Everything you need to know about financial aid at UMass Lowell is at your fingertips!
This guide is filled with information on types of aid, eligibility, smart borrowing and options for financing your education at UMass Lowell.

NEW! UMass Lowell launched the award-winning Get answers online video service! Get answers instantly to all your financial aid related questions and much more 24/7 at uml.financialaidtv.com
We look forward to working with you!

WELCOME TO UMASS LOWELL

The Solution Center is available to help you register for classes, pay your bill, or apply for financial aid.

The Solution Center
University Crossing
220 Pawtucket St., Suite 131
Lowell, MA 01854-5141
Phone: 978-934-2000
Fax: 978-934-2041
Email: TheSolutionCenter@uml.edu
Web: uml.edu/TheSolutionCenter
Follow us on Facebook @umlfinancialaid

IMPORTANT CONTACTS
Office of Undergraduate Admissions
978-934-3931
Housing and Residence Life
978-934-5160
Immunization Requirements and Health Services
978-934-6800
TERMS AND CONDITIONS

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 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.
- Register with the Selective Service, if required (www.sss.gov).
- Maintain Satisfactory Academic Progress (SAP) toward degree completion.
- Not be in default or owe money on a federal or state student loan.
- Have a high school diploma, a General Education Development (GED) certificate, or have completed a high school education in a home school setting that is treated as a home school or private school under state law.

View additional eligibility requirements at uml.edu/FATerms-Conditions.

Direct Costs:
These are the charges you will see on your bill. Direct costs may include tuition, fees, on-campus room and board.

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

YOUR COST OF ATTENDANCE (COA)

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 the financial information on the FAFSA.

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

Example:

\[
\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Demonstrated Financial Need (Need)}
\]

DETERMINING YOUR FINANCIAL NEED

Your financial aid eligibility begins with filling out the Free Application for Federal Student Aid (FAFSA). You must file the FAFSA every year online at fafsा.gov, or by downloading the myStudentAid app, beginning October 1.

YOUR FINANCIAL AID ELIGIBILITY

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 the financial information on the FAFSA.

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

Financial aid is available to help you pay for college. We use the Cost of Attendance (COA) and Expected Family Contribution (EFC) to determine the amount and types of aid you may get.

Cost of Attendance (COA) is the estimated amount it should cost you to attend UMass Lowell for one academic year. COA includes both direct and indirect costs.

Annual Cost of Attending UMass Lowell 2019-2020

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>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter Student</td>
<td>$15,648</td>
<td>$33,574</td>
<td>$27,188</td>
</tr>
<tr>
<td>On-Campus Student</td>
<td>$28,708</td>
<td>$46,634</td>
<td>$40,248</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>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter Student</td>
<td>$15,160</td>
<td>$26,940</td>
<td>$22,971</td>
</tr>
<tr>
<td>On-Campus Student</td>
<td>$28,220</td>
<td>$40,000</td>
<td>$36,031</td>
</tr>
</tbody>
</table>

Figures shown are actual 2019-2020 costs. Visit uml.edu/tuition-fees for more information.

APPLYING FOR FINANCIAL AID

DETERMINING YOUR FINANCIAL NEED

Your financial aid eligibility begins with filling out the Free Application for Federal Student Aid (FAFSA). You must file the FAFSA every year online at fafsа.gov, or by downloading the myStudentAid app, beginning October 1.

YOUR COST OF ATTENDANCE (COA)

Direct Costs: These are the charges you will see on your bill. Direct costs may include tuition, fees, on-campus room and board.

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

Annual Cost of Attending UMass Lowell 2019-2020

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>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter Student</td>
<td>$15,648</td>
<td>$33,574</td>
<td>$27,188</td>
</tr>
<tr>
<td>On-Campus Student</td>
<td>$28,708</td>
<td>$46,634</td>
<td>$40,248</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>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter Student</td>
<td>$15,160</td>
<td>$26,940</td>
<td>$22,971</td>
</tr>
<tr>
<td>On-Campus Student</td>
<td>$28,220</td>
<td>$40,000</td>
<td>$36,031</td>
</tr>
</tbody>
</table>

Figures shown are actual 2019-2020 costs. Visit uml.edu/tuition-fees for more information.
$160 MILLION IN FINANCIAL AID AWARDED ANNUALLY

UNDERSTANDING YOUR AWARD LETTER AND TYPES OF AID

Your financial aid award may consist of some or all of the following types of aid depending on your financial need.

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

CATEGORIES OF FINANCIAL 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, scholarships, student employment and unsubsidized student loans.

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

Definition of EFC and COA found on page 5.

