

<p><b>How to Apply for Federal Aid?</b></p> <p>Students should visit <a href="http://studentaid.gov">studentaid.gov</a> to fill out a valid FAFSA before each academic year.</p> <p>Students who are U.S. Citizens or eligible non-U.S. citizens must have a valid FAFSA on file with the university to be reviewed for eligibility.</p> <p>Students must submit a valid FAFSA for the appropriate academic year with our Federal School Code <b>002104</b>.</p>	<p><b>Types of Financial Aid</b></p> <p>There is a plethora of resources that may be available to assist students in funding their academic career including but not limited to:</p> <ul style="list-style-type: none"> <li>• Federal Loans</li> <li>• Federal Work-Study</li> <li>• State Scholarships</li> <li>• <a href="#">Private Student Loans</a></li> </ul>	<p><b>General Eligibility</b></p> <p>You must demonstrate financial need (for some programs); be a U.S. citizen or an eligible noncitizen; have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)</p> <p>Students must be properly enrolled in at least 6 credits, which is half time status.</p>
<p><b>Tuition and Fees</b></p> <p>Each student is charged differently based on their program of attendance, number of valid enrolled credits, and based on residency status. For more information, please view the <a href="#">Cost of Attendance</a> link.</p>	<p><b>Financial Aid Award</b></p> <p>Students should review the current <a href="#">award schedule</a>.</p> <p>Students should visit <a href="#">SURFS</a> to check their award status or if there is missing information to be satisfied.*</p> <p>*If there is missing information, our office will also send a system generated email to the student's university issued email with more information about requirements.</p>	<p><b>Disbursements</b></p> <p>Disbursements will occur no sooner than 10 days prior to the first day of class.</p> <p>Students may check <a href="#">SURFS</a> to view disbursement dates.</p> <p>Prior to aid disbursing, visit <a href="#">Student Financial Services</a> to set up Bank Mobile for student refunds.</p>
<p><b>Financial Aid for the Summer Term?</b></p> <p>During the summer, students who are properly enrolled are typically eligible for:</p> <ul style="list-style-type: none"> <li>• Federal Direct Loans - Require FAFSA and enrollment of at least 6 credits</li> </ul>	<p><b>Do I Qualify for Summer Financial Aid?</b></p> <p>To qualify for summer aid, the program must have optional or mandatory summer enrollment. Please visit UMB's <a href="#">academic calendar</a> for more information.</p> <p>Students must be properly enrolled in at least 6 or more valid credits as a graduate student, or 9 or more as an undergraduate student.</p>	<p><b>How do I apply for Summer Financial Aid?</b></p> <p>Once enrolled for the summer, students may complete the Summer Aid Request Form located on our Financial Assistance website, under <a href="#">Financial Aid Forms</a>.</p> <p>*please adhere to submission deadlines*</p>

Office of Student Financial Assistance and Education  
Financial Aid Information for MS-GRADUATE STUDIES PROGRAMS\*

<p style="text-align: center;"><b>Cost of Attendance (COA)</b></p> <p>An institution’s COA is an estimate of what it may cost for you to live and attend your program during the academic year.</p> <p>You may review the components of a COA <a href="#">here</a> or visit your SURFS account to view your COA.</p>	<p style="text-align: center;"><b>Expected Family Contribution (EFC)</b></p> <p>Despite its name, the EFC does not indicate how much a student will have to pay out of pocket to attend. It is primarily used as an indicator of financial need.</p>	<p style="text-align: center;"><b>Financial Need</b></p> <p>A student’s financial need is determined by calculating the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC).</p>
<p style="text-align: center;"><b>Loan Types and Outside Aid</b></p> <p>Loans are funds that must be paid back. Loans available to MS-Graduate Studies Program students include:</p> <ul style="list-style-type: none"> <li>• Unsubsidized Loans</li> <li>• Grad PLUS Loans</li> <li>• <a href="#">Private Student Loans</a> - May be available to students not eligible for federal funds. Students must find and apply with participating private student loan lender.</li> </ul> <p>Students are responsible for notifying our office of outside scholarships/aid. We reserve the right to adjust awards as we receive new information.</p>	<p style="text-align: center;"><b>Scholarships</b></p> <p>Unlike loans, scholarships and grants do not need to be paid back. Please visit the link(s) below to seek scholarship information if you are considered a Maryland Resident with in-state tuition:</p> <p>(Maryland Residents only) <a href="#">Maryland Higher Education Commission</a></p>	<p style="text-align: center;"><b>Federal Work-Study (FWS)</b></p> <p>Federal Work-Study (FWS) is a federal need-based grant awarded to financially eligible students based on the information listed on submitted FAFSA’s. It is considered earning potential and not a lump sum payment. For more information and resources, please email <a href="mailto:FWS@UMARYLAND.EDU">FWS@UMARYLAND.EDU</a> or visit the <a href="#">FWS website</a>.</p>
<p style="text-align: center;"><b>*MS-Graduate Studies Programs Available</b></p> <p>May be found by clicking on Show All Programs Master’s box on: <a href="https://www.graduate.umaryland.edu/Program-Explorer">https://www.graduate.umaryland.edu/Program-Explorer</a></p> <p style="text-align: center;"><b>Enrollment Requirement</b></p> <p>MS-Graduate Studies Program students must be enrolled for at least 6 credits per term to be eligible for federal funds.</p>	<p style="text-align: center;"><b>Helpful Links and Resources</b></p> <p><a href="#">General Financial Aid Resources</a>  <a href="#">Financial Aid Website</a>  <a href="#">Financial Education and Wellness</a>  <a href="#">SURFS Instructions to View Aid</a>  <a href="#">StudentAid.gov</a>  <a href="#">National Student Loan Data System</a>  For <a href="#">Residency</a> Classification Inquiries</p>	<p style="text-align: center;"><b>Financial Aid Counselor</b></p> <p style="text-align: center;"><b>Peggy Buerhaus</b> <a href="mailto:ms-phd@umaryland.edu">ms-phd@umaryland.edu</a></p> <p>Students can also visit the Financial Aid <a href="#">website</a> to schedule to meet with their financial aid counselor.</p>