2015-2016

Your Guide To Financial Aid
The Solution Center is available to assist all students regarding financial aid, registration, student records, and billing inquiries.

The Solution Center
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Web: www.uml.edu/financialaid
     www.uml.edu/thesolutioncenter
Welcome to UMass Lowell

This booklet was designed as a resource for you and your family. We hope you find the information valuable as you seek guidance in financing your college education.

As you review this Guide to Financial Aid, you will become familiar with eligibility requirements, available financial aid programs and other helpful information.

We look forward to working with you here at UMass Lowell.
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TERMS AND CONDITIONS

Eligibility for financial aid begins with filing the Free Application for Federal Student Aid (FAFSA). The FAFSA must be filed each year online at fafsa.gov.

Financial aid applicants must meet the following key criteria to receive most types of financial aid:

• Be admitted into a degree-granting or approved certificate program.
• Be matriculated in at least six (6) credits per semester (some grants require full time enrollment).
• Be a U.S. citizen, permanent resident or eligible non-citizen as defined by the federal government.
• Have a valid Social Security Number.
• Registered with the Selective Service, if required (www.sss.gov).
• Maintain Satisfactory Academic Progress (SAP) toward degree completion.
• Not in default or owe money on a federal student loan.
• Have a high school diploma, a General Education Development (GED) certificate, or complete a high school education in a home school setting that is treated as a home school or private school under state law.
• Additional eligibility requirements may apply.

YOUR COST OF ATTENDANCE (COA) AND EXPENSES

Direct Costs: These are the charges you will see on your university invoice. Direct costs may include Tuition, Mandatory Fees, Room and Board.

Indirect Costs: These are estimates of other expenses the student will incur while attending the university. Indirect costs may include books, off campus housing and transportation.

Annual Cost of Attending UMass Lowell 2014-2015

Direct Costs – Undergraduate (Based on 12 credits/semester)

<table>
<thead>
<tr>
<th></th>
<th>In State</th>
<th>Out of State</th>
<th>NE Regional</th>
<th>Proximity Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commuter Student</td>
<td>$12,447</td>
<td>$27,400</td>
<td>$21,014</td>
<td>$21,014</td>
</tr>
<tr>
<td>On Campus Student</td>
<td>$23,725</td>
<td>$38,678</td>
<td>$32,292</td>
<td>$32,292</td>
</tr>
</tbody>
</table>

Direct Costs – Graduate (Based on 9 credits/semester)

<table>
<thead>
<tr>
<th></th>
<th>In State</th>
<th>Out of State</th>
<th>NE Regional</th>
<th>Proximity Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commuter Student</td>
<td>$12,799</td>
<td>$22,978</td>
<td>$19,009</td>
<td>$19,009</td>
</tr>
<tr>
<td>On Campus Student</td>
<td>$27,044</td>
<td>$34,256</td>
<td>$30,287</td>
<td>$30,287</td>
</tr>
</tbody>
</table>

Figures shown are actual 2014-2015 costs.

DETERMINING YOUR NEED

Financial aid is available to assist in your efforts to pay college costs. We primarily use two factors to determine the amount and types of aid you may receive: Cost of Attendance (COA) and Expected Family Contribution (EFC).

Cost of Attendance (COA) is the estimated amount it should cost you to attend UMass Lowell for one academic year. Some students will spend more than the typical amounts, others less, depending on individual lifestyles and circumstances. COA includes direct costs, which are billed directly by the University and indirect costs, which are other non-billed expenses such as books and transportation.

Expected Family Contribution (EFC) is an estimate of the amount of money you (and your parents, if you are dependent) could reasonably contribute toward college costs. EFC is calculated using data submitted on the FAFSA.

Demonstrated Financial Need is calculated by subtracting the EFC from the COA.

Example:

Cost of Attendance (COA) – Expected Family Contribution (EFC) = Demonstrated Financial Need (Need)
UNDERSTANDING YOUR AWARD LETTER

Your Financial Aid award may consist of some or all of the following types of aid depending on your financial need: Grants, Scholarships, Waivers, Student Employment and Federal Student Loans.