TYPES OF FINANCIAL AID

To view full descriptions, eligibility requirements and award amounts of each financial aid program visit uml.edu/typesofaid.

GRANTS AND SCHOLARSHIPS

Grants and scholarships are called “gift aid” because they are free money that doesn’t have to be repaid. Grants and scholarships come from a variety of sources including the federal government, state government, university and private organizations.

Examples of Grants and Scholarships include:

- Federal Pell Grant
- Federal Supplemental Opportunity Grant
- Massachusetts State Grant
- DHE Cash Grant
- UMass Lowell Need-Based Grant
- UMass Lowell Scholarship
- Merit Scholarship*

*UMass Lowell offers a variety of merit scholarships for which incoming students are automatically considered when you apply to the university. Most awards are renewable annually if the scholarship standards are met. For a complete list of merit scholarships visit uml.edu/scholarships.

OTHER SCHOLARSHIP OPPORTUNITIES

Visit UML’s Riverhawk Scholarship Portal at uml.academicworks.com. Beginning February 1, you can complete the general application and find out if you’re qualified for one of the many scholarship opportunities. Follow @UMLScholarships on twitter to view all private scholarship opportunities.

STUDENT EMPLOYMENT

Federal Work Study and the UMass Lowell Student Employment Programs provide part-time, on-campus jobs to eligible students with financial need. This allows you to earn money to help pay for education. The programs encourage community service work and work related to your course of study. You will receive a Student Employment Welcome Packet before orientation with more information.

Student Employment earnings are not automatically applied to your university bill, however, you may opt to have 70% of biweekly earnings applied toward your bill by completing a Withholding Form with payroll. Visit us at uml.edu/studentjobs and follow us on Facebook at UMLStudentEmployment.

In addition, UMass Lowell offers a wide range of other employment opportunities, such as the Departmental Employment program and The Job Location and Development (JLD) program. Begin your search now by going to uml.edu/jobhawk.

FEDERAL STUDENT LOANS

A loan is money that is borrowed and must be paid back with interest. Repayment of student loans usually begins after you have completed your education or if your enrollment drops below half-time (6 credits).

Student loans made by the federal government usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. Remember, you can borrow less than what is offered to you. You should only borrow what you need! Once offered, you can reduce or decline your federal student loans on your SiS student center.

SMART BORROWING TIPS

1. Borrow as little as possible to cover what is needed for education-related expenses.
2. Consider your estimated monthly payments. Don’t borrow more than you can reasonably afford to pay each month.
3. Taking out a loan is agreeing to a binding contract. Taking out a loan is an important financial decision that can affect you for years to come. It is critical you understand your loan options in order to make good borrowing decisions.

FEDERAL STUDENT LOAN PROGRAMS INCLUDE:

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Interest Rate</th>
<th>Origination Fees</th>
<th>Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loan</td>
<td>4.53% fixed interest rate (Effective July 1, 2019. Rates change each July 1)</td>
<td>1.059% origination fee (Effective Oct. 1, 2019. Fees change in the Act)</td>
<td>Government pays the interest while you are in school. Repayment begins 6 months after you leave school or drop below 6 credits</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>4.53% fixed interest rate for undergraduate students (Effective July 1, 2019. Rates change each July 1)</td>
<td>1.059% origination fee (Effective Oct. 1, 2019. Fees change in the Act)</td>
<td>You pay the interest while in school. Repayment begins 6 months after you leave school or drop below 6 credits</td>
</tr>
</tbody>
</table>

To view full descriptions, eligibility requirements and current interest rates for each loan program visit uml.edu/loans.

FEDERAL STUDENT LOAN LIMITS

<table>
<thead>
<tr>
<th>Loan Borrowing Limits Per Academic Year</th>
<th>Dependent</th>
<th>Max Subsidized</th>
<th>Additional Unsubsidized</th>
<th>Combined Subsidized and Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
<td></td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$2,000</td>
<td>$6,500</td>
<td></td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
<td></td>
</tr>
</tbody>
</table>

Independent

<table>
<thead>
<tr>
<th>Loan Borrowing Limits Per Academic Year</th>
<th>Max Subsidized</th>
<th>Additional Unsubsidized</th>
<th>Combined Subsidized and Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$6,000</td>
<td>$9,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$6,000</td>
<td>$10,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>$7,000</td>
<td>$12,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>N/A</td>
<td>$20,500</td>
<td>$20,500</td>
</tr>
</tbody>
</table>

Total Lifetime Aggregate Limits

<table>
<thead>
<tr>
<th>Academic Career</th>
<th>Max Subsidized</th>
<th>Additional Unsubsidized</th>
<th>Combined Subsidized and Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate/Dependent</td>
<td>$23,000</td>
<td>$8,000</td>
<td>$31,000</td>
</tr>
<tr>
<td>Undergraduate/Independent</td>
<td>$23,000</td>
<td>$34,500</td>
<td>$57,500</td>
</tr>
<tr>
<td>Graduate (includes undergraduate amounts)</td>
<td>$138,500</td>
<td></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.studentloans.gov.

