

Expenses, Financial Aid & Scholarships

Expenses

This information applies to the academic year 2019-2020 only. Please see appropriate Academic Schedule Booklets for 2020-2021 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 changes 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 \$3,350 per semester plus all other applicable fees at the University. Tuition for out-of-state students is \$10,400 per semester plus all other applicable fees at the University. Tuition for regional residents* is \$7,700 per semester plus all other applicable fees at the University.

Part-time tuition

\$276 per credit hour for resident undergraduate students
 \$442 for regional resident* undergraduates
 \$584 per credit hour for non-resident undergraduate students
 \$437 per credit hour for resident graduate students
 \$560 per credit hour for non-resident graduate students.

Nurse Practitioner Program Tuition

\$490 per credit hour for resident graduate students
 \$670 per credit hour for non-resident graduate students
 \$553 per credit hour for regional* resident graduates.

Physician Assistant Program Tuition

\$516 per credit hour for resident graduate students
 \$750 per credit hour for non-resident graduate students
 \$616 per credit hour for regional* resident graduates

Doctoral Program Tuition

\$612 per credit hour for resident students
 \$766 per credit hour for non-resident students.

Summer Tuition

\$276 per credit hour for resident undergraduate students
 \$442 for regional resident* undergraduates
 \$584 per credit hour for non-resident undergraduate students
 \$437 per credit hour for resident graduate students
 \$560 per credit hour for non-resident graduate students.

Nurse Practitioner Rate

\$490 per credit hour for resident graduate students
 \$670 per credit hour for non-resident graduate students
 \$553 per credit hour for regional* resident graduates.

Physician's Assistant Rate

\$516 per credit hour for resident graduate students
 \$750 per credit hour for non-resident graduate students
 \$616 per credit hour for regional* resident graduates

Doctoral Rate

Doctoral tuition per credit hour is \$612 for resident students and \$766 for non-resident 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.

* Discount for residents of Pa., Va., W.Va., and Ohio living within 120 miles of Frostburg.

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 first-year 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.

Undergraduate Tuition & Fees 2019-2020

| TUITION - FULL TIME (12 cr. or more) | 1st Sem. | 2nd Sem. | TOTAL |
|--|--------------------|-----------------|-----------------|
| Maryland Residents | \$3,350 | \$3,350 | \$6,700 |
| Out-of-State Residents | 10,400 | 10,400 | 20,800 |
| Regional Residents* | 7,700 | 7,700 | 15,400 |
| MANDATORY FEE | | | |
| Technology Fee | \$98 | \$98 | \$196 |
| Activities Fee | 175 | 175 | 350 |
| Athletic Fee | 529 | 529 | 1,058 |
| Auxiliary Facilities Fee | 325 | 325 | 650 |
| Student Union Operating Fee | 195 | 195 | 390 |
| Transportation Fee | 18 | 18 | 36 |
| Sustainability Fee | 15 | 15 | 30 |
| Total Fees | \$1,355 | \$1,355 | \$2,710 |
| TOTAL TUITION AND FEES | | | |
| Maryland Residents | \$4,705 | \$4,705 | \$9,410 |
| Out-of-State Residents | 11,755 | 11,755 | 23,510 |
| Regional Residents* | 9,055 | 9,055 | 18,110 |
| ROOM CHARGES | | | |
| Frederick, Westminster | double \$2,702 | \$2,702 | \$5,404 |
| All other halls | double 2,637 | 2,637 | 5,274 |
| | small single 3,489 | 3,489 | 6,978 |
| | large single 3,787 | 3,787 | 7,574 |
| BOARD CHARGES | | | |
| Gold Plan with \$200 bonus | \$2,509 | \$2,509 | \$5,018 |
| Silver Plan 19 meals/week | | | |
| w/\$100 bonus | 2,338 | 2,338 | 4,676 |
| 14-meal with \$100 bonus | 2,241 | 2,241 | 4,482 |
| 12-meal with \$250 bonus | 2,326 | 2,326 | 4,652 |
| 14 meals with \$125 bonus Flex | 2,692 | 2,692 | 5,384 |
| 15 meals with \$50 bonus Flex* | 2,692 | 2,692 | 5,384 |
| <i>*Default residential meal plan</i> | | | |
| TOTAL TUITION, FEES, ROOM AND BOARD** | | | |
| Maryland Residents | \$10,034 | \$10,034 | \$20,068 |
| Out-of-State Residents | 17,084 | 17,084 | 34,168 |
| Regional Residents* | 14,384 | 14,384 | 28,768 |

* Discount for residents of Pa., Va., W.Va. and Ohio living within 120 miles of Frostburg.

