REGISTRATION OPENS NOW:
Revised Fall 2020 Schedule
Regular 15 Week Session | August 17 - November 24, 2020
7 week session 1 - August 17 - October 2, 2020
7 week session 2 - October 5 - November 24, 2020
See Registration Deadlines and Payment Dates Inside

For more information, contact:
Office of Graduate Services | Email: gradservices@frostburg.edu
www.frostburg.edu/grad | 301.687.7053
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This schedule guideline booklet is designed to help provide important information to students each semester. However, due to various print and design deadlines for this booklet, information could be subject to change without notice. To assure that you are receiving the most up-to-date information on tuition, billing and financial aid, etc. please visit our website at www.frostburg.edu.

Important Information for Students

Family Rights and Privacy Information
Annually, Frostburg State University informs students of the Family Educational Rights and Privacy Act of 1974, (Buckley Amendment). This act, with which the University intends to comply fully, was enacted to protect the privacy of education records, to establish the right of students to inspect their educational records, and to provide guidelines for the correction of inaccurate or misleading data through informal and formal hearings. Students also have the right to file complaints with The Family Educational Rights and Privacy Office (FERPA) concerning alleged failures by the University to comply with the Act. The University’s Policy on the Disclosure of Student Records explains in detail the procedures used for compliance with the provisions of the Act and lists the educational records maintained by the University. A summary of the University's Policy on the Disclosure of Student Records is published online at www.frostburg.edu/Pathfinder. In addition, copies of the complete policy are available in the Office of the Registrar, Pullen 144.

Your request to withhold the release of directory information for the Fall 2020 semester must be submitted, in writing, to the Registrar by August 31, 2020.

TDD or Voice Relay Assistance
The following options are available if you wish to register for classes:
During regular business hours, you may register for classes with the assistance of the Registrar’s Office staff by using a Voice Relay Operator (1.800.735.2258). Also, you may contact the ADA Compliance Office, Hitchins 302, 301.687.4102 or use TDD (1.301.687.7955).
After regular office hours, you may register for classes by leaving your course selections on the TDD 24-hour-message system (1.301.687.7955).
Please be aware that confirmation of your schedule will not be sent to you with your electronic bill for the Fall Semester 2020.

Accommodations
Frostburg State University is committed to making all of its programs, services, and activities accessible to persons with disabilities. You may request accommodation through the ADA Compliance Office, Hitchins 302, 301.687.4102, TDD 301.687.7955.

Affirmative Action/Equal Opportunity Policies
Frostburg State University affirms its commitment to a campus environment that values human diversity and respect for all individuals. To that end, Frostburg State University does not discriminate on the basis of race, color, religion, sex, gender, sexual orientation, gender identity or expression, national or ethnic origin, age, status as an individual with a disability (including pregnancy), veteran status, genetic information, or other protected classes under applicable state and federal laws. It is the policy of Frostburg State University to ensure all persons have equal opportunity and access to its academic and educational programs, services, activities, and facilities and this commitment shall be an integral part of every
aspect of the academic and employment programs and processes, including, but not limited to, the recruitment, selection, testing, training, promotional advancement, and treatment of employees. Any member of the Frostburg State University community has the right to raise concerns or make a complaint regarding discrimination or equal opportunity without regard to personal factors that are irrelevant to the program involved and without fear of retaliation.

• Inquiries regarding non-discrimination policies and procedures and complaints of discrimination, harassment and retaliation may be directed to the ADA/EEO & Immigration Compliance Office, 329 Hitchins 301-687-4102.

• Inquiries regarding Title IX policies and procedures and complaints of sexual harassment, sexual assault and other forms of sexual misconduct may be directed to the Title IX Compliance Coordinator, Office of Gender Equity, 126 Hitchins, 301-687-3035.

• Inquiries concerning application of Title IX and its implementing regulation may be referred to Title IX Compliance Coordinator, Office of Gender Equity, 126 Hitchins, 301-687-3035 or to the U.S. Department of Education, Office for Civil Rights, 100 Penn Square East, Philadelphia, PA 19107; www2.ed.gov/about/offices/list/ocr/

**Call to Active Military Duty**

A student called to active military duty during a national or international crisis or conflict should inform the University of the reason for his/her withdrawal prior to leaving, including presentation of copies of appropriate military orders, in order to benefit from special policies and procedures governing interruption of one’s academic career for such military service. Please contact any one of the following persons, who will assist in facilitating your withdrawal and will contact other offices to insure that special exemptions concerning refunds and W or I grades are applied.

