591	7,591	15,182

\*\*based on \$3,022 room rate and \$2,818 board rate

\*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.

semester for full-time students and a \$22 per credit hour fee for part-time students is used to support the University's program in intercollegiate and intramural athletics.

**Auxiliary Facilities Fee:** An auxiliary facilities fee of \$65 per semester for full-time students and \$6 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 \$107 per semester for full-time students and \$12 per credit hour for part-time students is charged for operating expenses of the Lane Center.

**Transportation Fee:** A Transportation fee of \$10 per semester for full-time students and \$1 per credit hour for part-time students is charged, allowing students to ride Allegheny Transit Authority buses by showing a student ID.

**Technology Fee:** A Technology fee of \$60 per semester for full-time students and \$8 per credit hour for part-time students is assessed to fund technology initiatives for student enhancement.

## Other fees & expenses

See detailed explanation above.

Application Fee, one time only	\$30
Career Services Credential Fee	\$10
Deferment Fee	\$50 per semester
Directed Practice Fee	\$100
Duplicate Copy	\$3
Late Registration Fee	\$30
Late Payment Fee	\$30
Lost ID Card	\$10
Private Music Fee	\$100 per credit
Returned Check Fee	\$30
Vehicle Registration	day \$20 per year evening only \$5 per year

## Special Instruction Fees

Accounting (ACCT 305)	\$25
Art (ART 236, 307, 407, 414)	\$25
Art (ART 202, 402)	\$20
Art (ART 110, 207, 212, 221, 232, 235, 240)	\$10
Art (ART 412, 421, 432, 435, 440)	\$10
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
Mathematics (MATH 102)	\$100
Physical Science (PHSC 101, 203)	\$20
Physics (PHYS 215, 261)	\$20
Sociology (SOCI 310/SOWK 310)	\$25
Student Teaching Internship	\$350

## 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.

**Deferred Payment Participation Fee:** A \$50 participation fee is charged by semester to each student signing a deferred payment promissory note. A \$30 late payment charge is assessed each time students fail to make deferred payments on the due date.

**Career Services Credential Fee:** A \$10 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 Check Charge:** A \$30 fee is charged whenever a check given in payment of any obligation is returned by the bank. 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 checks returned to the University by the bank as "unpaid" (this includes checks on which payment has been stopped or uncollected funds) must be paid within seven days of the University's notification to the student.

**Motor Vehicle Registration:** A \$20 motor vehicle registration fee is charged for students registering a vehicle. Vehicle registration for summer school and evening classes is \$5.

## 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 \$100 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.

**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 before you move on campus your first 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 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. This deposit will not be deducted from the total due on your bill.

## 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 admitted to classes until all bills have been paid or they have made approved arrangements with the University and Student Billing Office and they may not register for the next semester. Failure to meet the due date will 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.

## Deferred Payment Plans

Two deferred payment plans allow you to spread the cost of registration over a speci-

fied period: FSU's 60 day deferred payment plan and FSU interest free 10-month Monthly Payment Plan.

### 60-day Deferred Payment Plan

You may apply for the 60-day deferred payment plan by completing the application form mailed with your bill and returning it to the University and Student Billing Office before the bill payment deadline. The following guidelines apply to the deferred payment plan.

- One-third of the semester bill plus the \$50 deferment fee must be submitted with the deferred payment plan form to the University and Student Billing Office before the bill payment deadline each semester.
- Another one-third of the semester bill is due within thirty days.
- The final one-third of the semester bill is due within the following thirty days.
- A late payment charge of \$30.00 will be added each time the student fails to make payment on the due date.
- If deferred payments are more than 10 days late, the student may be dismissed from classes.
- The deferment plan cannot be extended beyond the 60-day period, but pre-payment is accepted anytime within the 60-day period.
- If the account remains unpaid after 60 days, the student cannot register for the following semester.
- Deferred payments do not affect the way refunds are computed.

### The FSU Monthly Payment Plan

The FSU Interest Free Monthly Payment Plan allows you to pay University fees in 10 convenient monthly payments, beginning in June for the Fall semester. There is a 5 month plan available for graduating seniors. A \$10 handling charge is assessed for payments



## 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		

received after the due date. The cost of this plan is \$60.