Please note: all financial aid awards are contingent on funding.

DETERMINING YOUR AID

Need Based Aid is awarded when you have demonstrated financial need, i.e. your EFC is less than the COA. Need-based aid includes federal, state, and institutional grants, waivers, student employment, and subsidized student loans.

Non-Need Based Aid do not require you to have demonstrated financial need, i.e. your EFC is greater than the COA. Non-need based aid includes unsubsidized student loans.

TYPES OF NEED BASED AID

Federal Pell Grant: Federal grant awarded by the U.S. Dept. of Education to undergraduates seeking their first bachelor’s degree with exceptional need. For the award year 2015-2016, awards range from $626 to $5,775.

Federal Supplemental Grant (FSEOG): Federal grant awarded by the university to Pell eligible students. Awards range from $200 to $4,000, depending on available funds and number of eligible applicants.

Massachusetts Grant: State grant awarded by Massachusetts Office of Student Financial Assistance (OSFA). Eligible students must be a permanent MA resident, enrolled fulltime, Pell eligible, and file the FAFSA by May 1, 2015. Award amounts are determined by OSFA.

Mass Part-Time Grant: State grant awarded to eligible undergraduate who are permanent MA state residents and enrolled part-time (6-12 credits). Not all eligible students are awarded due to limited funding.

DHE Tuition Waiver: State funded tuition waiver program awarded by university to eligible undergraduates enrolled in state supported courses. Students must be permanent MA residents and enrolled at least half-time (6 credits), although priority is given to fulltime students. Continuing education courses are not covered by this program.

DHE Cash Grant: State funded grant awarded by university to eligible undergraduates. Students must be permanent MA residents and enrolled at least half-time (6 credits), although priority is given to fulltime students.

Massachusetts Grant: State grant awarded by Massachusetts Office of Student Financial Assistance (OSFA). Eligible students must be a permanent MA resident, enrolled fulltime, Pell eligible, and file the FAFSA by May 1, 2015. Award amounts are determined by OSFA.

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DHE Cash Grant: State funded grant awarded by university to eligible undergraduates. Students must be permanent MA residents and enrolled at least half-time (6 credits), although priority is given to fulltime students.

UML Need-Based Grant: Institutional grant program awarded to undergraduates pursuing their first undergraduate degree. Continuing Education Courses are not covered by this program.

Federal Perkins Loan: Federal student loan awarded by the university to eligible students who demonstrate financial need and are enrolled at least half-time (6 credits). Awards range from $200 to $5,500 depending on funding. Perkins Loan has a 5% fixed interest rate. Repayment begins nine months after the student leaves school or drops below six credits. Refer to promissory note for more details.

Federal Direct Subsidized Loans: Low interest federal loan program awarded to eligible students enrolled at least half-time (6 credits) and demonstrate financial need as determined by the FAFSA. There is no separate application for this loan and a credit check is not required. The current interest rate is fixed at 4.66% with a federal origination fee of 1.026% (both rates subject to change). The government pays interest while the student is in school. Eligibility is limited to 150 percent of the program length. Repayment begins six months after the student leaves school or drops below six credits. First time borrowers are required to complete a Loan Entrance Counseling and Master Promissory Note (MPN) online at www.studentloans.gov before funds are disbursed.
MERIT SCHOLARSHIPS

UMass Lowell offers a variety of merit scholarships. Incoming students are automatically considered for merit award at the time of admission. There is no separate application process. Most awards are renewable annually if the scholarship standards are met.

For current students, there is a wide range of scholarships offered by the UMass President’s Office, academic departments, and campus organization which recognize high academic achievement.

For more information on merit scholarships, please visit www.uml.edu/financialaid/scholarships.

