Expenses, Financial Aid & Scholarships

Expenses

This information applies to the academic year 2018-2019 only. Please see appropriate Registration Guidelines for 2019-2020 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.

Graduate Tuition & Fees 2018-2019*

Tuition (per credit hour)

Master's Program Maryland Residents**	\$433
Master's Program Out-of-State Residents	\$557
Nurse Practitioner Maryland Residents**	\$485
Nurse Practitioner Out-of-State Residents	\$660
Nurse Practitioner Regional Rate****	\$545
Doctoral Program Maryland Residents**	\$597
Doctoral Program Out-of-State Residents	\$747

Semester Fees (per credit hour)

Athletic Fee+	\$52
Auxiliary Facilities Fee+	\$26
Student Union Operating Fee+	\$22
Technology Fee	\$17
Transportation Fee	\$2
Sustainability Fee+	\$2

Semester Fees

Activities Fee (optional)	<u>2</u>	27	7
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Other fees & expenses See detailed explanation at right.

Application Fee

(one time only, waived for FSU graduates)	\$45
Career Services Credentials	\$20
4-Pay Payment Plan	\$45 per semester
Duplicate Copy	\$3
Late Registration Fee	\$30
Late Payment Fee	\$30
Lost ID Card	\$20
Private Music Fee	\$200 per credit
Returned Check Fee	\$30
Vehicle Registration (day parking permit)	\$40 per year
Student Teaching Internship	\$350
MSN Courses	\$8 per credit hour
Reissue Check Fee	\$30

During the summer, you will be required to pay a University fee for the administration of summer school.

* See Graduate Schedule Booklet for 2019-2020 rates.

See Policy for Student Residency Classification, policies chapter of this catalog. *See Policy for Regional Rate eligibility

+You are not required to pay these if you are enrolled at an off-campus site or online.

Note: 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, evening, or summer, for master's students is \$433 per credit hour for Maryland residents, and \$557 per credit hour for non-residents.

Tuition, evening, or summer, Nurse Practitioner Graduate students is \$485 per credit hour for Maryland residents, \$660 per credit hour for non-residents, and \$545 per credit hour for regional rate students.

Tuition, evening, or summer, for Physician Assistant's Graduate is \$516 per credit hour for Maryland residents, \$750 per credit hour for non-residents, and \$616 per credit hour for regional rate students.

Tuition for doctoral students is \$597 per credit hour for Maryland residents and \$747 per credit hour for non-residents.

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

Fees

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

Activities Fee: An optional activities fee of \$27 per semester is collected to support student publications, the campus radio station, social activities, student government and a balanced program of cultural events. To be billed for the activities fee, write to the University and Student Billing Office to indicate the number of credits for which you are registered.

Application Fee: Applicants pay a \$45 non-refundable application fee when they apply to the University. This one-time only fee is sent directly to University and Student Billing at the same time the application is mailed to the Office of Graduate Services. This fee is waived for FSU graduates.

Main Campus Fees

You are not required to pay the following fees if you are enrolled at an off-campus site.

Athletic Fee: A non-refundable athletic fee of \$52 per credit hour for graduate students is used to support the University's program in intercollegiate and intramural athletics.

Auxiliary Facilities Fee: An auxiliary facilities fee of \$26 per credit hour for graduate students is assessed for construction expenses of the auxiliary facilities.

Student Union Operating Fee: Graduate students are charged a student union operating fee of \$22 per credit hour for operating expenses of the Lane University Center.

Transportation Fee: \$2 per credit hour is charged for graduate students, allowing students to ride Allegany Transit Authority buses by showing a student ID.

Sustainability Fee: \$2 per credit hour 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.

Fees charged to all students:

Technology Fee: Graduate students are charged \$17 per credit hour 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.

Private Music Fee: Music students desiring private study of organ, piano, other instruments or voice are charged \$200 per credit hour.

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 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 and electronic transactions) must be paid within 7 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. Permits are issued for the academic year.

Room and Board

Graduate students may choose to live in University residence halls. Rooms are assigned on a space-available basis. 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 plan for the University dining hall.

Residence Hall Damage Deposit

You are charged a \$50/year, \$25/semester damage fee. You will be charged for damages or services to your room on your student account.

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 & Student Billing Office and they may not register for the next semester. Failure to meet the due date may result in the cancellation of the student's schedule.