**Ms. Danielle Dabrowski**  
Coordinator of Veteran’s Affairs  
Sand Springs Hall  
Phone: 301.687.4409  
Fax: 301.687.3065  
E-mail: dldabrowski@frostburg.edu

**Ms. Wendy Wilson**  
Graduate Office  
Pullen Hall 141  
Phone: 301.687.7053  
Fax: 301.687.4597  
E-mail: wwilson@frostburg.edu
### Important Phone Numbers

#### Graduate Program Coordinators

**Doctor of Education - Educational Leadership**
Dr. Heather Hurst .......................................................... 301.687.4757

**Master of Business Administration**
Dr. Eyad Youssef .......................................................... 301-687.3173

**Master of Education**
Educational Leadership, Dr. John Stoothoff .......................................................... 240.527.2736
Curriculum & Instruction, Dr. Jennifer Rankin ....................................................... 301.687.7010
Interdisciplinary, Dr. Doris Santamaria Makang .................................................... 301.687.7018
Literacy Education, Dr. Kristine McGee .................................................................... 240.527.2730
School Counseling, Dr. Joyce Henderson .................................................................. 301.687.4422
Special Education, Dr. Jamelyn Tobery-Nystrom ....................................................... 240.527.2735

**Master of Science**
Applied Computer Science, Dr. Michael Flinn ......................................................... 301.687.4491
Counseling Psychology, Dr. Trina Redmond Matz ..................................................... 301.687.4197
Recreation, Parks, and Sport Management, Dr. Natalia Buta .................................... 301.687.4458
Applied Ecology & Conservation Biology, Dr. Thomas Serfass ............................... 301.687.4171
Wildlife/Fisheries Biology, Dr. Thomas Serfass ......................................................... 301.687.4171

**Master of Arts in Teaching (Elementary/Hagerstown), Dr. Jennifer McGee** ........... 240.527.2730

**Master of Arts in Teaching, (Secondary/Frostburg Campus) Dr. Jennifer Bishoff** .... 301.687.3169

**Master of Medical Science in Physician Assistant Studies** Dr. Beth Smolko ........ 240.527.2752

**Master of Science in Nursing (Education and Leadership & Management)**
Dr. Kara Platt .......................................................... 301.687.4791

**Master of Science in Nursing (Family and Psychiatric and Mental Health NP)**
Audra Houser .......................................................... 301.687.3029

#### College Deans

College of Liberal Arts and Sciences, Dr. Kim Hixson, Compton Center 241C .......... 301.687.4120
College of Business, Dr. Sudhir Singh, Guild Center 127 ....................................... 301.687.4093
College of Education, Dr. Boyce Williams, Framptom 203-S .................................. 301.687.4357

#### Administrative Offices

Academic Affairs ........................................................................................................ 301.687.4212
Academic Computing ................................................................................................. 301.687.7090
ADA Compliance Office ............................................................................................. 301.687.4102
Administrative Services ............................................................................................. 301.687.4335
Bookstore .................................................................................................................. 301.687.4341
Career Services .......................................................................................................... 301.687.4403
Center for International Education .......................................................................... 301.687.4714
Counseling Services ................................................................................................... 301.687.4234
FSU PAWS Help Desk ................................................................................................. 301.687.7777
Financial Aid ............................................................................................................... 301.687.4301
Graduate Services ...................................................................................................... 301.687.7053
Health Services .......................................................................................................... 301.687.4309
Lane Center and Student Activities .......................................................................... 301.687.4411
Library ........................................................................................................................ 301.687.4395
Office of Graduate Services ......................................................................................... 301.687.7053
Office of the Registrar ................................................................................................. 301.687.4346
Office of University Billing .......................................................................................... 301.687.4321
Student and Educational Services ............................................................................. 301.687.4311
Student Diversity Center ............................................................................................. 301.687.4050
University System of Maryland - Hagerstown Center .................................................. 240.527.2060
University Police emergencies .............. 301.687.4222 all other calls .... 301.687.4223
Veterans Affairs ........................................................................................................ 301.687.4409
### 2020 Graduate Academic Calendar (revised 6-22-20)