**based on \$5,274 room rate and \$5,384 board rate

subject to change

Room and Board

The cost for room and board for each University residence hall student varies from \$9,756 to \$12,958 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 \$175 per semester for full-time students or \$25 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 \$529 per semester for full-time students and a \$60 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 \$325 per semester for full-time students and \$32 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 \$195 per semester for full-time students and \$24 per credit hour for part-time students is charged for operating expenses of the Lane University Center.

Sustainability Fee: A fee of \$15 per semester for full-time students and \$2 per credit for part-time students is assessed to fund green initiative projects and programs on campus. Projects will be recommended by the President’s Advisory Council for Sustainability that includes faculty, staff and student representatives.

Transportation Fee: A Transportation fee of \$18 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 \$98 per semester for full-time students and \$15 per credit hour for part-time students is assessed to fund technology initiatives for student enhancement.

Other Fees & Expenses

| | |
|---------------------------------------|--------------------|
| Tuition Pay Plans | \$ 45/term |
| Application Fee, one time only | \$ 45 |
| Career Services Credential Fee | \$ 20 |
| Directed Practice Fee..... | \$200 |
| Duplicate Copy..... | \$ 3 |
| Late Registration Fee | \$ 30 |
| Late Payment Fee | \$ 30 |
| Lost ID Card | \$ 20 |
| Physician Assistant Program Fee | \$100 per semester |
| Private Music Fee | \$200 per credit |
| Returned Check Fee | \$ 30 |
| Reissue Check Fee | \$ 30 |
| Study Abroad Admin. Fee..... | \$150 |
| Vehicle Registration- day | \$ 40 per year |
| Additional Late Fee | \$100 |

Special Course Work Fees

| | |
|--|---------------|
| Accounting (ACCT 305)..... | \$25 |
| Art (ART 110) | \$10 |
| Art (ART 207, 209, 212, 216, 240, 412, 416)..... | \$25 |
| Art (ART 236, 307, 336, 407, 414)..... | \$30 |
| Art (ART 221, 232) | \$35 |
| Art (ART 202, 235, 435, 635) | \$45 |
| Art (ART 402, 421, 432, 440, 621, 622, 632, 640) | \$50 |
| Art (ART 452) | \$60 |
| Biology (BIOL 128, 160, 161, 200, 211, 230, 302, 304, 309, 310, 313, 314, 321, 322, 327,328, 330, 334, 340, 401, 404, 406, 410, 411, 412, 414, 417, 421, 422, 423, 425, 426, 427, 430,435, 438, 439, 440, 445, 456, 460, 484)..... | \$20 |
| Biology (BIOL 109, 149)..... | \$20 |
| Business Admin. (BMS 320)..... | \$25 |
| Chemistry (CHEM 100, 113, 201) | \$20 |
| Chemistry (CHEM 202, 304,305, 311, 320, 321, 411, 420, 421, 446, 456, 493, 499)..... | \$25 |
| Computer Science (COSC 100, 110, 220, 330)..... | \$25 |
| Department of PA Medicine (601,602,603,641,642,643)..... | \$130 |
| Department of PA Medicine (700,701,702,703,704,705,706,707)..... | \$40 |
| Department of PA Medicine (695) | \$395 |
| Department of PA Medicine (709) | \$399 |
| Developmental Math (095) | \$40 |
| Developmental Math (100) | \$45 |
| Engineering (ENEE 206; ENES 100; ENME 331, 332, 350, 351, 382) | \$20 |
| Engineering (ENEE 307, 408, 417, 461; ENES 310, 320, 401; ENME 425, 472, 488)..... | \$25 |
| Geography (GEOG 103,113, 413, 430, 433, 470)..... | \$20 |
| Geography (GEOG 207, 340) | \$25 |
| Mass Comm. (MCOM 101, 213, 250, 287, 313, 326, 350, 387, 465, 499 audio) | \$75 |
| Mathematics (MATH 119 certain sections)..... | \$40 |
| Mathematics (MATH 350,380,431) | \$45 |
| Mathematics (MATH 236, 237)..... | \$50 |
| Music 315, 319, 321, 327, 329, 330, 331, 335, 336, 337, 339, 340, 370 | \$10 |
| Music 100, 102, 103, 204, 205, 305, 401 | \$25 |
| Music Applied 389,390, 493 | \$150 |
| Music Applied 490 | \$300 |
| Nursing (NURS 401, 402, 403, 404, 405, 406, 407, 410, 412, 490, 491, 494, 495, 496) | \$8/cr. hr* |
| Master of Nursing Course Fee | \$8/cr. hr* |
| Nursing 651..... | \$72/cr. hr. |
| Nursing 660, 665, 668, 670, 671 | \$123/cr. hr. |
| Nursing 627, 632, 634, 636, 638..... | \$143/cr. hr. |
| Orientation (ORIE 101) | \$120 |
| Physical Science (PHSC 101, 203)..... | \$20 |
| Physics (PHYS 215, 216, 261, 262, 263, 331, 332, 350)..... | \$20 |
| Physics (PHYS 320, 492, 499) | \$25 |
| Sociology (SOC 310/SOWK 310)..... | \$25 |
| Student Teaching Internship | \$350 |
| Theatre (202,304,307) | \$15 |
| Theatre 203 | \$20 |
| Theatre 204,306 | \$25 |
| Theatre 207,305,360..... | \$50 |
| Theatre 311 | \$60 |
| Preview Program | \$125 |