TYPES OF NON-NEED BASED AID

John & Abigail Adams Tuition Waiver:
State tuition waiver program awarded by the Massachusetts Division of Higher Education. Eligible undergraduate students must be enrolled full-time (12 credits) complete the FAFSA annually, and maintain minimum 3.0 cumulative GPA for continued eligibility. Award amount shall not exceed undergraduate tuition rate for state supported courses. Continuing education courses are not eligible for this program.

Students must submit a copy of their John & Abigail Adams award letter to the Financial Aid Office.

State Tuition Waivers: The state of Massachusetts authorizes many types of tuition waivers. Students must submit copies of their award letters to the Financial Aid Office. For a complete list of tuition waivers offered by the state, please visit www.osfa.mass.edu.

Federal Direct Unsubsidized Loans:
Non-need based, low interest federal loan program awarded to eligible students enrolled at least half-time (6 credits) and complete the FAFSA. There is no separate application for this loan and a credit check is not required.

The current interest rate is 4.66% for undergraduate and 6.21% for graduate. The loan has a federal origination fee of 1.026%. All rates subject to change.

Interest accrues from the date of first disbursement until loan is paid in full. The student may pay interest while in school, or allow it to accrue and capitalized (ie, added to the principle loan balance).

Repayment begins six months after the student leaves school or drops below six credits.
First time borrowers are required to complete a Loan Entrance Counseling and Master Promissory Note (MPN) online at www.studentloans.gov before funds are disbursed.

Student Employment (Non-Need): In addition to need-based student employment, UMass Lowell offers a wide range of other opportunities for students to build a professional network and gain new skills.

For on-campus positions, the Departmental Employment program allows students to work with faculty and staff in a variety of settings including offices, labs, library, and recreation.

The Job Location and Development (JLD) program is a referral service designed to locate, create, and develop part-time off-campus employment for UMass Lowell students providing field experience and networking opportunities. Jobs are located in the greater Lowell area. Off-campus employers hire students directly. Since JLD is a referral service, UMass Lowell makes no recommendations, representations, or guarantees about positions or with regard to the employers.

All active students have access to view a wide range of employment opportunities by logging into www.uml.edu/JobHawk.

ANNUAL AND AGGREGATE LOAN LIMITS FOR UNDERGRADUATE & GRADUATE STUDENTS

Annual Federal Direct Loan Limits for 2015-2016

<table>
<thead>
<tr>
<th>Undergraduate Grade Level</th>
<th>Dependent Maximum Annual Amounts (Including additional Unsubsidized Loan)</th>
<th>Independent Maximum Annual Amounts (Including additional Unsubsidized Loan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman (0-24 credits)</td>
<td>$5,500 ($3,500 Subsidized)</td>
<td>$9,500 ($3,500 Subsidized)</td>
</tr>
<tr>
<td>Sophomore (25-54 credits)</td>
<td>$6,500 ($4,500 subsidized)</td>
<td>$10,500 ($4,500 subsidized)</td>
</tr>
<tr>
<td>Junior/ Senior (55-120 credits)</td>
<td>$7,500 ($5,500 subsidized)</td>
<td>$12,500 ($5,500 subsidized)</td>
</tr>
<tr>
<td>Maximum Lifetime Aggregate Amounts for Undergraduates</td>
<td>$31,000 ($23,000 subsidized)</td>
<td>$57,500 ($23,000 subsidized)</td>
</tr>
<tr>
<td>Graduate Student</td>
<td>Grant students are not eligible for Federal Direct Subsidized Loan</td>
<td>$20,500</td>
</tr>
<tr>
<td>Maximum Lifetime Aggregate Amounts for Graduates</td>
<td>$138,500</td>
<td></td>
</tr>
</tbody>
</table>

Several flexible repayment options are available. For more information regarding loan repayment or consolidation, review the information at www.studentaid.ed.gov.
ADJUSTMENTS TO YOUR FINANCIAL AID

MOST COMMON REASONS FOR ADJUSTMENTS

Additional Aid: Students receiving internal or external scholarships, stipends, assistantships or other payments toward education expenses not listed on their award letter must notify the Financial Aid Office. Federal regulations require the financial aid office to coordinate internal and external awards with other financial aid awards. In situations when student financial need has been met with financial aid funds it is the university’s policy to reduce aid in the following sequence: student loans, student employment, and, finally, grant aid.

