

# IMPORTANT

## GUIDE FOR APPLYING FOR FINANCIAL AID 2009-2010

UNIVERSITY OF MARYLAND, BALTIMORE  
OFFICE OF STUDENT FINANCIAL AID  
SCHOOL CODE: 002104

As a student, you must take responsibility for your own financial aid:

- **Meet all deadlines.** *Do not miss out on valuable resources by missing deadlines!*
- **Respond quickly to all correspondence.** *Check your UMB campus email address on a regular basis as this is how our office will notify you of any changes to your financial aid award.*
- **Be aware that some private scholarships require a separate application.**

***Remember, the Office of Student Financial Assistance & Education is here to help you and to answer your questions!***

Office Hours:	Monday – Friday, 8 a.m. – 6 p.m.
Telephone:	410-706-7347
Fax:	410-706-0824
Address:	Office of Student Financial Assistance & Education 601 W. Lombard Street, Suite 221 Baltimore, MD 21201
Email:	<a href="mailto:aidtalk@umaryland.edu">aidtalk@umaryland.edu</a>
Federal Student Aid Information Line:	1-800-4-FED-AID

### Financial Aid Resources Online:

UMB  
UMB Student Financial Assistance  
& Education (SFAE)  
UMB Financial Education & Wellness  
Entrance Interview  
FAFSA on the Web  
SIMS Web  
Scholarship Searches

[www.umaryland.edu](http://www.umaryland.edu)  
[www.umaryland.edu/fin](http://www.umaryland.edu/fin)  
[www.umaryland.edu/fin/debtmgmt.html](http://www.umaryland.edu/fin/debtmgmt.html)  
[www.umaryland.edu/fin/forms/interview\\_quiz.html](http://www.umaryland.edu/fin/forms/interview_quiz.html)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
[www.simsweb.umaryland.edu](http://www.simsweb.umaryland.edu)  
[www.finaid.org](http://www.finaid.org)  
[www.fastweb.com](http://www.fastweb.com)  
[www.mhec.state.md.us](http://www.mhec.state.md.us)

State Scholarship Administration



# The Who, What, When, Where and How of Applying for Financial Aid at UMB

## Who

**Any student, who is a U.S. citizen or an eligible non-citizen, may be eligible to receive federal financial aid!** For more information about non-citizen eligibility or alternative loan options for non-citizens, visit our website at [www.umaryland.edu/fin/international.html](http://www.umaryland.edu/fin/international.html).

## What

UMB requires that students file a Free Application for Federal Student Aid (FAFSA) each year they wish to be considered for federal aid. When filing the FAFSA, you will have the option to indicate if you are interested in being considered for any or all of the following:

- Loans
- Grants/Scholarships
- Work Study

## When

The 2009-2010 FAFSA will be available January 1, 2009. **UMB has a priority date of March 1, 2009, and students should file before this date.** Students may complete a FAFSA after the priority date. However, due to limited resources, funds from certain programs may not be available. Maryland residents should file before March 1, 2008, in order to qualify for Maryland State Scholarship consideration. Maryland State Professional School Scholarship applications will be available on our website in February. These applications must be submitted to the Office of Student Financial Aid by March 1, 2009.

## Where

**The fastest way to file a FAFSA is online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).** Students, who have never filed a FAFSA or who have filed but do not remember their Personal Identification Number (PIN), should first visit [www.pin.ed.gov/PINWebApp/pinindex.jsp](http://www.pin.ed.gov/PINWebApp/pinindex.jsp) to register/reapply for a PIN.

Students, who wish to file a paper FAFSA, may call Federal Student Aid Information at 1-800-4-FED-AID and request an application be mailed to them. Students may request up to three copies of the paper application.

## How

When you file the 2009-2010 FAFSA, you will need:

- Social Security Number
- Driver's license (if any)
- Current bank statements and mortgage and investment records (if any)
- 2008 W2 forms and any other record of money earned
- 2008 federal income tax return\*
- Parents' 2008 federal income tax return (if a dependent or applying for a Health Professions loan)
- 2008 untaxed income records (i.e. 401K contributions, child support received)
- Alien registration card (if not a U.S. citizen)

*\*Please note: **Do not wait to complete your FAFSA until after you file your taxes;** doing so may cause you to miss our priority date! You may calculate your Adjusted Gross Income (AGI) and taxes paid using the instructions for IRS Form 1040, available at [www.irs.gov/formspubs/index.html](http://www.irs.gov/formspubs/index.html). You are allowed to estimate your income initially and make corrections once you have filed your tax return.*

# The Awarding Process at UMB

## January 1, 2009

Submit 2008-2009 FAFSA to the Department of Education. Remember the UMB Federal Code is 002104.