SMART BORROWING TIPS

1. Borrow as little as possible to cover what is needed for education-related expenses.
2. Consider your estimated monthly payments. Don’t borrow more than you can reasonably afford to pay each month.
3. Taking out a loan is agreeing to a binding contract. Taking out a loan is an important financial decision that can affect you for years to come. It is critical you understand your loan options in order to make good borrowing decisions.

FIND MORE TIPS AT uml.edu/monet曼agement
ADDITIONAL FINANCING OPTIONS

FEDERAL DIRECT PLUS LOANS
The Federal Direct Parent PLUS Loan is available for parents and stepparents of dependent undergraduate students who are enrolled at least half-time (6 credits) per semester. The Federal Direct Grad PLUS Loan is available for graduate students who are enrolled at least half-time (6 credits) per semester.

Federal Direct PLUS Loan Terms:
- Origination fee of 4.236% (rates subject to verification documentation as soon as possible).
- If a Parent PLUS Loan is denied, the student may be eligible to borrow an additional Federal Direct Unsubsidized Loan.
- 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 available by contacting the U.S. Department of Education.

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 fafsa.gov.

How will I know if I am selected? Notifications will be sent via email with instructions to log in to your Financial Aid Portal to view, complete and upload required documents.

How will verification impact my aid? We provide an estimated financial aid award package when you complete the FAFSA for your family to make informed decisions. The estimated award package may change after the verification process based on the verified Expected Family Contribution (EFC).

What else should I know? It is important to provide the information requested as soon as possible to receive your financial aid.

Where do I submit requested documents? All verification documents will need to be completed and uploaded electronically to your Financial Aid Portal.

ADJUSTMENTS TO YOUR FINANCIAL AID

MONTHLY TUITION PAYMENT PLAN
A 5, 4 and 3-month payment plan available for students. The plan enables students and their families to pay the semester’s tuition, fees, room & board in smaller, more affordable payments rather than in a lump sum. This is not a loan program, and there are no finance or interest charges. There is a nonrefundable $30 application fee.

PRIVATE ALTERNATIVE LOANS

ADDITIONAL FINANCING OPTIONS

FEDERAL DIRECT PLUS LOANS
The Federal Direct Parent PLUS Loan is available for parents and stepparents of dependent undergraduate students who are enrolled at least half-time (6 credits) per semester. The Federal Direct Grad PLUS Loan is available for graduate students who are enrolled at least half-time (6 credits) per semester.

Federal Direct PLUS Loan Terms:
- Origination fee of 4.236% (rates subject to verification documentation as soon as possible).
- If a Parent PLUS Loan is denied, the student may be eligible to borrow an additional Federal Direct Unsubsidized Loan.
- 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 available by contacting the U.S. Department of Education.

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 fafsa.gov.

How will I know if I am selected? Notifications will be sent via email with instructions to log in to your Financial Aid Portal to view, complete and upload required documents.

How will verification impact my aid? We provide an estimated financial aid award package when you complete the FAFSA for your family to make informed decisions. The estimated award package may change after the verification process based on the verified Expected Family Contribution (EFC).

What else should I know? It is important to provide the information requested as soon as possible to receive your financial aid.

Where do I submit requested documents? All verification documents will need to be completed and uploaded electronically to your Financial Aid Portal.

ADJUSTMENTS TO YOUR FINANCIAL AID

MONTHLY TUITION PAYMENT PLAN
A 5, 4 and 3-month payment plan available for students. The plan enables students and their families to pay the semester’s tuition, fees, room & board in smaller, more affordable payments rather than in a lump sum. This is not a loan program, and there are no finance or interest charges. There is a nonrefundable $30 application fee.

PRIVATE ALTERNATIVE LOANS

ADDITIONAL FINANCING OPTIONS

FEDERAL DIRECT PLUS LOANS
The Federal Direct Parent PLUS Loan is available for parents and stepparents of dependent undergraduate students who are enrolled at least half-time (6 credits) per semester. The Federal Direct Grad PLUS Loan is available for graduate students who are enrolled at least half-time (6 credits) per semester.

Federal Direct PLUS Loan Terms:
- Origination fee of 4.236% (rates subject to verification documentation as soon as possible).
- If a Parent PLUS Loan is denied, the student may be eligible to borrow an additional Federal Direct Unsubsidized Loan.
- 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 available by contacting the U.S. Department of Education.