You may request additional information by calling the University and Student Billing Office at 301/687-4321.

### 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 card and file it in 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

Office of Enrollment Services  
(Admissions/Financial Aid)  
114 Pullen Hall: 301/687-4301  
FAX 301/687-3029

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 in late November/early December through our office, through high school guidance offices, higher education financial aid offices throughout the country, and online at [www.fafsa.ed.gov](http://www.fafsa.ed.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 state 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.

#### 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 and Scholarship brochure 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, 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 Federal Family Education 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 from a lending institution. The interest rate is variable with a ceiling of 8.25%\*. 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 \$2,625 per year; sophomores, \$3,500; and for those who have attained junior class standing, \$5,500 per



\*rate subject to change

## Educational Expenses

	In-State Resident	Contiguous County Resident**	Out-Of-State Resident
*Tuition	\$4158	\$8316	\$10806
*Fees	1026	1026	1026
*Room and Board	5772	5772	5772
Books	800	800	800
Transportation	500	500	700
Personal	1000	1000	1000

\*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

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 \$23,000.

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).

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 attend 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. 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 limits for dependent students are the same as for borrowers in the Federal Subsidized Stafford Loan program. 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 contacting 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 which will be mailed to you along with your award letter. 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:

- Educational Assistance Grant
- Guaranteed Access Grant
- Senatorial Scholarship
- Delegate Scholarship
- Science and Technology Scholarship
- Hope General Scholarship
- Maryland Teacher
- Community College Transfer

### 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. Jobs are processed through the Financial Aid Office. 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 electrical or mechanical engineering programs 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 Administrative Aide for Engineering, Ms. Linda Alderton Steele, at 301/687-4137.

### Refund\Repayment Policy

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

### Law Governing Financial Aid and Withdrawal

The Higher Education Act of 1998 established new rules regarding how colleges and universities determine the amount of financial aid that a student can retain if he/she withdraws. The new law was implemented at Frostburg State University in Fall 2000. The following information describes how this law will be applied using a specific formula that the government has defined.

#### 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), 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, 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

The United States Department of Education has mandated that colleges and universities have in place satisfactory progress standards that must be met in order for a student to receive Title IV funds (Federal Pell Grants,

Federal Subsidized and Unsubsidized Loans, Federal PLUS Loans, Federal Supplemental Educational Opportunity Grants, Federal Work-Study, and Federal Perkins Loans). The standards listed below apply to the regular academic year. In addition, the Financial Aid Office uses these standards to determine your eligibility for FSU grants, as well as Maryland State Scholarship awards.

#### Maximum Period of Eligibility

Financial aid recipients at FSU are allowed a maximum of six academic years (an academic year equals two semesters) to complete their undergraduate courses of study. In order to receive financial aid, the maximum number of credit hours that can be **attempted is 160.**

#### Academic Progress Standards

In addition to the minimum G.P.A. requirements described below, the Financial Aid Office will implement a new policy regarding the completion rate of credits attempted (effective 5/26/01). The policy states, "A student must have successfully completed 67% of his/her cumulative attempted credits at FSU (including attempted hours for summer session and intersession enrollments) in order to maintain financial aid eligibility for the ensuing academic year." Minimum G.P.A. requirements will also be determined by using the chart below.

#### Exceptions

All students must attain a minimum G.P.A. of 1.0. Students who fail to meet this standard will lose their financial aid **immediately.** Students with cumulative G.P.A.s of 1.0 but less than 2.0, will be allowed to enroll for one semester on financial aid probation even though they do not meet the minimum standards listed in the table below. At the

Total Hours Earned*	Minimum FSU Cumulative G.P.A.**
0-14	1.00
15-29	1.40
30-44	1.60
45-59	1.80
60-above	2.00

\*Total hours earned = all earned hours, graded and ungraded, including transfer credits.

\*\*Cumulative FSU G.P.A. = all letter grades (A,B,C,D,F,FX,W,F) earned in all courses attempted at Frostburg State University, excluding authorized grade repeats and grade forgiveness. Enrollment at schools other than FSU cannot improve the G.P.A. because credits, not grades, transfer from these institutions. (See special note for consortium participants.)

end of this probationary semester, students must attain the minimum G.P.A. for their total number of earned hours or they will be ineligible to receive financial aid.