FSU accepts online payments via PAWS or www.frostburg.edu/admin/billing. Two forms of payment are accepted: ACH (electronic check) and credit card (MasterCard, VISA, American Express and Discover). ACH payments available only through PAWS. Additionally, all credit card transactions charge a convenience fee for usage.

Payment Plan

FSU is partnered with CashNet to offer a payment plan. The plan is an interest-free, debt-free way to spread tuition payments over a number of months. To enroll in our payment plan, login to your PAWS student center and click view e-bill. The payment plan option is in the section below view e-bill.

4-Pay Plan: Enrollment in the 4-Pay Plan is for one semester. The total billed amount, less anticipated financial aid, is divided by four to split the payments over four months. The cost of the plan is \$45/semester.

Fall due dates: Aug. 1, Sept. 1, Oct. 1 and Nov. 1

Spring due dates: Jan. 1, Feb. 1, March 1 and April 1

All students with a balance due who are not enrolled in a payment plan, who have a third-party payment or have financial aid will be assessed an additional late fee ten days after registration ends.

You may request information about this payment plan directly from University and Student Billing, 301.687.4321, or toll free: 1.888.689.1628.

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.

Identification Card

You should obtain an FSU identification card, which is required for access to certain facilities and equipment and will admit you to University-sponsored activities and events. You must have an ID card to check books out of the University library. ID cards are processed and obtained in the ID Office located in room 101 Pullen Hall. The hours are 9 a.m.-1 p.m. and 2-4 p.m. daily.

Online students should contact the ID office to make arrangements for an ID.

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 Office of Registration and Records 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 Office of Registration and Records.

- For Intersession, refunds of tuition are provided up to and including the last day of registration.
- Students dismissed for disciplinary reasons are not entitled to any tuition or fee refund.

Student Refund Policy For Title IV Recipients

See page 11 of this catalog for information regarding the Student Refund Policy for Title IV recipients.

Refund Schedules

Fall and Spring Semesters (15 weeks)

- Before the end of each registration period 100% tuition refunded

- At the end of the 5th week after the official start of classes 0% tuition refunded

Fall and Spring Semesters (7 weeks)

- Before the end of each registration period 100% tuition refunded

- Before the 14th calendar day after the official start of classes40% tuition refunded
- Before the 17th calendar day after the official start of classes20% tuition refunded
- Beginning the 17th calendar day after the official start of classes0% tuition refunded

Fee Refund Schedule (including summer session)

- Application fee 0% refund
- Board fee......Up to mid-semester: prorated on a weekly basis plus 1 week

Summer Sessions

- Before the end of the summer registration period100% tuition refunded
- Before the end of 1/5 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 2/5 of the length of the session......40% tuition refunded
- At the end of 2/5 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., 1 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 and Intersession:

- Activities Fee
- Athletic Fee
- Auxiliary Facilities Fee
- Class Fees
- Course Fees
- Internship Fee
- Private Music Fee
- Recreation and Parks Orientation Fee
- Student Teaching Fee
- Student Union Operating Fee
- Sustainability Fee
- Technology Fee
- Transportation Fee
- University Fee
- Vehicle Registration Fee

Financial Aid

Office of Financial Aid 114 Pullen Hall: 301.687.4301 Fax 301.687.7074

The University's financial aid office helps students who have limited financial resources. Every effort is made to aid qualified students in need of financial assistance through loans, scholarships and part-time employment.

The Financial Aid Office operates with an open-door policy and provides financial aid information to assist students with the application process.

Application Process

All students applying for financial aid through the University must complete the **Free Application for Federal Student Aid (FAFSA).** The application is available on the Internet at **www.fafsa.ed.gov.** By submitting this form, graduate students will be considered for federal, state and institutional aid.

Student Loans

Federal Direct loans are the major form of financial aid available to graduate students. Students must be enrolled for at least 6 credit hours per semester to be eligible for student loans. The loans are made available through the federal government and instructions for applying will be sent to eligible students via paper and or email.

A student must complete a FAFSA form to receive Federal Stafford Loans. Graduate students are eligible to obtain Federal Direct Unsubsidized Loans and GRAD PLUS loans.

Federal Direct Unsubsidized Loans and GRAD PLUS loans are loans where the borrower is charged interest from the time the loan is disbursed until it is paid in full. If the borrower chooses not to pay the interest while in school, the interest will accumulate and capitalize on the principle of the loan.

Note: If your interest is capitalized, it will increase the amount you have to repay.