*Please note that this academic calendar is subject to change. Also, please note, the MMS in PA studies will follow the original Fall 2020 Calendar. Please contact the PA program coordinator for calendar details.*

#### 15-week session (August 17 – November 24)

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 17</td>
<td>Classes Begin</td>
</tr>
<tr>
<td>Aug.17 – Aug. 21</td>
<td>Drop/Add Period and Late Registration</td>
</tr>
<tr>
<td>September 7</td>
<td>Labor Day – Offices Closed</td>
</tr>
<tr>
<td>October 23</td>
<td>Last Day to Withdraw from Courses with a “W”</td>
</tr>
<tr>
<td>November 18</td>
<td>Last Day for Grade changes for Spring 2020 and Summer 2020 (Including removal of “I” Grades)</td>
</tr>
<tr>
<td>November 18</td>
<td>Last Day to Withdraw from Courses with “WF”</td>
</tr>
<tr>
<td>Nov. 19-21, 23-34</td>
<td>Final Exams</td>
</tr>
</tbody>
</table>

#### 7-Week Session 1 (August 17 – October 2)

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 17</td>
<td>Classes Begin</td>
</tr>
<tr>
<td>Aug.17 – Aug. 19</td>
<td>Drop/Add Period and Late Registration</td>
</tr>
<tr>
<td>September 7</td>
<td>Labor Day – Offices Closed</td>
</tr>
<tr>
<td>September 17</td>
<td>Last Day to Withdraw from Courses with a “W”</td>
</tr>
<tr>
<td>September 30</td>
<td>Last Day to Withdraw from Courses with a “WF”</td>
</tr>
<tr>
<td>October 1-2</td>
<td>Final Exams</td>
</tr>
<tr>
<td>November 18</td>
<td>Last Day for Grade changes for Spring 2020 and Summer 2020 (Including removal of “I” Grades)</td>
</tr>
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</table>

#### 7-Week Session 2 (October 5 – November 20)

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 5</td>
<td>Classes begin</td>
</tr>
<tr>
<td>Oct. 5 – Oct. 7</td>
<td>Last Day to Withdraw from Course with “W”</td>
</tr>
<tr>
<td>November 5</td>
<td>Last Day to withdraw from Courses with a “WF”</td>
</tr>
<tr>
<td>November 18</td>
<td>Last Day of Classes</td>
</tr>
<tr>
<td>November 18</td>
<td>Last Day for Grade changes for Spring 2020 and Summer 2020 (Including removal of “I” Grades)</td>
</tr>
<tr>
<td>Nov. 19-20</td>
<td>Final Exams</td>
</tr>
</tbody>
</table>
1. **Fall/Spring 2020-2021 Tuition and Fees**

Please note that tuition and fees are based on the 2020-2021 academic year and are subject to change without notice.

**Master’s Tuition**

<table>
<thead>
<tr>
<th>Tuition Type</th>
<th>In-State Tuition</th>
<th>Out-of-State Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-State Tuition</td>
<td>$437 per credit hour</td>
<td>$560 per credit hour</td>
</tr>
</tbody>
</table>

**Master of Science in Nursing Family Nurse Practitioner and Psychiatric and Mental Health Nurse Practitioner Concentrations Only**

<table>
<thead>
<tr>
<th>Tuition Type</th>
<th>In-State Tuition</th>
<th>Regional Tuition</th>
<th>Out-of-State Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-State Tuition</td>
<td>$490 per credit hour</td>
<td>$553 per credit hour</td>
<td>$670 per credit hour</td>
</tr>
</tbody>
</table>

**Master of Medical Science Physician Assistant Studies**

<table>
<thead>
<tr>
<th>Tuition Type</th>
<th>In-State Tuition</th>
<th>Regional Tuition</th>
<th>Out-of-State Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-State Tuition</td>
<td>$516 per credit hour</td>
<td>$616 per credit hour</td>
<td>$750 per credit hour</td>
</tr>
</tbody>
</table>