Voluntary Meal Plans

(non-residential students)

| | |
|-------------------------------------|---|
| Just-a-Nibble (45 meals/semester) | \$706/semester plus \$200 Bonus Dollars |
| Snack Size (60 meals/semester) | \$732/semester plus \$150 Bonus Dollars |
| Quick Bite (75 meals/semester) | \$1,059/semester plus \$350 Bonus Dollars |
| Full Meal Deal (100 meals/semester) | \$1,069/semester plus \$225 Bonus Dollars |

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 CashNet. A 4-month plan is available for each semester with a \$45/term enrollment fee.

Check Reissue Fee: A \$30 stop payment check fee is assessed for checks the Bursar's Office needs to reissue.

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 annual motor vehicle registration fee is charged for students registering a vehicle.

Physician Assistant Program Fee: \$100 per semester.

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).

Balance Due Fee: Students with a balance due after 10 business days will be charged an additional \$100 late payment fee.

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 \$200 per credit hour.

Additional Course Fees: Course fees and studio fees range from \$10-\$300 for costs of the course.

Special Instruction Fees: Fees of \$10 - \$300 for students enrolled in GEP science laboratory courses and courses utilizing the Academic Computing facility are collected to cover laboratory supplies, equipment, or 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 Tuition Deposit

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 tuition deposit 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 tuition deposit is non-refundable; but when you enroll as a student, it will be deducted from tuition owed to the University.

Residence Hall Damage Deposit

You will be charged a \$25 damage deposit each semester. It is non-refundable. 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 the funds are exhausted, you are billed for additional items or damages as needed.

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 \$100 deferment fee, a \$30 late payment and a \$30 late registration.

Deferred Payment Plans

The TuitionPay Plan From CashNet

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 login to your PAWS student center and click "make a payment." You may set up the payment plan as user-determined (amount due less anticipated financial aid) or imported (current amount due). Your account can be managed through this portal. If you need assistance, please call the Billing Office 301.687.4321 or CASHNet 877.821.0625.

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

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.

Refunds from Financial Aid

FSU processes refunds through the University's Student Billing office after it posts to the student account from Financial Aid. Refunds are processed after the University's charges have been cleared. If you have a Parent PLUS Loan, these funds are applied to your student account first. If there is a credit balance from the PLUS loan after the entire bill is paid, the parent may elect to have the funds refunded to you.