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 fafsa.gov.

How will I know if I am selected? Notifications will be sent via email with instructions to log in to your Financial Aid Portal to view, complete and upload required documents.

How will verification impact my aid? We provide an estimated financial aid award package when you complete the FAFSA for your family to make informed decisions. The estimated award package may change after the verification process based on the verified Expected Family Contribution (EFC).

What else should I know? It is important to provide the information requested as soon as possible to receive your financial aid.

Where do I submit requested documents? All verification documents will need to be completed and uploaded electronically to your Financial Aid Portal.

ADJUSTMENTS TO YOUR FINANCIAL AID

MONTHLY TUITION PAYMENT PLAN
A 5, 4 and 3-month payment plan available for students. The plan enables students and their families to pay the semester’s tuition, fees, room & board in smaller, more affordable payments rather than in a lump sum. This is not a loan program, and there are no finance or interest charges. There is a nonrefundable $30 application fee.

PRIVATE ALTERNATIVE LOANS

ADDITIONAL FINANCING OPTIONS

FEDERAL DIRECT PLUS LOANS
The Federal Direct Parent PLUS Loan is available for parents and stepparents of dependent undergraduate students who are enrolled at least half-time (6 credits) per semester. The Federal Direct Grad PLUS Loan is available for graduate students who are enrolled at least half-time (6 credits) per semester.

Federal Direct PLUS Loan Terms:
- Origination fee of 4.236% (rates subject to verification documentation as soon as possible).
- If a Parent PLUS Loan is denied, the student may be eligible to borrow an additional Federal Direct Unsubsidized Loan.
- 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 available by contacting the U.S. Department of Education.

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 fafsa.gov.

How will I know if I am selected? Notifications will be sent via email with instructions to log in to your Financial Aid Portal to view, complete and upload required documents.

How will verification impact my aid? We provide an estimated financial aid award package when you complete the FAFSA for your family to make informed decisions. The estimated award package may change after the verification process based on the verified Expected Family Contribution (EFC).

What else should I know? It is important to provide the information requested as soon as possible to receive your financial aid.

Where do I submit requested documents? All verification documents will need to be completed and uploaded electronically to your Financial Aid Portal.

ADJUSTMENTS TO YOUR FINANCIAL AID

MONTHLY TUITION PAYMENT PLAN
A 5, 4 and 3-month payment plan available for students. The plan enables students and their families to pay the semester’s tuition, fees, room & board in smaller, more affordable payments rather than in a lump sum. This is not a loan program, and there are no finance or interest charges. There is a nonrefundable $30 application fee.

PRIVATE ALTERNATIVE LOANS

ADDITIONAL FINANCING OPTIONS

FEDERAL DIRECT PLUS LOANS
The Federal Direct Parent PLUS Loan is available for parents and stepparents of dependent undergraduate students who are enrolled at least half-time (6 credits) per semester. The Federal Direct Grad PLUS Loan is available for graduate students who are enrolled at least half-time (6 credits) per semester.

Federal Direct PLUS Loan Terms:
- Origination fee of 4.236% (rates subject to verification documentation as soon as possible).
- If a Parent PLUS Loan is denied, the student may be eligible to borrow an additional Federal Direct Unsubsidized Loan.
- 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 available by contacting the U.S. Department of Education.

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 fafsa.gov.

How will I know if I am selected? Notifications will be sent via email with instructions to log in to your Financial Aid Portal to view, complete and upload required documents.

How will verification impact my aid? We provide an estimated financial aid award package when you complete the FAFSA for your family to make informed decisions. The estimated award package may change after the verification process based on the verified Expected Family Contribution (EFC).

What else should I know? It is important to provide the information requested as soon as possible to receive your financial aid.

Where do I submit requested documents? All verification documents will need to be completed and uploaded electronically to your Financial Aid Portal.

ADJUSTMENTS TO YOUR FINANCIAL AID

MONTHLY TUITION PAYMENT PLAN
A 5, 4 and 3-month payment plan available for students. The plan enables students and their families to pay the semester’s tuition, fees, room & board in smaller, more affordable payments rather than in a lump sum. This is not a loan program, and there are no finance or interest charges. There is a nonrefundable $30 application fee.

PRIVATE ALTERNATIVE LOANS

ADDITIONAL FINANCING OPTIONS

FEDERAL DIRECT PLUS LOANS
The Federal Direct Parent PLUS Loan is available for parents and stepparents of dependent undergraduate students who are enrolled at least half-time (6 credits) per semester. The Federal Direct Grad PLUS Loan is available for graduate students who are enrolled at least half-time (6 credits) per semester.