**Doctoral Tuition**

<table>
<thead>
<tr>
<th>Tuition Type</th>
<th>In-State</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-State</td>
<td>$612 per credit hour</td>
<td>$766 per credit hour</td>
</tr>
</tbody>
</table>

**Per Course Fees for On Campus/Blended Courses:**

*Non-Refundable after August 21*

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity Fee (optional)–part-time</td>
<td>$25</td>
</tr>
<tr>
<td>Athletic Fee <em>(per credit)</em></td>
<td>$60</td>
</tr>
<tr>
<td>Student Union Operating <em>(per credit)</em></td>
<td>$24</td>
</tr>
<tr>
<td>Auxiliary Facilities Fee <em>(per credit)</em></td>
<td>$32</td>
</tr>
<tr>
<td>Sustainability Fee</td>
<td>$2</td>
</tr>
<tr>
<td>Transportation Fee <em>(per credit)</em></td>
<td>$2</td>
</tr>
<tr>
<td>Technology Fee <em>(per credit)</em></td>
<td>$15</td>
</tr>
</tbody>
</table>

**Per Course Fees for Online Courses and Courses Offered at University System of Maryland at Hagerstown:**

*Non-Refundable after August 21*

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technology Fee <em>(per credit)</em></td>
<td>$15</td>
</tr>
</tbody>
</table>

**Other Master’s Program Fees: Non-refundable**

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Fee</td>
<td>$45</td>
</tr>
<tr>
<td>Parking Fee</td>
<td>$40</td>
</tr>
<tr>
<td>Returned Check Fee</td>
<td>$30</td>
</tr>
<tr>
<td>Student Teaching/MAT Internship Fee</td>
<td>$300</td>
</tr>
<tr>
<td>MAT EdTPA Fee</td>
<td>$350</td>
</tr>
</tbody>
</table>
Course Fees:

School Counseling
SCCO 612  $75
SCCO 693  $67 per credit hour

Chemistry 545,546,560  $25
Art 602,621,622  $50
Art 635  $45

Master of Science Nursing – Family Nurse Practitioner and Psychiatric and Mental Health Nurse Practitioner
Master of Science in Nursing Course Fee  $8/credit
Course Fees per credit:
  651  $72 per credit
  660,665,668,670,671  $123 per credit
  627,630,632,634,636,638  $143 per credit

Master of Medical Science in Physician Assistant Studies
Program Fee (per semester)  $100
Course Fees:
  601,602,603,641,642,643  $140
  700,701,702,703,704,705,706,707  $40
  695  $395
  709  $399

After published deadlines, you pay:
  Late Registration Fee  $30
  Late Payment Fee  $30
  Check reissue fee  $30

Billing Information

Tuition, fees, and all previous balances are to be paid in full or acceptable financial arrangements made in order to register. Please refer to the academic calendar and the below schedule for information on payment and refund deadlines.

Acceptable Financial Arrangements
If you have not made acceptable payment arrangements by the established deadlines you will have late fees assessed. Lack of payment or attendance is not a withdrawal method. You must officially withdraw from your course/s by the published drop/add period to have your bill voided. Withdraw from course/s after the drop/add period will have a financial penalty assessed according to the published withdraw date schedule found on page 9.

1. **Cash, Check, Money Order, or online via Credit Card:** It is in your best interest to pay by **certified check, treasurer’s check, cashier’s check, cash, or credit card**. Please do not send cash by mail. Refunds are delayed by 15 business days when you pay by personal check or electronic check (ACH).
2. **Employee Authorization:** You may provide a letter from your employer on letterhead stationery authorizing the University to send your bill directly to your employer. *A letter authorizing FSU to bill directly to your employer is not the same as your employer reimbursing you after completion of the course(s).* Government employees should submit a completed Standard Form 182, DA Form 2171, or DD Form 1556. If your employer is paying only part of your bill, you will receive a bill for the balance of the tuition and fees. If your employer is also paying for your books, please send a separate copy of the authorization to the bookstore with your book order. To avoid late fees, please pay the difference by the published due date.

3. **Payment Plans:**
Frostburg State University has partnered with CASHNET to offer payment plans through TuitionPay. The plan is an interest-free, debt-free way to spread tuition payments over a number of months. To enroll in the payment plans, log in to your PAWS account and go to the Student Center and click view e-bill, click on user-determined or imported to set up your plan.