As a graduate student, the maximum loan amount allowed to borrow in a Direct Unsubsidized Loan is \$20,500 per academic year. An aggregate cap of \$138,500 is allotted to all graduate and doctorial students. Keep in mind, the aggregate limit includes any loans previously borrowed, including loans from undergraduate study. You may receive less if you receive other financial aid or resources (such as tuition waivers or scholarships) that are used to cover a portion of your cost of attendance.

The Federal GRAD PLUS loan has different eligibility requirements from the Federal Direct Unsubsidized Loan. GRAD PLUS loans require a credit check to be eligible to receive funds. Also, the interest rate is typically higher and currently varies from year to year. The maximum loan amount a student is allowed to borrow in an academic year is the published cost of education minus any other financial aid the student received.

Important notes about financial aid, including Stafford loans:

- Students must reapply for financial aid each year using the FAFSA form.
- Students must be enrolled for at least 6 credits and be pursuing a degree.

- Changes in eligibility (such as receipt of additional resources, changes in enrollment, etc.) may result in loan reduction or cancellation.
- Graduate students must maintain satisfactory progress standards as listed below.

Satisfactory Academic Progress Standards for Graduate Students

Federal regulations require that institutions of higher education establish minimum standards of "Satisfactory Academic Progress" for students who receive federal financial aid, including loans. As a result, the FSU Financial Aid Office is required to evaluate all recipients' progress toward obtaining a degree at the end of each enrollment period. Students who fail to meet these requirements will not be eligible to receive any federal Title IV financial aid. To meet satisfactory progress standards, students must meet all the following components:

1. Complete **at least 67 percent** of attempted credits throughout graduate enrollment.

Example 1: You enroll for 9 credits fall and only complete 6 of those credits satisfactorily (get an incomplete in three credits), then enroll for 12 credits in spring and complete 6 credits satisfactorily. You have <u>attempted</u> 21 credits (9 + 12) and completed 12 (6 + 6).

12/21 = 57 percent

• You do not meet satisfactory progress standards.

Keep in mind, the above calculation will be determined by the number of semester hours for which the student is enrolled on the last day of the drop/add period of each semester.

2. Students must maintain a minimum cumulative grade point average of 3.0.

3. Students' attempted hours must not exceed 60 credits (some majors are allowed more credits due to accreditation requirements).

Students should be aware that while academic probation may allow them to continue enrollment, they may not be eligible for financial aid. Please review the standards located on the FSU website.

(*Academic year includes all periods of the student's enrollment, including summer session/s.)

NOTES:

- 1. The following grade symbols will be considered as credits passed: A, B, C, P.
- In addition to the grades listed as credits passed, the following grades will be calculated in credits attempted: W, WF, CS, NC, F, FX, N, I.
- 3. In addition to the policies listed above, students can only repeat previously passed courses one more time and still have the course credits count toward enrollment for financial aid purposes. Passing grades include A, B, C or D. Students may repeat courses with the following grades CS, NC, W or F until they receive a passing grade. If repeating a previously passed class is the only option, students would need to ensure they are registered for at least 6 additional credits to remain eligible for loans at a graduate level.
- Each semester (including summer sessions) is counted as a semester/session attempted, regardless of whether or not the student was a financial aid recipient.
- 5. Reminder: GPAs do not transfer from one institution to another.
- 6. Satisfactory academic progress has no bearing on graduate assistantships.

Appeal Process

All students have the right to appeal when notified that they are ineligible to receive financial aid due to not making satisfactory academic progress. The University makes every effort to notify ineligible students by first-class mail at his or her home address immediately following each semester. However, keep in mind it is the student's responsibility to recognize his or her ineligibility and actively pursue appeal procedures where mitigating circumstances exist.

Appeals should be based on mitigating circumstances, such as serious physical or emotional problems. All appeals must clearly state the student's special circumstances. In addition, the student is responsible for supplying documentation that supports his or her claim. For instance, a letter from a physician is required in the case of a physical problem. The appeal should also state the specific means by which a student intends to attain satisfactory academic progress in the future.

Students wishing to appeal must submit their appeals to the Financial Aid Office. The deadline for submitting appeals is normally within 2 weeks of the semester's end date. The Financial Aid Appeals Committee will review appeals and students are notified of the outcome via mail.

Special Note: Federal regulations require your written permission to deduct, from your financial aid on an annual basis, miscellaneous institutional charges such as library fines, etc. You must sign and complete a permission form, which will be available online. 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 obligations from personal funds by the bill payment deadline date. Note: The University *may not apply* your loan funds to any charges assessed to you in a prior award year.