## February 2009

The Maryland State Professional School Scholarship application will be available in the Office of Student Financial Assistance or on our website. Only Maryland resident students enrolled in the M.D., DDS, Law, Social Work, Pharmacy or Graduate Nursing programs at UMB are eligible to apply.

## March 1, 2009

*This is UMB's priority award date. **Additionally, this is the deadline for Maryland residents who wish to be considered for a state scholarship.** For more information about state scholarships for Maryland residents, please visit [www.mhec.state.md.us](http://www.mhec.state.md.us) or call 1-800-974-1024.*

## March 2009

Applications will be available for summer financial aid (more information about summer aid may be found at [www.umaryland.edu/fin/summeraid.html](http://www.umaryland.edu/fin/summeraid.html)).

## April 2009

**Awarding begins. No paper notification will be sent to students. Returning students should check their UMB campus email address, and new students should check the email they listed on the FAFSA on a regular basis!** When you receive email notification that you have been awarded, you will be directed to SIMSWEB at [www.simsweb.umaryland.edu](http://www.simsweb.umaryland.edu) to accept your offer of financial aid.

You will log in using your UMB student I.D. If you do not know your student I.D., you will be directed to a page where you will enter your name, the last four digits of your SSN, and your date of birth. If there is a complete match, the student I.D. will be displayed for you. If you do not receive your student I.D. during this process, please contact the Helpdesk at 410-706-HELP or by emailing [help@umaryland.edu](mailto:help@umaryland.edu).

**After logging in, you may view, accept, or decline your awards by clicking:**

- Student Services and Financial Aid
- Financial Aid
- My Award Information
- Accept Award by Aid Year
- Use the drop down menu to select the appropriate aid year
- Accept or decline your awards

**After logging in, you may view your outstanding requirements by clicking:**

- Student Services and Financial Aid
- Financial Aid
- My Eligibility
- Student Requirements
- Use the drop down menu to select the appropriate aid year
- View, complete and submit your outstanding requirements to our office



**Have more questions about the awarding process?**

**For more information, visit us online at:**

[www.umaryland.edu/fin/returning/](http://www.umaryland.edu/fin/returning/)

# The Student Aid Report

The Student Aid Report (SAR) is proof that your FAFSA was received. The calculations made on the SAR help the financial aid office determine your eligibility. You should receive a SAR within 2-3 weeks if you filed electronically and within 4-5 weeks if you filed a paper FAFSA. If you do not receive a SAR within 4-5 weeks, call the Federal Student Information number at 1-800-4-FED-AID.

**Read your SAR carefully!** The first page contains important information that may require you to submit additional information and/or make corrections to your SAR. **Failure to respond to any requests for information on your SAR will result in a delay in the completion of your file and may affect your financial aid award.**

## Some things you may see on your SAR that you will need to respond to are:

- **Verification**

If you are selected for verification, you will see an asterisk after your Expected Family Contribution (EFC). You will then be required to submit a signed copy of your 2008 Federal Tax Return and a Verification Worksheet. The Verification Worksheet may be obtained at [umaryland.edu/fin/forms.html](http://umaryland.edu/fin/forms.html). Dependent students must also submit a signed copy of their parents' 2008 Federal Tax Return. Verification must be completed to receive an award.

- **Selective Service Registration**

Male students born on or after 1/1/1960 are required to register with the Selective Service System ([www.sss.gov](http://www.sss.gov)) in order to receive financial aid.

- **Citizenship**

Only U.S. citizens or eligible non-citizens may receive federal financial aid. You may need to provide your social security card and your passport, certificate of naturalization or permanent resident card to prove your citizenship.

- **Social Security Number and Name Match**

Students, who have changed their name, will have to notify the Social Security Administration. You will need to submit a copy of your social security card and proof of name change.

- **Default**

If you have defaulted on a student loan, you must provide documentation showing resolution of loan default.

# Tips for FAFSA Completion

## ***Are you in a health professions program (dentistry or pharmacy)?***

There are low interest loans and grants available to health professions students; however, both student and parental information are required by law in order to determine student eligibility. If you would like to be considered for these awards, you must complete step four of the FAFSA.

## ***Are you interested in work study?***

If yes, enter "1" for question 31 on the FAFSA.

## ***Are you an undergraduate nursing, dental hygiene, or medical technology student?***

If it is your first year at UMB, the answer to question 28 should be "3." If it is your second year, the answer should be "4." If it is your third year, the answer should be "5."

## ***Are you a naturalized citizen?***

If yes, answer "a" to question 14. **Do not** provide your alien registration number.