

Ebills are sent to registered students the week of July 8. Tuition, fees, and all previous balances are to be paid in full or acceptable financial arrangements made no later than August 7, 2019. No paper bills will be mailed.

Payment of Account

It is in your best interest to pay by **certified check, treasurer's check, or cashier's check**. Please do not send cash by mail. Refunds are delayed by 15 business days when you pay by personal check. If you receive Senatorial Scholarships (or other awards from the Maryland State Scholarship Board), National Defense Loans, Educational Opportunity Grants, and/or Other Race Grants those amounts are deducted. If an award is not made by July 5, this amount is unlikely to appear on the bill. In this case, notification is sent from the Financial Aid Office to the University and Student Billing Office. You may deduct this amount from the bill. If official notification is not received until after filing, you must pay the amount shown. A refund is made upon written request from the student.

You may pay online using Visa, MasterCard, Discover, or American Express, (a convenience fee applies). ACH (electronic check) is also available on-line. Login to PAWS and click make a payment.

The payment deadline is **August 7, 2019**. If payment is not received you may be deregistered from all classes, removed from previously assigned room and board services, where applicable, and your bill voided. **Deregistration is not a method of withdrawal. If you are not planning to attend after you register, you must officially withdraw.** Once deregistered, to attend classes at the University for the 2019 Fall Semester you must request housing, if required, reregister in person with appropriate signature, verify that financial aid is available, and pay the new bill immediately. A \$30 late registration fee and a \$30 late payment fee will be assessed. The \$60 non-refundable fees may not be deferred.

Once you go through the registration process, you are obligated to pay fees even though you withdraw from the University.

You must sign up to receive your Ebill notification. Login to PAWS Student Center and click view e-bill to set it up.

No bills are mailed.

Failure to pay your bill does not constitute withdrawal from the University. You must notify the Registrar's Office in writing to withdraw. If financial aid covers at least one

third of your bill and you are not planning to attend, you must officially withdraw from the University.

Payee Designation

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 University and Student Billing Office and identify the account to be credited.

Application Fee

First time FSU students, please include an additional separate check for the \$30.00 Application Fee, along with the completed Application Form.

Employer Paid Tuition/Fees

Students must present written verification of employer's intent to pay during the period when bill payment is due. Student must also fill out a Deferred Payment Form (no charge) and pay any difference. Employer must pay based upon registration.

Employee Tuition Remission

To take advantage of the employee and/or dependent tuition remission, obtain the form at the Office of Human Resources. Return the completed form to the University and Student Billing Office with the required approvals of the immediate supervisor and verification of employment by the Office of Human Resources. Failure to submit an employee tuition remission form makes you ineligible to take advantage of the remission and you will be billed the normal amount for your course(s). You must complete and have approved a waiver form every semester.

Previous Balance

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

A previous balance results in the withholding of a student's transcript.

Credit Balances

1. If you submit a written request before July 1, refund checks for credit balances (where eligible) become available at the University and Student Billing Office during late registration.
2. As a recipient of grants and loans received after July 1 and/or Senatorial Scholarships, you cannot receive refunds until all papers are processed, normally no sooner than four weeks following late registration.
3. Bobcat credit vouchers may be issued by the Billing Office if funds are delayed.
4. Please request Bobcat vouchers by August 15, 2019.

Payment Plan

Frostburg State University has partnered with Higher One to offer a payment plan through TuitionPay. The plan is an interest-free, debt-free way to spread tuition payments over a number of months. To enroll in our payment plan, go to <https://tuitionpaymentplan.com/frostburg> or call **800-635-0120**.

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. Cost of the plan is \$45/semester. Fall due dates: August 1, September 1, October 1 and 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 14, 2019.

STAFFORD LOANS

Federal Stafford Loans

You may apply for subsidized loans, which means that the federal government will pay the interest on your loan while you are in school and during specified deferments. You must demonstrate financial need to receive the loan. The amount of your loan is based on such eligible factors as documented need, enrollment status, and academic program.