Return of Title IV Funds for Financial Aid Recipients

FSU is required to use the mandatory Return of Title IV Funds policy established by federal regulations. All Title IV financial aid recipients who officially and/or unofficially withdraw from the University are affected. Title IV aid included in this refund policy is Federal Direct Unsubsidized Loans, GRAD PLUS Loans and any other federal financial aid offered.

When a student withdraws from the University before 60 percent of the semester has elapsed, his or her Title IV financial assistance will be adjusted based on the amount of aid the student has earned up to the date of withdrawal. After the calculation has been performed, the amount of unearned aid will be returned to the various Title IV programs. The funds will be returned to the various programs in the following order:

- Federal Direct Unsubsidized Loans
- GRAD PLUS Loans
- Other Federal Financial Aid

Each student will be responsible for the remainder of his or her bill after Title IV funds have been returned. Therefore, a student contemplating withdrawal from the University should contact the Financial Aid Office about how financial aid will be adjusted as a result of withdrawal.

Scholarships and Awards

Because Frostburg State University is firmly committed to academic excellence, a number of scholarship programs are available to graduate students. Several have been established through the Frostburg State University Foundation; others are made available by the state of Maryland, individual donors, businesses and corporations, and civic organizations.

The Financial Aid Office utilizes an online scholarship application process. A list of scholarships, instructions and the link to the application can be found at **https://frostburg.academicworks.com/.**

Graduate Assistantships

Graduate assistantships are offered each year to outstanding students. Graduate assistantships represent an honor and distinction and are given only to high-quality students.

Graduate assistants receive a stipend in the amount of \$6,000 for the academic year. In addition, the graduate assistant receives a tuition waiver, which amounts to as much as \$11,820 to \$15,180 annually. Graduate assistants engage in research studies, projects, teaching or other activities that are usually related to their programs of study.

Terms of Assistantship

Graduate assistants are expected to pursue and perform assigned activities for 20 hours each week during their assistantship for full-time positions and 10 hours each week for part-time positions. Normally, there are 15 weeks in the fall and spring semesters and 6 weeks in each of two summer terms. However, orientation for assistantships may require time during the week before classes start. Any deviation must be approved by the student's supervisor and the Office of Graduate Services.

Sick and Emergency Leave

If the graduate assistant is sick or has an emergency, leave should be supported collegially and can be made up at the discretion of the supervisor. Notification and rescheduling are the responsibility of the graduate assistant who must work with the supervisor to gain the approval. Inability to work for extended periods or on a regular basis because of illness may be cause for termination of the assistantship.

University Closures and Holidays

If the University is closed due to a scheduled holiday or inclement weather and it falls on a regularly scheduled work day, the GA will not be required to make up scheduled hours and it will be considered paid worked time.

Vacation/Personal Leave

Paid leave of 20 hours will be provided to graduate students who have a full-time (20 hour per week) 12-month contract. All requests for time away from duty must be approved by the GA supervisor and department chair or dean with consideration given to the personal needs of the graduate assistant for such leave. Graduate assistants with less than a 12-month contract are not eligible for vacation/personal paid leave.

Summer School Assistantships

Students who are graduate assistants during the previous academic year or semester may receive graduate assistantships during the summer if approved by the department. However, when a graduate assistantship position requires an occupant during the summer and no continuing graduate assistant is available, a new student may fill that position.

Other Employment

Graduate assistant responsibilities combined with course work represent a full-time undertaking. Full-time graduate assistants are full-time students who are registered for 9 or more graduate credits and work 20 hours per week. Part-time graduate assistants must register for 3-6 credit hours and work 10 hours per week. Graduate assistants are not permitted to work for pay for more than 20 hours per week for the University. Special consideration can be given for additional on-campus employment

for up to 8 hours per week but it must be first approved by the Office of Graduate Services and the Provost's Office.

Graduate assistants may work additional part-time jobs provided they meet all three of the following:

- 1. The additional jobs do not interfere with their academic success.
- 2. The additional jobs do not interfere with the responsibilities or schedule assigned to their graduate assistantship.
- 3. The additional jobs do not take away opportunities for other students to gain financial assistance.