Verification: The U.S. Department of Education and the university select certain financial aid recipients for verification to validate the accuracy of your FAFSA. If selected, you will be required to submit specific verification worksheets and tax documents. If there are any changes to awards as a result of this review, an email notification will be sent to your university email account.

Enrollment: Initial financial aid awards are based as follows: undergraduate = 12 credits, graduate = 9 credits, and continuing education = 6 credits. Enrollments are confirmed after the add/drop period of each semester. Any change in enrollment may result in an adjustment to your awards.

Special Circumstances: You may submit an appeal to review your aid eligibility for special circumstances such as, loss of income, change in family size due to death or divorce, unusual medical and dental expenses, child care, and/or tuition expenses. For more information on appeals, visit www.uml.edu/financialaid.

Residency: Changes in residency (e.g. out of state to in-state) may require an adjustment to your financial aid.

Housing: Changes in housing status (e.g. dorm to commuter) may require an adjustment to your financial aid. Initial awards are based on the FAFSA housing status reported on the FAFSA. Housing is confirmed after the add/drop period of each semester.

Grade Level: Changes in grade level may require an adjustment to your financial aid. This may happen when transfer credits are evaluated after the initial financial aid package has been processed.

Withdrawal: Withdrawal from the university after the term begins may require a proration of your financial aid awards. Students should meet with a Solution Center Specialist prior to withdrawing to fully understand the financial and academic impacts. For more information on university withdrawal policy, visit www.uml.edu/withdrawal

VERIFICATION PROCESS AND PROCEDURES

Verification: The U.S. Department of Education and the university select certain financial aid recipients for verification to validate the accuracy of your FAFSA. If selected, you will be mailed a Missing Information Letter informing you of required documents, such as IRS Tax Return Transcript, W2 forms, and verification worksheet. You may also view missing items under your SIS self-service To Do List.

In addition, students identified by the U.S. Department of Education must submit documentation to support immigration, citizenship, selective service, veteran status, and/or social security number.

Failure to submit requested information may result in the cancellation of financial aid. It is important to regularly check your SIS To Do List and university email account for reminder notifications of missing documents and the status of your application. For detailed information on verification, visit www.uml.edu/financialaid.
PAYING YOUR UNIVERSITY BILL

HOW TO ACCESS YOUR STUDENT E-BILL

• University E-Bill notifications are emailed directly to the student’s university email account
• Students may access their University E-Bill online using their SIS account (www.uml.edu/sis)
• Payments can be made online at www.uml.edu/makepayment
• Students can grant parent(s)/guardian(s) user access to their student financial information through UShare online at www.uml.edu/ushare.

For more information, please go to www.uml.edu/makepayment.

DISBURSEMENTS TO YOUR ACCOUNT

Financial aid disbursements are made directly to the student’s account (except in the case of student employment). Disbursements are made after the add/drop period of each semester once enrollment, residency, grade level and housing are confirmed and all program requirements have been met (i.e. loan entrance counseling, promissory notes, etc.).

FINANCIAL AID REFUNDS AND BOOK VOUCHERS

Student Refunds: Credit balances resulting from overpayment or excess financial aid will be refunded to students each semester. Students can authorize the University to deposit credit balances directly into a designated bank account by enrolling in Direct Deposit through SIS Student Self-Service (www.uml.edu/sis).

For detailed instructions on Direct Deposit, visit www.uml.edu/refunds.

Book Vouchers: Students whose financial aid is in excess of their student invoice by $50 or more will be issued a book voucher. The amount of the voucher comes from your financial aid award and the amount used at the bookstore will be charged back to your student account. Eligible students are notified via university student email account. To find out more visit www.uml.edu/bookvoucher.