Transfer credits will not affect the calculation of the student's G.P.A., but will be considered in determining the student's total earned hours. For example, a transfer student who has completed 30 credits at Frostburg State University and 20 credits elsewhere, must have a cumulative G.P.A. of 1.8 in courses taken at Frostburg State University to remain eligible for financial aid.

### Additional Information

To receive financial aid, in addition to maintaining satisfactory academic progress as outlined in this policy, students must be eligible to enroll at the University. Suspension or dismissal from the University will result in an automatic cancellation of financial aid.

### Notes

1. The following grade symbols will be considered as credits passed:

A, B, C, D, P

In addition, to those grades listed as credits passed, the following grades will be calculated in hours attempted:

W, WF, CS, NC, F, FX, N, I

2. Credit hours in which the student has received an incomplete (I) will not be considered as credits completed.
3. Courses that a student repeats will be included in hours attempted.
4. If you have been ineligible for financial aid during a previous semester and now meet our academic standards, it is your responsibility to notify the Financial Aid Office.

### Appeal Process

All students have the right to appeal when they are notified that they are ineligible to receive financial aid because they are not making satisfactory academic progress. The appeals should be based on mitigating circumstances, such as serious physical or emotional problems. All appeals must be written and clearly state the student's special circumstances. You must provide supporting documentation. For example, a letter from a physician is required in the case of a physical problem. The appeals should also state the specific means by which a student intends to attain satisfactory academic progress.

Students who fail to meet the satisfactory progress standards based on their cumula-

tive Frostburg State University G.P.A. will be notified by the Office of the Provost. Students wishing to appeal must submit their appeals to the Office of the Provost. Such appeals are reviewed by the Academic Standards Subcommittee.

Students who fail to meet the satisfactory progress standards based on the number of credit hours completed or exceeding the maximum period of eligibility, or who are consortium participants, will be notified by the Financial Aid Office. Students wishing to appeal must submit their appeals to the Financial Aid Office. Such appeals are reviewed by the Financial Aid Appeals Committee.

Deadlines for appeals are stated in the letters notifying students of their ineligibility. Letters of appeal received after the deadline will not be considered. The University makes every effort to notify you by first-class mail to your permanent address at the end of the semester if you fail to meet the academic standards and informs you of the deadline date for appeals; however, it is your respon-

sibility to recognize your ineligibility and actively pursue appeal procedures where mitigating circumstances exist. The deadline for appeals is normally within two weeks of the semester's ending date.

### Note to consortium participants:

Students participating in consortium agreements are required to provide a transcript of grades from the "host institution" at the end of each consortium semester. It is the responsibility of the student to have the transcript submitted to the Financial Aid Office. Failure to provide the transcript will result in the suspension of aid for any subsequent semester. In addition, it should be understood that grades received from the host institution will be included in determining whether a student meets our defined satisfactory progress standards.

## 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 Frostburg State University 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 **Financial Aid and Scholarships** booklet that describes all of these scholarships and lists 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 a copy of this booklet.

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. (A description of these scholarships is provided on the next page.)

### University-Wide Scholarships

#### Admissions Awards

Admission applications are **automatically screened** by the Admissions Office to select recipients for the following awards:

**Note: Students awarded these scholarships must accept offer of admission by May 1.**



**Award: Academic Excellence Award**

**Amount:** Varies from \$1,000 to \$3,500 per academic year. Award will be applied toward total cost of education for up to eight semesters for freshmen and up to six semesters for transfers provided student maintains a minimum 3.0 cumulative GPA and completes at least 24 credits per academic year. Degree of student's academic excellence will determine actual amount of award.

**Criteria:** Must enroll full-time, Available to Maryland residents and non-residents,

**Entering freshmen:** minimum high school GPA of 3.0 or higher AND minimum combined SAT of 1050 (or ACT of 23)

**OR** talent in the arts (students must provide appropriate documentation - portfolio, audition - to the sponsoring department - Theatre, Music, Visual Arts)

**OR** leadership qualities (students must provide at least three letters of recommendation, documenting the applicant's leadership roles or activities, to the Office of Admissions).