These additional part-time jobs do not include a second assistantship and must be approved by the student's graduate assistant supervisor, the Office of Graduate Services and Provost. Performance, both academic and job-related, will be monitored by the student's academic advisor/graduate program coordinator and the GA supervisor will sign each student's time sheet to indicate acceptable levels of performance. *This policy does not extend to international students, who are restricted to a 20-hour workweek by the U.S. Citizenship and Immigration Service (UCIS) guidelines.*

Tuition Waiver

Tuition waiver is granted to graduate assistants. Normally, graduate assistants are provided tuition waiver for 9-12 credits per semester for full-time positions and 3-6 credits per semester for part-time positions, but may not exceed 30 credits for full-time and 15 credits for part-time over any 12-month period. Summer Assistantships are dependent upon funding availability. *The tuition remission waiver covers only courses required for the degree program, included on an approved study plan, and only during the semester and/or summer session for which the assistantship is granted.*

Evaluation

The program coordinator/supervisor is responsible for providing feedback on performance to the graduate assistant. That feedback should identify strengths and weaknesses of the performance and offer constructive suggestions for improving performance where it is less than expected. The evaluation should be both oral and written, with the written portion retained in the file of the graduate assistant.

Termination

Termination of the assistantship by the student prior to the end of the assistantship completion date requires 2 weeks of written notice to the program coordinator and the school dean or contract originator. In such cases, tuition waiver is voided, and the student is billed for the tuition owed for the semester. If the student works until the termination date, the stipend continues until that date.

Termination of the graduate assistantship by the University is the responsibility of the dean or contract originator. Graduate assistants can be terminated for cause only. Termination should be considered only as a last resort and after all other alternatives have been pursued. Grounds for termination shall be unsatisfactory performance (e.g., extended absenteeism or illness, violation of the terms of the contract or University policy). To ensure fairness and to protect the rights of the graduate assistant, the following process for termination has been developed.

 If the supervisor recommends that a graduate assistant be terminated, there must be adequate documentation substantiating the termination. This would include accurate documentation of the problem(s), demonstration of effort to assist the graduate assistant in correcting the problem(s) and a copy of at least one written warning to the graduate assistant. The graduate assistant has the right to appeal a termination decision of the department chair/program coordinator to the dean or contract originator.

- In severe cases where University policy is breached, the graduate assistant may be terminated without warning.
- If cause is established and termination of the graduate assistant results, payment
 of the stipend and voiding of the tuition waiver is the same as when the student
 terminates the assistantship.
- Request to appeal the termination should be made to the dean or contract originator by written request within 10 days of the termination.

If cause is established and termination of the graduate assistant results, payment of the stipend and voiding of the tuition waiver is the same as when the student terminates the assistantship.

Eligibility and Enrollment

Eligibility for a graduate assistantship requires full admission to a master's degree program and 3.0 GPA (last 60 credits can be used to determine GPA).

Students who have begun study and have been admitted to a degree program must be in good academic standing and maintain a minimum grade point average of 3.0 in all semesters for which the student holds a GA position. In addition, graduate assistants must register for a minimum of 9 credits leading to the degree during every semester of the assistantship for full-time graduate assistants and 3-6 credit hours per semester for part-time graduate assistants. If awarded an assistantship for a summer session, the student must be registered for 3 credits for that session.

Reapplication

Current graduate assistants who are keeping their assistantship position for the subsequent academic year need not apply again but should initiate a request to fill position form with their supervisor and have it sent to the Graduate Services Office to indicate their reappointment.

Processing Requirements and Procedures

For the contract to be executed (i.e., for you to work), all documentation paperwork must be completed. Additional documentation to be completed includes the Employee Withholding Exemption Certificate, the University of Maryland System Graduate Assistant Tuition Remission Form, Authorization to Release Information, Payroll Direct Deposit Authorization and an INS I-9 form. The first four forms are returned along with the contract; the I-9 form is returned in person to the Office of Payroll & Employee Services (318 Hitchins Administration Building) *no later than the date of hire*. When submitting the I-9, you will need to bring with you original government-issued identification documents such as driver's license and Social Security card or birth certificate.

For more information

Contact the Office of Graduate Services for detailed information about graduate assistantships at 301.687.7053 or e-mail gradservices@frostburg.edu.

Responsibilities

The performance of graduate assistants in their assigned responsibilities is expected to be of the highest quality throughout the term of the appointment. Specific responsibilities are assigned by the designated supervisor. Ordinarily, assignments will include research studies, projects, teaching and other activities directly related to the graduate assistant's program of study GA assignment.