ADDITIONAL FINANCING OPTIONS

ALTERNATIVE FINANCING OPTIONS

Federal Direct PLUS Loan: Federal Direct Parent PLUS Loans are for parents and stepparents of dependent children who are undergraduate students attending school at least half-time (6 credits). Federal Direct Grad Plus Loans are available for graduate student who are enrolled at least half time (6 credits) per semester.

In 2014-2015 the Federal Direct PLUS Loan interest rate was 7.21% with an origination fee of about 4% (both rates subject to change). Loan approval is subject to credit criteria established by the U.S. Department of Education and a credit report will be obtained from a national credit bureau once you apply. Those who do not pass the credit check may still be able to receive a PLUS Loan with a credit worthy endorser, or may appeal the credit decision with the Department of Education. For parents denied a PLUS loan, students may be eligible to borrow an additional Federal Direct Unsubsidized Loan.

PLUS Loans are disbursed to student accounts in at least two equal payments, paid once the student’s enrollment is verified. Interest begins accruing from the date loan funds are first disbursed until the loan is repaid in full. The first payment is due within 60 days of the loan’s last disbursement. Deferment options are also available by contacting the Department of Education.

To apply, print and complete the Federal Direct Plus Pre-Application available at www.uml.edu/forms and submit to The Solution Center.

Private Alternative Loans: Before considering private loan options, you should apply for federal, state and institutional financial aid, including federal student loans. UMass Lowell strongly encourages all students to apply for financial aid each year online at www.fafsa.gov. UMass Lowell will process private/alternative loans for any lender selected by the student. Please visit our website at www.uml.edu/alternativeloans for more information. Please note that each lender has credit requirements which the borrower must meet, or have a credit worthy co-borrower who meets those criteria.

Monthly Tuition Payment Plan: This service enables you to make monthly installments for the full year’s tuition and fees. Informational brochures are available at The Solution Center.
RIGHTS AND RESPONSIBILITIES

STUDENT RIGHTS

• You have the right to privacy (FERPA). All records and information you submit are confidential and subject to legal requirements concerning disclosure of such information.
• You have the right to request a review of your financial aid eligibility.
• If you withdraw from the university after the term begins, information about the refund policies will be made available. The Dean of Students Office acts as a resource for students considering withdrawal from the university. (See full policy in the “Withdrawal Policy” section).
• You have the right to request a reduction or cancellation of your student loan.

STUDENT RESPONSIBILITIES

• You are required to inform the Financial Aid Office of any outside sources of aid that do not appear on your award letter. Examples may include: scholarships, tuition waivers and veteran’s or rehabilitation benefits.
• You are responsible for completing all requests for information within the given deadlines.
• You are required to maintain satisfactory academic progress (SAP). (Review full policy and requirements at www.uml.edu/SAP).
• You are responsible for maintaining satisfactory status on student loans. Students who default on federal student loans or owe refunds on federal grants are not eligible for any financial aid.
• You must contact the Financial Aid Office if you plan to participate in a Consortium, Study Abroad, National Exchange Program or Professional Cooperative Education Program.
• All new Direct Loan borrowers must complete an online Entrance Counseling and Master Promissory Note at www.studentloans.gov.
• All students who graduate, withdraw or drop below half-time (6 credits) status must complete an Exit Loan Counseling session available at www.studentloans.gov.
• You must inform the Registrar’s Office and your lender of any changes to your name, address or phone number.

MAINTAINING FINANCIAL AID ELIGIBILITY

APPLYING FOR FINANCIAL AID

You must reapply for financial aid each year by the March 1st priority deadline by completing the FAFSA online at www.fafsa.gov and remember to add our Federal School Code: 002161.

MEETING SATISFACTORY ACADEMIC PROGRESS

Policy:
Federal and state regulations require each student receiving financial aid meet satisfactory academic progress (SAP) standards to ensure academic progress toward the student’s degree or certificate program. The standards of SAP apply to all federal, state and university financial aid programs.