**Entering transfers:** minimum of 30 transferrable credits at time of application AND 3.5 cumulative GPA

**Contact:** Ms. Patricia Gregory, FSU Admissions Office, (301) 687-4201.

**Application Deadline Date:** Priority given to students who have a completed admissions application by December 1.

**Award: Alumni Achievement Scholarship**

**Amount:** Units of \$500 (number of units determined annually)

**Criteria:** Applicants must have a combined SAT score of 1100 or above. Selection preference will include one recipient from each of the following Alumni Achievement chapter service areas: Allegany County, Annapolis, Baltimore, Frederick County, Garrett County, Northern Virginia, Washington County, Washington metro area including Montgomery County and Southern Maryland as well as other qualified applicants from an area where an FSU alumni chapter serves. This award is non-renewable.

**Contact:** Ms. Patricia Gregory, FSU Admissions Office, (301) 687-4201

**Application Deadline Date:** Priority given to students who have a completed admissions application by February 1.

**Award: Emma and P.P. Dailey Scholarship**

**Amount:** Units of \$250

**Criteria:** Incoming freshman. Combined SAT score of 1100 or above and a high school academic GPA of 3.5 or above. Recipient must be enrolled full time.

**Contact:** Ms. Patricia Gregory, FSU Admissions Office, (301) 687-4201

**Application Deadline Date:** Priority given to students who have a completed admissions application by February 1.

**Award: Donahue Tri-State Scholarship**

**Amount:** Units of \$500

**Criteria:** Incoming freshman, full-time, combined SAT score of 1100 and high school academic GPA of 3.5 or above. Applicant must be a resident of Maryland, West Virginia or Pennsylvania.

**Contact:** Ms. Patricia Gregory, FSU Admissions Office, (301) 687-4201

**Application Deadline Date:** Priority given to students who have a completed admissions application by February 1.

**Award: FSU Outstanding Scholar Award**

**Amount:** Two awards, representing room and board waiver plus \$1,000 Senatorial Award — one each for a student from Allegany and Garrett Counties.

**Criteria:** Incoming full-time freshman; resident of Allegany or Garrett County. High school GPA of 3.5 or above; SAT scores 1200 or above. Qualified applicants will be invited to apply.

**Contact:** Scholarship Coordinator, Financial Aid Office, (301) 687-4301

**Application Deadline Date:** April 1

**Award: N. Rose Atwood Scholarship**

**Amount:** Units of \$500

**Criteria:** Incoming freshman, resident of Maryland, full-time, high school academic GPA of 3.0 or above.

**Contact:** Ms. Patricia Gregory, FSU Admissions Office, (301) 687-4201.

**Application Deadline Date:** Priority given to students who have a completed admissions application by February 1.

**Award: Lewis J. Ort Scholarship**

**Amount:** Awarded in units of \$250

**Criteria:** Entering freshman. Combined SAT score of 1100 and high school academic GPA of 3.5 or above. Student must be enrolled full time. Preference will be given to Allegany County residents.

**Contact:** Ms. Patricia Gregory, FSU Admissions Office, (301) 687-4201.

**Application Deadline Date:** Priority given to students who have a completed admissions application by February 1.

**Scholarships for Collaborative Engineering Program**

Students enrolled in the electrical or mechanical engineering programs offered by FSU in collaboration with University of Maryland, College Park are eligible to apply for scholarships through FSU during the freshman and sophomore years. 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. A student must then apply for scholarships through UMCP. Students will not be eligible for any type of FSU scholarships after being accepted into the UMCP program.

UMCP scholarship opportunities are available through the Clark School of Engineering, the Departments of Mechanical and Electrical Engineering, as well as the Office of Student Financial Aid. For assistance in the application process, contact FSU's Administrative Aide for Engineering, Ms. Linda Steele, at (301)687-4137.

**IMPORTANT: The criteria and dollar amounts listed are subject to change. In addition, please keep in mind that meeting minimum criteria for any scholarship listed does not guarantee selection.**