State funds, scholarships, third party payments, and personal overpayments require that any U.S. citizen have a social security number in the PAWS system before the funds may be issued.

Overpayments due to a credit card transaction are refunded to the credit card whenever possible.

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 website at www.frostburg.edu/admissions-and-cost/financial-aid/current-students/withdraw-policy.php.

Personal Funds

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

Military Tuition Assistance Refund Policy

If you are using Tuition Assistance (TA) to pay for your education and drop or withdraw from a course prior to completing 60 percent of the course, the Department of Defense requires that FSU return any unearned TA funds to the department based on how much of the course you completed and that you pay a portion of those returned funds. You may owe a portion of your tuition to FSU and a portion to your military branch.

Before dropping or withdrawing from a course, please contact your military education counselor or education services officer to determine how it could impact your military Tuition Assistance and potential repayment obligations.

If you withdrew due to a military service obligation, you may be eligible for an exception. Contact the Veterans Services Office and provide a copy of the military orders to complete a withdraw form. If it is approved, you will not be responsible for the FSU portion of the returned funds.

Your earned TA is determined based on the following formula:

The Percentage of TA Earned equals the Days Completed Before Drop, Withdrawal, or Last Participation divided by the Total Number of Days in the Course.

Please note: If you officially or unofficially withdraw from a course and did not complete at least 60 percent of the course, you may not be eligible for the total amount initially awarded through Tuition Assistance. In cases where some or all of the Tuition Assistance must be returned to the military, you will be responsible for all balances on your PAWS student account. Please refer to the FSU Course Withdrawal Policy

FSU Withdrawal Policy - <https://www.frostburg.edu/admissions-and-cost/financial-aid/current-students/withdraw-policy.php>

FSU Refund Policy – Title IV (Federal Funds) Recipients – <https://www.frostburg.edu/about-frostburg/Administrative-Offices/billing-office/refund-policy.php>

Refund Schedules

Fall and Spring Semester (15 weeks)

| | |
|---|-----------------------|
| 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 |

Refund schedule for 7-week session within fall and spring semesters

| | |
|---|-----------------------|
| Before the end of each registration period for that session | 100% tuition refunded |
| Before the 8th calendar day after the official start of classes for that session | 80% tuition refunded |
| Before the 11th calendar day after the official start of classes for that session | 60% tuition refunded |
| Before the 14th calendar day after the official start of classes for that session | 40% tuition refunded |
| Before the 17th calendar day after the official start of classes for that session | 20% tuition refunded |
| Beginning the 17th calendar day after the official start of classes | 0% tuition refunded |

Fee Refund Schedule (including summer session)

| | |
|----------------------|--|
| Application fee | 0% refund |
| Board fee | prorated on a weekly basis plus one week |
| - Up to mid-semester | |
| - 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 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 | Voluntary meal plans |

Residential meal plans are prorated weekly through 10 weeks.

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 application necessary for Federal and general State aid. The Free Application for Federal Student Aid includes detailed instructions and is available online at studentaid.ed.gov/sa/fafsa. 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.
- The FAFSA is available beginning October 1 each year.

Types of Financial Aid

The major federal and state financial aid programs administered by Frostburg State University are described on the following pages. For more detailed descriptions of the programs, see the Financial Aid and Scholarship website: www.frostburg.edu/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 via email indicating eligibility after submitting the FAFSA.

Federal Supplemental Work 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 (FAFSA) by March 1 to be eligible.

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

The TEACH Grant program provides funds 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 GEP 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 Direct 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 Direct Loan

The Federal Subsidized Direct Loan program enables you to borrow directly through the federal government. The interest rate is fixed, is set by the federal government, and changes every July 1. Qualifying for a Federal Subsidized Direct 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.

To apply for a Federal Subsidized Direct Loan, you must complete a Free Application for Federal Student Aid and other forms as required.

All first-time Federal Subsidized Direct Loan borrowers must complete an entrance interview and a Master Promissory Note, which can be completed at www.studentloans.gov/myDirectLoan/index.action. In addition, all Federal Subsidized Direct 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 Direct Loans

The terms and conditions for the Federal Unsubsidized Direct Loan program are the same as the Federal Subsidized Direct Loan program, 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 Direct Loans or may qualify for only partial Subsidized Direct Loans. To apply for a Federal Unsubsidized Direct 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 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 website is <http://ombudsman.ed.gov>.