The SAP policy evaluates three components to determine eligibility for financial aid: cumulative GPA (qualitative standard), completion rate (quantitative standard) and maximum credit hours attempted for degree program. Undergraduate students must maintain a minimum cumulative grade point average of 2.0 and maintain a minimum 70% completion rate (total earned credits/total attempted credits). The maximum timeframe allowed for an undergraduate is 150% of the published program length. Graduate students must maintain a minimum cumulative grade point average of 3.0 and complete the degree requirements with 5 years for a Masters and 8 years for a Doctorate. SAP will be monitored by each Academic Program Department. The Financial Aid Office conducts SAP evaluations at the end of each spring term for undergraduate and graduate students. Certificate students are evaluated at the end of each semester. Students who do not maintain the university SAP standards will become ineligible to receive financial aid.

Appeals:
A student who has lost financial aid eligibility may enter an appeal process with the Financial Aid Office. Each appeal is reviewed on a case-by-case basis. If the appeal is approved, the student will be placed on financial aid probation for one semester and will be eligible for financial aid. A student’s eligibility for financial aid will be lost in the next semester if the student does not satisfy the appeal agreement.

For the complete SAP Policy, refer to www.uml.edu/SAP.
MERIT AID REQUIREMENTS

Maintaining Merit Aid:
The Financial Aid Office evaluates the cumulative GPAs of merit scholarship recipients at the end of each spring semester. Students must maintain the minimum cumulative GPA requirements of their scholarship program to have award renewed. For most merit programs, students must be enrolled full-time in day school course each semester. Please refer to your original award letter for renewal criteria.

Students not meeting program requirements may appeal to the Financial Aid Scholarship Committee.

WITHDRAWAL POLICY

Students withdrawing from the university are required to discharge all financial obligations to the university, return all university property, and file a written notification of withdrawal to The Solution Center. Students should meet with a Solution Center Specialist prior to withdrawing to understand the financial and academic impacts.

For the official withdrawal policy, please refer to www.uml.edu/withdrawal.

Return of Federal Title IV Funds:
In accordance with Federal Regulations, the amount of Title IV aid a student has earned for the enrollment period is based on the length of time the student remains enrolled for that period. Therefore, the percentage of the enrollment period completed is also the percentage of aid the student has earned.

Students who withdraw on or before the 60% point of the term will have their federal financial aid eligibility calculated in direct proportion to the length of actual enrollment. A student who remains enrolled beyond the 60% point earns all aid for the period.

Return of Non-Federal Title IV Funds:
Massachusetts state funds are calculated based on the Massachusetts Office of Student Financial Assistance (OSFA) policy, available at www.osfa.mass.edu. Institutional funds will be returned on a case-by-case basis following appropriate administrator review of aid earned and balance due.

Aid required to be returned to the program from which the funds originated will be made in the following order: federal, institutional, state. Note: The information contained in this section is subject to change, without notice, in order to comply with federal, state, or university requirements.

For complete withdrawal and return of aid policy, please refer www.uml.edu/withdrawal.

OUR CONTACT INFORMATION

The Solution Center staff is available to assist you as you plan your education at the University of Massachusetts Lowell. We look forward to hearing from you.

The Solution Center
Address: University Crossing
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Extended walk-in service hours are available at
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Tel Number: 978-934-2000
FAX Number: 978-934-2041
Web Sites: www.uml.edu/financialaid
www.uml.edu/thesolutioncenter
Email: TheSolutionCenter@uml.edu

IMPORTANT CONTACTS

Office of Undergraduate Admissions
978-934-3931
Housing and Residence Life
978-934-5160
Access Services
978-934-2800

DISCLAIMER
The programs, policies and procedures in this publication are correct at the time of printing and are subject to change without notice. For updated information, please refer to our web page at www.uml.edu/financialaid. This publication contains material related to Federal Title IV student aid programs. This publication has not been reviewed or approved by the U.S. Department of Education.