



One University. A World of Experience

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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 2018 semester must be submitted, in writing, to the Registrar by August 31, 2018.

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 Spring Semester 2019.

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, TTD 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 Beth Hoffman, Director of ADA/EEO & Immigration Compliance, 329 Hitchins, 301-687-4102; bhoffman@frostburg.edu.
- Inquiries regarding Title IX policies and procedures and complaints of sexual harassment, sexual assault and other forms of sexual misconduct may be directed to Dr. April Paul Baer, Interim Title IX Compliance Coordinator, Office of Gender Equity, 126 Hitchins, 301-687-3035; slswann@frostburg.edu.
- Inquiries concerning application of Title IX and its implementing regulation may be referred to Dr. April Paul Baer, Interim Title IX Compliance Coordinator, Office of Gender Equity, 126 Hitchins, 301-687-3035; slswann@frostburg.edu; 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. William AuMiller* 301.687.4374

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* 301.687.4835

Counseling Psychology, *Dr. Trina Redmond Matz* 301.687.4197

Park and Recreation Resource 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. Kristine McGee* 240.527.2730

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

College Deans

College of Liberal Arts and Sciences, Interim Dean, *Dr. Dorothy Campbell*, Compton Center 241C 301.687.4120

College of Business, *Dr. Sudhir Singh*, Guild Center 127 301.687.4093

College of Education, *Interim Dean, Dr. Boyce Williams*, Framptom 203-5 301.687.4357

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

Residence Life 301.687.4121

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

Graduate Academic Calendar

Regular Semester (January 28 – May 22)

October 29, 2018	Spring 2019 Registration Begins
January 2, 2019	Last Day to Register without Late Fees for Continuing Students. Tuition Payment must be received in Billing Office
January 2	Spring Tuition Payment Due
January 3	Late Payment Fee Assessed – Continuing Students
January 21	M.L. King Holiday – Offices Closed
January 28	Classes Begin
January 28 – Feb 1	Drop/Add Period and Late Registration. Late registration fee assessed. (PAWS and Academic Departments)
March 8	Last Day for to Withdraw from Courses with a “W”
March 16 – 24	Spring Break – No classes
March 25	Classes Resume
May 14	Last Day to Withdraw from Courses with a “WF”
May 14	Last Day for to remove “I” grades for Fall 2018 & Intersession 2019
May 14	Last Day of Classes
May 15	Reading Day
May 16 – 22	Final Exams
May 23	Commencement

Please note that programs and courses which are offered in seven (7) week sessions follow a different calendar. Please see page 5 for 7 week session calendar and deadlines.

7-Week Online Session 1 (January 28 – March 15)

October 29, 2018	Registration Begins
January 2, 2019	Last Day to Register without Late Fees for Continuing Students. Tuition Payment must be received in Billing Office
January 3	Late Payment Fee Assessed for Continuing Students
January 27	Last Day to Register without Late Fees for New Students
January 21	M.L. King Holiday – Offices Closed
January 28	Classes Begin
January 28 – 30	Drop/Add Period. Late registration fee assessed (PAWS and Academic Department)
February 15	Last Day to Withdraw from Courses with a "W"
March 15	Last Day to Withdraw from Courses with a "WF"
March 15	Last Day of Classes
May 14	Last Day for students to remove "I" grades for Fall 2018 & Intersession 2019
May 23	Commencement

7-Week Online Session 2 (March 27 – May 14)

October 29, 2018	Registration Begins
January 7, 2019	Recommended Continuing Student Registration Deadline – <i>Courses with low enrollment in Session 2 may be cancelled after this date</i>
January 21	M.L. King Holiday – Offices Closed
February 27, 2019	Last Day to Register without Late Fees for Continuing Students
March 5	Tuition Payment must be received in Billing Office
March 6	Late Payment Fee Assessed for Continuing Students
March 26	Last Day to Register without Late Fees for New Students
March 27	Classes Begin
March 27 – 29	Drop/Add Period late registration fee assessed (PAWS and Academic Department)
April 16	Last Day to Withdraw from Courses with a "W"
May 14	Last Day to Withdraw from Courses with a "WF"
May 14	Last Day for students to remove "I" grades for Fall 2018 & Intersession 2019
May 14	Last Day of Classes
May 23	Commencement

Fall/Spring 2018-2019 Tuition and Fees

Please note that tuition and fees are based on the 2018-2019 academic year and are subject to change without notice.