   **4- Pay Plan payment**
   Enrollment in the 4-pay plan is for one semester. The total billed amount less anticipated financial aid is divided by four. Cost of the plan is $45/semester. Fall due dates: August 1, September 1, October 1, November 1. Spring due dates: January 1, February 1, March 1, and April 1.

   All students with a balance due who are not enrolled in a payment plan, have 3rd party payment, or financial aid are assessed an additional late payment fee after September 15, 2020.

**E-bill notification**
Paper bills are not sent to student: Notification that an e-bill is available is sent to your FSU email account. You must be registered for courses and sign up to receive your Ebill notification by July 31, 2020. Students registering after August 1 may not be able to access ebills until after August 11. You will be notified by the billing office via email to check your ebill. Your balance due is always available in your PAWS student center.

**Bill Payment**
Please check the academic calendar for all payment deadlines. Payment deadlines are also available through the university billing website. Please check your account summary for billing details. Login to PAWS and click on Self Service then Student Center. Scroll down to finances then click View EBill to set up your ebill account. You may pay in full on-line with MasterCard, Discover, Visa or American Express (a convenience fee applies). ACH (electronic check) is also available online. Log in to PAWS or https://commerce.cashnet.com/FROSTBURGFSU. Flyware is available for international payments. All unpaid accounts are assessed an additional $100 fee 10 days into the semester.
**Insufficient Registration and Instructor Changes**
The University will make every effort to offer scheduled courses. The University reserves the right, however, to cancel a course due to insufficient student registration. We also reserve the right to change instructors from those published in the course listings.

**Payee Designation**
You are to designate Frostburg State University as the payee on checks, money orders, certified checks, traveler’s checks, and cashier’s checks. Send your payment to the Office of University Billing and identify the account to be credited.

**Previous Balance**
You must pay previous balances and obligations in full before registering and attending in a subsequent semester.

**Charges for Collection of Fees**
A 17% collection fee is added by the State Central Collection Unit to your account when you do not pay promptly. Also, your account is referred to the Central Collection Unit. If further collection action is required and an outside collection agency is retained, those charges are also added onto your bill. Your Maryland State Tax Income Refund will be held for non-payment of state obligations. Additionally, debt is reported to the credit bureau as a delinquency.

**Return Check Consequence**
If your payment is returned for any reason, a $30 fee is assessed. Personal checks returned for any reason, the FSU Office of University Billing will not accept your personal checks in the future for payment of tuition and fees. For future payments, you must use a money order, cashier’s check, or cash. Payment must be based on enrollment, not successful completion of a course.

**Third Party Payment**
In order to defer payment to a third party, a deferment form must be completed and documentation provided by the vendor ie. military, Department of Rehabilitation.

**Tuition Refund**
Payment must be received based upon enrollment, not successful completion, of course to qualify.
1. The date you personally submit the Withdrawal Form or to the Office of the Registrar or Office of Graduate services, or use PAWs to electronically withdraw determines the amount of the credit and/or refund. The effective date of a mailed or emailed request to drop or withdrawal will be the date postmarked on the envelope or date of email submission.
2. The refund schedule on the next page shows dates on which each proportionate refund applies. Please familiarize yourself with this policy before dropping a course or withdrawing from the University. Additionally you should check with the financial aid office to determine how, if any financial aid will be impacted before you drop a course.
3. You must request a refund in writing to the billing office.
4. The Board Plan Fee is pro-rated weekly.
5. Any unpaid charges on a student’s financial account with the University will be subtracted from the refund due prior to processing the refund request.
6. If you are dismissed by the University for disciplinary reasons, you are not entitled to a refund of tuition, fees and room.

**Employee Tuition Remission**

Tuition remission benefits are available for faculty, staff, and retirees (including their spouses and dependent children) of Frostburg State University as determined by University policy. Eligible faculty and staff applying for Tuition Remission will use the online system https://www.usmd.edu/tuition-remission/ for themselves and their eligible dependents. Retirees and those applying for tuition remission from Morgan State University, Baltimore City Community College, or St. Mary’s College of Maryland will continue to submit the current paper form to Human Resources.