Unsubsidized Federal Stafford Loans

After being considered for a subsidized Stafford Loan, you may be evaluated for another option, the Unsubsidized Stafford Loan. The federal government does not pay your interest on this loan during your enrollment in school, during any grace period, or during periods of deferment. Accordingly, you are responsible for payment of interest during these periods. You, as the borrower, may choose to pay the interest during these periods or request that the interest be added to the loan principal, no more frequently than quarterly. So long as you continue your enrollment at least half-time, your deferment remains.

How to Apply

You can gain information about the application process for all types of aid including eligibility requirements by contacting the Financial Aid Office at 301-687-4301.

Please 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. The form is available online through PAWS self-service accept/decline financial aid. If you choose, **not** to complete the permission form, you will be responsible for paying the miscellaneous obligation(s) from personal funds by the bill payment deadline date. The University may not apply your loan funds to any charge(s) assessed to you in a prior award year.

10 Billing Information

Undergraduate Tuition and Fees

Per Semester

TUITION

Full-Time (12 hours or more)

Tuition: In-State	\$3,350
Tuition: Out-of-State	\$10,400
Tuition: Regional Tuition	\$7,700

Part-Time (Under 12 hours)

Tuition: In-State (per credit hour)	\$276
Tuition: Out-of-State (per credit hour)	\$584
Tuition: Regional Tuition (per cr hr)	\$442

FEES

Activity Fee (per credit hour)	\$1
Technology Fee:	
Part-Time (per credit hour)	\$15
Full-Time (per semester)	\$98
(Fees are non-refundable after August 30)	

Other Fees, Non-Refundable

Application Fee	\$45
Returned Check Fee	\$30
After published deadlines, you pay	
Late Registration Fee	\$30
Late Payment Fee	\$30
Preview Fee	\$125

Special Instruction Fees

Accounting 305	\$25
<u>Art</u>	
110	\$10
207, 209, 212, 216, 240, 412, 416	\$25
307, 336, 407, 414	\$30
221, 232	\$35
202, 235, 435, 635	\$45
402, 421, 432, 440, 621, 622, 632	\$50
452	\$60

Biology

109, 149	\$20
128, 160, 161, 200, 211, 230, 302, 304, 309, 310, 313, 321, 322, 327, 328, 330, 334, 340, 401, 404, 405, 406, 409, 410, 411, 412, 414, 417, 421, 422, 423, 425, 426, 427, 430, 435, 438, 439, 440, 445, 456, 460, 484	\$20
Business Administration - BMIS 320	\$25

Chemistry

100, 113, 201	\$20
202, 304, 305, 320, 411, 420, 421, 446, 456, 493, 499	\$25
Computer Science 100, 110, 220, 330	\$25

Developmental Mathematics

095	\$40
100	\$45

Engineering

ENEE 206; ENES 100; ENME 331, 332 350, 351, 382	\$20
ENEE 307, 408, 417, 461; ENES 310, 320, 401; ENME 425, 472, 488	\$25

Geography

103, 113, 413, 430, 433, 470	\$20
207, 340	\$25

Mass Communications

101, 213, 250, 287, 313, 326, 350, 387, 465, 487, 488, 499	\$75
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Mathematics (Certain Sections)

119	\$40
350, 380, 432	\$45
236, 237	\$50

Music Applied

389, 390	\$150
490	\$300

Music

315, 319, 321, 327, 329, 330, 331, 335, 336, 337, 339, 340, 370	\$10
100, 102, 103, 204, 205, 305, 401	\$25
493	\$150

Nursing

401, 402, 403, 404, 405, 406, 407, 410, 412, 490, 491, 494, 495, 496	\$8 per credit hour
Orientation 101	\$120
Physical Science 101, 203	\$20

Physics

215, 216, 261, 262, 263, 331, 332, 350	\$20
320, 492, 499	\$25
Sociology - SOCI/SOWK 310	\$25

Theatre

202, 304, 307	\$15
203	\$20
204, 306	\$25
207, 305, 360	\$50
311	\$60

Six-Week 2 Intensive Courses

Students are expected to enroll in intensive courses during the regular registration period. Intensive courses are counted towards full-time tuition and are part of your semester bill. Students registering for accelerated courses after the add/drop period; that are not already full-time, must pay at the time of registration.