Master's Tuition

In-State Tuition	\$433 per credit hour
Out-of-State Tuition	\$557 per credit hour

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

In-State Tuition	\$485 per credit hour
Regional Tuition	\$545 per credit hour
Out-of-State Tuition	\$660 per credit hour

Doctoral Tuition

In-State	\$597 per credit hour
Out-of-State	\$747 per credit hour

Per Course Fees for On Campus/Blended Courses: Non-Refundable after August 31

Activity Fee (optional)–part-time	\$27
Athletic Fee (<i>per credit</i>)	\$52
Student Union Operating (<i>per credit</i>)	\$22
Auxiliary Facilities Fee (<i>per credit</i>)	\$26
Sustainability Fee	\$2
Transportation Fee (<i>per credit</i>)	\$2
Technology Fee (<i>per credit</i>)	\$17

Per Course Fees for Online Courses and Courses Offered at University System of Maryland at Hagerstown: Non-Refundable after August 31

Technology Fee (<i>per credit</i>)	\$17
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Other Fees: Non-refundable

Application Fee	\$45
Parking Fee	\$40
Returned Check Fee	\$30
Student Teaching/MAT Practicum Fee	\$350
Master of Nursing Course Fee	\$8/credit
FNP and PMHNP Program Course Fees:	
NURS 651	\$72/credit
NURS 660, 665,668,670, 671	\$123/credit
NURS 627.630,632,634,636,638	\$143/credit

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

Acceptable financial arrangements must be made by the established due date. Once you go through the registration process, you are obligated to pay fees even though you withdrew from the university. If you decide not to attend you must withdraw from your classes to have charges voided.

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 .

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.

3. **Payment Plans:**
Frostburg State University has partnered with CashNet to offer payment plans for the semester. 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. Payment plan options are under the e-bill section or call 1-800-635-0120.

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 February 15, 2019

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 January 1. Students registering after December 18 will not be able to access ebills until after January 1. You will be notified by the billing office via email to check your ebill.

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 on-online. Log in to PAWS or www.frostburg.edu/admin/billing.

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. Transcripts are withheld for all past due balances.

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. ACH and credit card returns are also assessed a \$30 fee.

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 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. 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. Housing is not prorated.
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.

Refund Schedule 15-Week Regular Session

Tuition	Fees	Room	Dates
100%	100%	100%	Until February 1
80%	None	None	Until February 10
60%	None	None	Until February 16
40%	None	None	Until February 23
20%	None	None	Until March 4
None	None	None	After March 4

Refund Schedule 7-Week Online Session 1

Tuition	Fees	Room	Dates
100%	100%	100%	Until January 30
80%	None	None	Until February 3
60%	None	None	Until February 6
40%	None	None	Until February 9
20%	None	None	Until February 12
None	None	None	After February 12

Refund Schedule 7-Week Online Session 2

Tuition	Fees	Room	Dates
100%	100%	100%	Until March 29
80%	None	None	Until April 2
60%	None	None	Until April 5
40%	None	None	Until April 8
20%	None	None	Until April 10
None	None	None	After April 10

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.

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.

Accessing PAWS

Access PAWS directly at <http://paws.frostburg.edu>.

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.

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 October 29, 2018.

Please note the following related to the registration process:

- Most registrations will take place through PAWS (24/7) beginning on October 29, 2018. 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 mail 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 - 2019 Spring (2192)

- 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.

Financial Aid

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 <https://fafsa.gov> and on the mobile option myStudentAid mobile App. 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 Stafford 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 Stafford 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.*

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 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.

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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) can be found on the university website at www.frostburg.edu/grad/forms.htm. 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