Faculty and staff will sign into the system using their FSU username and password. Employees applying for a dependent child/spouse will need the student’s university-issued ID in order to submit an application in the system. The application should be completed as early as possible and no later than the last day of registration to afford proper credit and automated processing through the billing system. A new application for Tuition Remission must be completed for each term. Fees are due by the payment due date.

**Frostburg State University Fall 2020 Refund Schedule**

<table>
<thead>
<tr>
<th>15-Week Regular Session</th>
<th>Tuition</th>
<th>Fees</th>
<th>Room</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>Until August 21</td>
<td></td>
</tr>
<tr>
<td>80%</td>
<td>None</td>
<td>None</td>
<td>Until August 30</td>
<td></td>
</tr>
<tr>
<td>60%</td>
<td>None</td>
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<td>Until September 6</td>
<td></td>
</tr>
<tr>
<td>40%</td>
<td>None</td>
<td>None</td>
<td>Until September 13</td>
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<td>20%</td>
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<tr>
<td>None</td>
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<td>After September 20</td>
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<table>
<thead>
<tr>
<th>7-Week Online Session 1</th>
<th>Tuition</th>
<th>Fees</th>
<th>Room</th>
<th>Dates</th>
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<tbody>
<tr>
<td>100%</td>
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<td>Until August 19</td>
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<td>80%</td>
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<td>After September 1</td>
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<th>7-Week Online Session 2</th>
<th>Tuition</th>
<th>Fees</th>
<th>Room</th>
<th>Dates</th>
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<td>Until October 7</td>
<td></td>
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<tr>
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<td>Until October 11</td>
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<tr>
<td>None</td>
<td>None</td>
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<td>After October 23</td>
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**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.

**Frostburg State University 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 an additional late payment 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 the 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 anyone who has 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 YOU ARE A PARTY TO A CONTRACT WITH FSU AND TO THE TERMS AND CONDITIONS DESCRIBED ABOVE. YOU ARE FURTHER AGREEING THAT YOU HAVE READ, UNDERSTAND AND WILL BE BOUND BY SUCH TERMS AND CONDITIONS.

If you have any questions 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.
**PAWS and Registration Information**

**Important PAWS Information For Students**

Upon matriculation you will be emailed an FSU ID, email and username and instructions to access this system and other systems for learning including our Learning Management System called Canvas. This information will be emailed to the email address provided on your application. Please keep this information in a safe place and do not share it with others. FSU will communicate with you via the FSU email as the official source of communication and will no longer use your personal email after an FSU email is assigned.

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**About PAWS**

PAWS is Frostburg State University’s Internet Records system. You can view your academic record, service holds, the schedule of classes, academic advising report, registration time period and register for classes using this system.

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**Accessing PAWS**


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**FSU ID and SSN**

You are assigned a FSU ID Number (also known as EmplID), which is used as your primary identification code. This ID replaces the use of your social security number. You will keep your FSU ID Number throughout your educational career at FSU. Please memorize or make note of this ID.

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**Login Details**

**Username**

A username and password are required to log into PAWS. Your PAWS username matches your FSU e-mail username, including the numerals. This information is emailed to you at the time of matriculation or admission to the email address you provided on your application.

Example: jasmith0 for Joe Allen Smith with FSU email address jasmith0@frostburg.edu

**Don’t know your username?**
Please contact the FSU Help Desk on-campus at x-7777 or off-campus at 301.687.7777.

**Password**
Please visit password.frostburg.edu to setup your password and security questions. To do so you will need your FSU Username and FSU ID Number.

*Forgot your password?*
Reset password through the password and account management portal at https://www.frostburg.edu/computing/get-connected/password-management/
Or
Contact the FSU Help Desk on-campus at x-7777 or off-campus at 301.687.7777.

To eliminate the risk of identity theft, the Help Desk staff will only reset your password over the phone with three identifying components. You will be asked to show photo id in person to have your password reset. Passwords will be reset at the help desk located in CCIT building first floor weekdays from 8:30 A.M. to 4:00 P.M.

**Information About How To Register**
Registration will be conducted using the PAWS Internet based registration system. You will view your academic record, service holds, the schedule of classes, registration time period and register for classes using this system. Go to http://paws.frostburg.edu/student to log in beginning **March 30, 2020**.

