



University Student Financial Assistance

2022-2023 Estimated Cost of Attendance and Financial Aid

Social Work PhD Program

Applicants needing federal and institutional financial assistance to help with the cost of attending a school or program at UMB must complete the **Free Application for Federal Aid (FAFSA)**. Please note:

- Each year, the FAFSA is available on October 1st. USFA strongly encourages completing the FAFSA at <https://studentaid.gov> no later than March 1st for priority consideration.
- The 2022-2023 FAFSA covers the 2022-2023 Academic Year (Summer 2022, Fall 2022, and Spring 2023)
- Students must complete a FAFSA for every academic year they wish to receive assistance

Estimated Cost of Attendance

The Cost of Attendance (COA) is the maximum amount of financial assistance available to a student in one academic year. The COA is determined using each student's enrollment and residency classification (Resident or Non-Resident). Tuition is based upon enrollment of twelve (12) credits.

Budget Item	Resident	Non-Resident
Tuition	\$10,728	\$19,332
Mandatory Fees	1,528	1,528
Books & Supplies	1,265	1,265
Health Insurance	4,224	4,112
Commuting Expenses	0	1,200
Transportation	2,000	2,000
Living Expenses	31,800	31,800
Loan Fees	1,357	1,408
Total Cost of Attendance	\$52,902	\$62,645

Living expenses are based on off-campus housing which includes University Suites at Fayette Square.

Applicants are awarded 100% of the Cost of Attendance with assistance from federal and institutional resources

Sample Financial Aid Award

Award Type	Source	Amount
Federal Direct Stafford Loan Unsubsidized	Federal	\$ 20,500
Federal Direct Graduate PLUS	Federal	Cost of Attendance minus all other aid

*Limited funds are available. To be considered, applicants MUST complete the FAFSA by March 1st.

For additional questions regarding the financial aid process, please email University Student Financial Assistance – aidtalk@umaryland.edu