Tuition Refunds

1. If you are registered for a full schedule and drop courses after the end of the registration period, you are not entitled to a refund based on a credit-hour change.
2. The date on which the Withdrawal form is received by the Hagerstown Center or the Office of the Registrar determines the amount of the credit and/or refund (Postmarked date will be used for withdrawal received through the mail.)
3. The refund schedule on this page shows dates on which each proportionate refund applies. Please familiarize yourself with this policy before dropping a course or withdrawing from the University.
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 and fees.
7. You must request a refund in writing from the University and Student Billing Office.

Please refer to the current Undergraduate Catalog for any additional information in regard to the published refund policy.

Refund Schedule

Tuition	Fees	Room	Dates
100%	*100%	**100%	Until 8-30-19
80%	None	None	Until 9-8-19
60%	None	None	Until 9-15-19
40%	None	None	Until 9-22-19
20%	None	None	Until 9-29-19
None	None	None	After 9-29-19

*Excludes \$150 acceptance fee for new students. \$150 may only be applied to a tuition charge.

Note:

See information on page 7 concerning call to Active Military Duty.

See information on page 12 related to Implications of Withdrawal for Title IV Recipients.

Charges for Collection Fees

A 17% collection fee is added to your account when you do not pay promptly by the State Central Collection Unit. 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 Income Tax Refund will be held for non-payment of state obligations. Additionally, the debt is reported to the credit bureau as a delinquency.

If you register and fail to make payment or withdraw you will automatically be enrolled in a payment plan. A \$100 additional late payment fee, \$30 late registration and \$30 late payment will be assessed.

Please 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 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 email account 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. 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.

Law Governing Financial Aid and Withdrawal

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

Implications Of Withdrawal From The University

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

Under this policy, the Financial Aid Office will determine the percentage of Title IV aid earned based on the length of enrollment. Once determined, the student may be responsible for charges that were once covered by Title IV aid. In some cases, a student may have to repay a portion or all of his/her refund as a result of withdrawing before 60% of the enrollment period elapses. After the unearned portion of financial aid has been established, the funds will be returned to the federal programs in the following order: Unsubsidized Stafford Loans, Subsidized Stafford Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grants, and Federal Supplemental Educational Opportunity Grants. In cases where a student is receiving institutional funds, he/she should check with the Financial Aid Office for policies concerning these awards.

Note: Students who unofficially withdraw and receive FX grades will not be eligible for financial aid for a subsequent semester. In addition, students may have to repay money that was awarded in the semester from which he/she unofficially withdraws. These students will have the right to appeal to a university official where mitigating circumstances exist. Check with the Financial Aid Office for details.

If you have any questions concerning the law, please contact the Financial Aid Office at 301-687-4301.

Financial Aid Satisfactory Progress Standards

The United States Department of Education mandates that colleges and universities have in place satisfactory progress standards (SAP) that must be met in order for a student to receive Title IV funds (Federal Pell Grants, Federal Subsidized and Unsubsidized Loans, Federal PLUS Loans, Federal Supplemental Education Opportunity Grants, Federal Work-Study, and Federal Perkins Loans). In addition, the Financial Aid Office uses satisfactory academic progress standards to determine eligibility for FSU grants and Maryland State Scholarship awards. The SAP policy can be reviewed on line at <http://www.frostburg.edu/ungrad/faid/satisfactoryacademicprogress.htm>.

Procedures for Verification of Enrollment for Students

Frostburg State University has authorized the National Student Clearinghouse to act as its authorized agent for providing enrollment verifications. Students may obtain a verification of enrollment letter free of charge, 24 hours/7 days a week, through the National Student Clearinghouse using PAWS - Self Service > Student Center > My Academics > Request Enrollment Verification.

Procedures for Verification of Enrollment for Companies and/or Organizations

Companies and/or organizations that need to inquire about degrees awarded or enrollment data may contact the National Student Clearinghouse direct at:

Web: www.studentclearinghouse.org
Phone: 703-742-4200
Fax: 703-742-4239
E-Mail: service@studentclearinghouse.org
Mail: National Student Clearinghouse
13454 Sunrise Valley Drive
Suite 300
Herndon, VA 20171