**Please note the following related to the registration process:**
- Most registrations will take place through PAWS (24/7) beginning on March 30, 2020. Some transactions such as independent study registration (EDUC 599, 699, 700, 710, 911 and 912) and class load limit over-rides will still be conducted in person at the Registrar’s Office.
- The up-to-date class schedule is available through PAWS, go to: http://paws.frostburg.edu.
- You will receive a PAWS User ID and **Login** that you will use for the duration of your graduate enrollment at FSU. Make sure to check for prerequisites in your graduate catalog. If you have not received a letter by email providing you with your PAWS ID and password please contact the Office of Graduate Services at 301.687.7053.
- Academic Departments will conduct overrides to permission-only courses, class limits and/or course prerequisites where applicable.

**Registration Procedures**
1. Login to PAWS (see next page for instructions)
2. Check for Service Holds that may prevent you from registering.
   **Self Service > Holds**
3. Check with your advisor or Graduate Program Coordinator to plan your schedule.

4. Register for Classes.

   **Self Service > Student Center > Enroll**
   - Select Enrollment Term - 2020 Fall (2208)
   - Click Continue
   - Search classes to add. Make sure to choose a campus - Frostburg, Hagerstown, or Online
   - Select course when identified
   - Classes will be placed in your Shopping Cart
   - When finished selecting classes click Proceed to Step 2 of 3
   - Click Finish Enrolling
   - Check the status of your request(s). Status must read success to be registered.
   - When finished, click My Class Schedule to verify enrollment.

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**Financial Aid**

**Application Process**

All students applying for financial aid through the University must complete the [Free Application for Federal Student Aid (FAFSA)](https://studentaid.gov). The application is available on the Internet at https://studentaid.gov. By completing this form, graduate students will be considered for federal, state, and institutional aid.

**Student Loans**

Federal Loan Programs are the major form of self-help aid that is available to graduate students who are enrolled for at least six credits per semester. To be considered for any loan, a student must complete the FAFSA form before the Financial Aid Office can certify the loans.

A Federal Unsubsidized Direct Loan is one of two types of loans awarded to graduate students. An unsubsidized loan is charged interest from the time the loan is disbursed until it is paid in full. The borrower has the option to pay the interest monthly or capitalize the accumulating interest which adds it back to the principle of the loan.

A Federal GRAD PLUS Loan can be approved once all eligibility for the Federal Unsubsidized Direct Loan has been exhausted. However, the GRAD PLUS Loan requires students to pass a credit check. [Interest on the GRAD PLUS loan begins when the loan is disbursed and continues until the loan is paid in full. Interest rates are determined yearly by the US Department of Education. Please check with the Financial Aid Office for the interest rate annually.](https://studentaid.gov)

*Note: If your interest is capitalized, it will increase the amount you have to repay. If you choose to pay the interest as it accumulates, you will repay less in the long run.*

Generally, a graduate student can borrow up to $20,500 each academic year in a Federal Unsubsidized Direct loan. Keep in mind that a student may receive less in loan funding if he/she receive other financial aid or resources (such as the benefit of tuition waivers) that are used to cover a portion of your cost of attendance. The GRAD PLUS loan does not have an eligibility ceiling; however, a student can only borrow up to the submitted cost of attendance each year.
IMPORTANT NOTES ABOUT FINANCIAL AID INCLUDING STAFFORD LOANS

- Students must reapply for financial aid each year
- Students must be enrolled for at least 6 credits
- Students must be fully accepted in good standing to a degree program
- Changes in eligibility (such as receipt of additional resources, changes in enrollment, etc. may result in loan reduction)
- Graduate students must maintain satisfactory academic progress standards.

Satisfactory Academic Progress Standards for Graduate and Postgraduate Students

The United States Department of Education mandates that Frostburg State University have an established Satisfactory Academic Progress (SAP) policy for financial aid recipients. The policy must contain qualitative and quantitative components. Students will be evaluated to determine if they meet the SAP regulations at the end of every payment period.

Quantitative Requirements:

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 percentage, a student will need to determine the number of attempted hours (including credits transferred to FSU) and the number of completed hours (including credits transferred to FSU). Students will divide the number of completed hours by the number of attempted hours to calculate the correct percentage. (See notes below for grades considered as completed).