Federal Direct PLUS Loan Terms:
- Origination fee of 4.236% (rates subject to verification documentation as soon as possible).
- If a Parent PLUS Loan is denied, the student may be eligible to borrow an additional Federal Direct Unsubsidized Loan.
- 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 available by contacting the U.S. Department of Education.

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 fafsa.gov.

How will I know if I am selected? Notifications will be sent via email with instructions to log in to your Financial Aid Portal to view, complete and upload required documents.

How will verification impact my aid? We provide an estimated financial aid award package when you complete the FAFSA for your family to make informed decisions. The estimated award package may change after the verification process based on the verified Expected Family Contribution (EFC).

What else should I know? It is important to provide the information requested as soon as possible to receive your financial aid.

Where do I submit requested documents? All verification documents will need to be completed and uploaded electronically to your Financial Aid Portal.
APPLYING FOR FINANCIAL AID
You must reapply for financial aid each year, beginning Oct 1, by completing the FAFSA online at fafsa.gov with our Federal School Code: 002161. UMass Lowell priority filing deadline is March 1.

WITHDRAWAL POLICY
Students withdrawing from the university are required to discharge all financial obligations to the university, return all university property, and complete the university withdrawal form on the Solution Center Website.

STUDENT RESPONSIBILITIES
• You are required to inform The Solution Center of outside sources of aid that do not appear on your award letter. Examples may include: scholarships, grants, veteran’s or rehabilitation benefits.
• You are responsible for supplying complete and accurate information to base your eligibility for aid and completing all requests for information within the given deadlines.
• You are responsible for using the aid offered for education related expenses.

MEETING SATISFACTORY ACADEMIC PROGRESS
You must meet satisfactory academic progress (SAP) standards to ensure progress is made toward your degree or certificate program. SAP standards apply to all federal, state and university financial aid programs.

• Undergraduate students must maintain a minimum cumulative grade point average of 2.0, maintain a minimum 70% completion rate and complete their program within the 150% program length.
• Graduate students must maintain a minimum cumulative grade point average of 3.0, maintain a minimum 75% completion rate and complete their program within the 150% program length.

MERIT AID REQUIREMENTS
Maintaining Merit Aid: The Financial Aid Office evaluates the cumulative GPA of merit scholarship recipients at the end of each spring semester. You must maintain the minimum cumulative GPA requirements of the scholarship program to have the award renewed. For most merit programs, you must be enrolled full-time in day school courses each semester. Please refer to your original award letter for renewal criteria. If you are not meeting program requirements, appeals may be sent to scholarships@uml.edu. Visit uml.edu/scholarships for more information.

The calculation of Title IV funds earned by the student has no relationship to the student’s incurred institutional charges.

Student Rights
• You have the right to privacy. All documents submitted are kept confidential in accordance with the Federal Education Right to Privacy Act (FERPA).
• You have the right to request a review of your financial aid eligibility.
• You have the right to request a reduction or cancellation of your student loans.

For a complete list of rights as a financial aid recipient visit uml.edu/FATerms-Conditions.

maTTaining financial aid eligibilitY
You must meet satisfactory academic progress (SAP) standards to ensure progress is made toward your degree or certificate program. SAP standards apply to all federal, state and university financial aid programs.

• Undergraduate students must maintain a minimum cumulative grade point average of 2.0, maintain a minimum 70% completion rate and complete their program within the 150% program length.
• Graduate students must maintain a minimum cumulative grade point average of 3.0, maintain a minimum 75% completion rate and complete their program within the 150% program length.

students who do not maintain the university standards become ineligible to receive financial aid with the option to appeal for reinstatement of aid. For the complete SAP Policy, refer to uml.edu/SAP.

Students must maintain a minimum cumulative GPA of 2.0, maintain a minimum 70% completion rate and complete their program within the 150% program length.

You must maintain the minimum cumulative GPA requirements of the scholarship program to have the award renewed. For most merit programs, you must be enrolled full-time in day school courses each semester. Please refer to your original award letter for renewal criteria. If you are not meeting program requirements, appeals may be sent to scholarships@uml.edu. Visit uml.edu/scholarships for more information.

For a complete list of rights as a financial aid recipient visit uml.edu/FATerms-Conditions.

Disclaimer
The programs, policies and procedures in this publication are current as of the time of printing and are subject to change without notice. For updated information, please refer to our web page at uml.edu/TheSolutionCenter. This publication creates material evidence to federal Title IV student aid programs. This publication has not been reviewed or approved by the U.S. Department of Education.