Federal Direct 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. Parents can apply for the Direct PLUS loan at www.studentloans.gov/myDirectLoan/index.action.

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 or eligible non-citizen.
- You must demonstrate financial need through the federal application process.
- You must file the FAFSA as soon after October 1 as possible. FAFSA results must be received by the Financial Aid Office by March 1.
- You 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 first-year 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

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, Direct 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 Direct Loans, Subsidized Direct Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grants, 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

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.

Financial Responsibility Policy

Registering for courses at Frostburg State University is a contractual agreement, whereby you agree to comply with all laws, rules and regulations applicable to your registration, payment of fees, enrollment and attendance. The rules and regulations that comprise the terms and conditions of this contract are contained in the FSU catalog in effect during the years of your enrollment.

In addition to reading, agreeing with and accepting all of the terms and conditions set forth in the FSU catalog, you must specifically acknowledge the following:

1. All fees and other University expenses are due on the date listed in the written registration materials and on the FSU website for each semester. A late payment fee is assessed for all students who have not completed the payment or made payment arrangements by the due date. Students may enroll in a payment plan through FSU's third party provider or the FSU in-house payment plan for summer and intersession. More information about payment plans is available on the FSU website and in the Office of the Bursar.
2. It is the student's responsibility to cancel their registration by dropping all courses before the end of the registration period if proper financial arrangements have not been made. The student is responsible for ensuring that he or she is no longer enrolled.
3. It is the student's responsibility to complete all of the requirements for the Office of Financial Aid to disburse, provide third-party documentation, enroll

in an approved payment plan, or submit payment, by the billing due date each semester. Any student who has not completed payment or joined a payment plan by the 10th business day of the semester will be charged a fee and placed into a payment plan that splits the amount due into two payments. Additionally, the student will be assessed a late payment and a late registration fee. Each subsequent late payment will result in an additional fee.

4. It is the student's responsibility to review their bill and submit payment in a timely manner. Students are notified each semester through their Frostburg account email that the e-bill is available for viewing. The student must then enroll in the E-bill system via their PAWS account. The student may also add another payer to the E-bill. Both the student and the additional payer will receive an email each time a bill is generated.
5. FSU reserves the right to withhold future services (registration, transcript request, diploma, etc.) to persons who have any outstanding obligations with the University or who has an account that was submitted to the Maryland State Central Collection Unit.
6. In the event that financial aid is reduced or cancelled, or in the event the student has not met the specified requirements for receiving such aid, the student will become responsible for the full balance of outstanding charges.
7. If payment is in the form of a check (or E-Check) and the check is returned by the bank for any reason, a \$30 fee will be charged to the account. If payment is not made, the student's account may be submitted to the Maryland State Central Collection Unit
8. Students leaving FSU prior to the 60% point in the semester, officially or unofficially, are obligated to return the federal aid received for that semester in accordance with the University's Return of Title IV Funds Policy. Failure to return that portion of federal aid received may result in the amount owed being transferred to the Maryland State Central Collection.
9. Any debt owed to FSU as a result of the student's failure to make required payments or failure to comply with the terms of the applicable program as governed by the FSU catalog will be a breach of the terms and conditions of this contract. Failure to respond to demands for payment made by FSU may result in such debts being transferred to the Maryland State Central Collection Unit.
10. Any debts transferred to the Maryland State Central Collection Unit will be assessed a 17% collection fee at the time of transfer and this information will become part of a student's credit report.

ONCE YOU REGISTER FOR COURSES, YOU ARE AFFILIATING WITH FROSTBURG STATE UNIVERSITY (FSU), AND THAT YOU ARE A PARTY TO A CONTRACT WITH FSU AND TO THE TERMS AND CONDITIONS DESCRIBED ABOVE.

If you have any question regarding this Financial Responsibility Policy, please e-mail the Bursar's Office at billingoffice@frostburg.edu or call the Bursar's Office at 301.687.4321.