Example 1: Student enrolls for 9 credits fall and only complete 6 of those credits satisfactorily, (taking an incomplete, “W” or “F” grade in three credits). Student does not meet academic progress.

6/9 = 66%

Example 2: Student enrolls for 12 credits in the Fall and successfully completes only 9 credits satisfactorily. Student completed over 67% of attempted credits therefore is eligible to continue to receive financial aid

9/12 = 75%

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

Maximum Timeframe to Completion

FSU graduate students cannot attempt above 150% of the total number of credits needed to earn a degree. Due to graduate programs requiring different numbers of credits per program, students will need to calculate this rule based on their program of study.

Qualitative Requirement

In addition to the above requirements, students must maintain a minimum cumulative grade point average of 3.0.

NOTES:

1. The following grade symbols will be considered as credits passed:
   A, B, C, P
2. 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. Courses that a student repeats will be included in hours attempted.

4. If a student has been ineligible for financial aid during the previous year and he/she now meets standards, it is the student’s responsibility to notify the Financial Aid Office of regained eligibility.

5. Each semester (including summer sessions) is counted as a semester/session attempted, regardless of whether or not the student was a financial aid recipient.

6. Reminder: GPAs do not transfer from one institution to another.

7. Satisfactory academic progress has no bearing on graduate assistantships.

8. 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.

Satisfactory Academic Status

Frostburg State University is 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.

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.

Appeal Process

All students may appeal once notified that they are ineligible to receive financial aid due to unsatisfactory academic progress. The University makes every effort to notify ineligible students by first-class mail at his/her home address and by sending an email to the FSU email address immediately following the end of each semester from which ineligibility is determined. However, it is the student’s responsibility to recognize his/her ineligibility and actively pursue appeal procedures where mitigating circumstances exist.

Appeals should be based on the following circumstances:

1. Students who demonstrate the following extenuating circumstances: death of a relative, injury or illness of the student, or other special circumstance;
2. The school has determined that the student will be able to meet SAP standards after subsequent payment period or;

3. An academic plan has been established by the student and/or student’s advisor to meet graduation requirements and the student continues to follow the academic plan.

Students will not be allowed to appeal each semester if they do not meet SAP standards. Once a student is on probation he or she must meet SAP standards the next semester or meet the requirements of the previously developed academic plan to regain financial aid eligibility. The only exception to this rule is if a different extenuating circumstance occurs. Please contact the Financial Aid Office if you feel the exception applies to your situation.

The Financial Aid office will evaluate each student individually to see if meeting standard is ever a possibility. If a student will never be able to meet one of the standards listed above, the student will be denied financial aid indefinitely at FSU.

*Special Note:* Federal regulations require your written permission to deduct, from your financial aid on an annual basis any miscellaneous institutional charges such as library fines, etc. You must sign a Use of Title IV Funds permission form located on the FSU University Student Billing Office website at (http://www.frostburg.edu/admin/billing/pdf/FORM_useoftitleivfunds.pdf). 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 deadline date. Please note: The University may not apply your loan funds to any charge/s assessed to you in a prior award year.

**Return of Title IV Funds for Financial Aid Recipients**

Frostburg State University performs the mandatory Return of Title IV Funds calculation. All Title IV financial aid recipients who officially and/or unofficially withdraw from the University are affected by this regulation. Title IV aid included in this refund policy is as follows: Federal Stafford Unsubsidized Direct Loans and Federal GRAD PLUS Loans.

When a student withdraws from the University before 60% 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 GRAD PLUS Loans, Federal Stafford Unsubsidized Direct Loan**

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

**Graduate Assistantships & International Fellowships**

**Application details and deadlines:**

The application for a Graduate Assistantship (GA) or International Fellowship (IF) are made at the time of application to your program of study. Deadline for complete applications are March 15 for Fall and October 15 for Spring.

Only complete applications will be considered. For information on the Graduate Assistantship application and process please feel free to contact the Office of Graduate Services at 301.687.7053 or gradservices@frostburg.edu or on the GA information webpage at https://www.frostburg.edu/admissions-and-cost/graduate/financing-your-education-grad/graduate-assistantships.php.