



NOTRE DAME
OF MARYLAND
UNIVERSITY

SCHOOL OF PHARMACY



PAYING FOR YOUR EDUCATION Notre Dame of Maryland University offers financial aid for pharmacy students primarily in the form of federal student loans. Limited state and institutional aid may also be available to help fund your education, as well as private student loans. Apply and submit your FAFSA on or before the deadline to receive priority consideration for financial aid.

Applying for Financial Aid

The Free Application for Federal Student Aid (FAFSA) is a standardized form that helps determine your eligibility for an array of financial aid.

Students interested in financial aid must complete the FAFSA for each academic year, which runs from the beginning of the summer semester through the end of the spring semester. Complete the FAFSA at fafsa.gov. Notre Dame's federal school code is **002065**.

We recommend that students use the IRS Data Retrieval Tool on the FAFSA website, fafsa.gov, to import their income information directly from the IRS. This tool is generally available two weeks after taxes have been filed.

If your FAFSA application is selected for verification, you will be asked by the Office of Financial Aid to submit required documents. **Do not submit documents** unless you have been contacted by the Office of Financial Aid via email.

Financial aid forms are available at ndm.edu/financialaid. Check the status of your financial aid through your personal WebAdvisor account at ndm.edu > [portal](#) > [WebAdvisor](#).

Important Financial Aid Deadlines

Priority deadlines are **February 15** for fall and summer and **November 15** for spring. Applying early helps ensure that financial aid awards are processed before the beginning of the semester. If you miss the deadline, you will need to pay the tuition bill and will be reimbursed when financial aid is awarded.

Eligibility Requirements

- Must be a U.S. Citizen or eligible non-citizen, a national or permanent resident of the U.S. or in the U.S. for other than a temporary purpose.
- Must be registered with Selective Service, if you are a male between the ages of 18 and 25.
- Must have a valid Social Security Number.
- Must have a high school diploma or GED or have an Associate's Degree.
- Must maintain half-time enrollment status (5 credits per semester) for loans and state aid.
- Must not be in default on a federal student loan.
- Must not owe a payment of a federal loan or grant.
- Must not have borrowed in excess of aggregate student loan limits.
- Must be admitted to Notre Dame in a qualified degree program.
- Must maintain Satisfactory Academic Progress (SAP) as outlined on our website at ndm.edu/admissions/financial-aid/how-to-keep-it.

*Students who have become U.S. citizens through the naturalization process should update their citizenship status with the Social Security Administration (SSA) prior to completing the FAFSA to ensure that they pass the SSA data match. Otherwise, students are required to provide ORIGINAL documentation such as U.S. passport or certificate of naturalization before the award letter can be generated. Permanent residents and other eligible non-citizens are required to provide documentation of their status. The Office of Financial Aid must see the ORIGINAL document before the award letter can be generated.



Steps to Finance Your Education

1. **Apply** and be accepted as a matriculated student.
2. **Complete** the FAFSA application each year by the deadline of February 15 at fafsa.gov.
3. **Check** email for correspondence from the Office of Financial Aid. Add finaid@ndm.edu and edelivery@ndm.edu to your safe sender list.
4. **Receive** your financial aid award letter.
5. **Activate** your Direct and Graduate PLUS loans by the priority deadline, if accepting.
6. **Review** external scholarship awards that are available to pharmacy students at ndm.edu/admissions/financial-aid/scholarships/external.

Financial Aid Award Letter

Beginning in March the Office of Financial Aid will email financial aid award letters to eligible accepted applicants. Students are notified via email of missing documents. The award letter will include instructions on how to apply for the loans offered. Students should apply for loans at ndm.edu/financialaid/loans by the priority deadline posted online. To reduce or cancel loans, use the **Loan Cancellation** or **Decrease Request** form available in the Forms and Publications section of our website.

Financial Aid for Living Expenses

Living expense checks will not be available to the student until enough financial aid is posted to the student account to create a credit balance. Because aid is posted on different dates according to the type of aid, students should not plan for living expense money to be available when classes begin. Students who rely on living expense money from financial aid are encouraged to apply early and to meet with a financial aid counselor to determine when the money will become available.

Paying for School with Loans

Pharmacy students can secure up to \$33,000 in **Federal Direct Loan** funds during a nine-month academic year. **Direct** loans are available to students who meet the federal eligibility criteria outlined above. The **Graduate PLUS** loan, which requires a credit check, can cover the remaining tuition cost and living expenses, up to the full cost of attendance. Cost of attendance includes tuition, fees, books/supplies, transportation and miscellaneous personal expenses. Students who are denied the **Graduate PLUS** loan have the option to apply with an endorser or to pursue an appeal. Students who are denied **must** inform the Office of Financial Aid if/when the loan is approved at a later date.

Other Types of Aid

PROGRAM	PROGRAM DETAILS
Maryland Senatorial and Delegate Scholarships	Need-based awards available to full-time or part-time students who are Maryland residents. Complete the FAFSA by February 15 and enroll for at least 5 credits per semester. For additional details contact your senator or delegate and visit the Maryland Higher Education Commission at mhec.state.md.us . No repayment required.
Maryland Graduate and Professional Scholarship	Available to Notre Dame Pharmacy and Graduate Nursing students who meet the federal aid eligibility requirements outlined above and are Maryland residents with financial need. The average award is \$1,000 per year. Funds may not be available for all eligible students. Eligible students are awarded randomly.
Notre Dame Bookstore Scholarship	This scholarship is open to any returning student in any program with a minimum 2.0 grade point average who also demonstrates financial need. The application deadline is posted annually at ndm.edu/financialaid .
External Scholarships	Limited number of external scholarships are available from the School of Pharmacy to current students. The Office of Financial Aid promotes other external scholarship opportunities throughout the year. Students are notified via Notre Dame email of new scholarships.
Private Student Loans	Students who do not qualify for federal student loans may consider applying for private or alternative student loans. Notre Dame does not endorse any particular lender. General information is available at ndm.edu/financialaid .
Federal Work Study	Students interested in working on campus should review online job listings and request that a supervisor contact the Office of Financial Aid to check on student eligibility and available funds.

Tuition and Fees

The Business Office is responsible for billing students and collecting payments. For the most current information regarding tuition and fees, visit their website at ndm.edu/offices-and-services/business-office.

2013–14 tuition and fees for Pharmacy students: \$37,758.

- **Payment plans** Students who prefer to pay out-of pocket may split their bill into as many as ten installments with our FACTS payment plan.
- **Payment options** We accept online payments and payments by cash, personal check, cashier's check, Visa, MasterCard, American Express or Discover.

Helpful Websites

- mhec.state.md.us Maryland state scholarships
- fafsa.gov FAFSA online
- ed.gov/finaid.html Federal financial aid programs
- fastweb.com Free external scholarship search

Office of Financial Aid

Hours Monday – Friday: 8:30 a.m.– 4:30 p.m.

Contact 410-532-5369 or finaid@ndm.edu
ndm.edu/financialaid

Business Office

Hours Monday – Friday: 8:30 a.m.– 4:30 p.m.
Thursday 8:30 a.m.– 6 p.m.

Contact 410-532-5440

School of Pharmacy Office of Admissions

Contact 410-532-5597

Financial aid forms are available at ndm.edu/financialaid. Check the status of your financial aid through your WebAdvisor account at ndm.edu > portal > WebAdvisor.

Frequently Asked Questions

When will I get my financial aid award letter?

Award letters are emailed beginning in February. Letters are sent to students who have been accepted by the School of Pharmacy and who have paid the admissions deposit. Students must also have a complete financial aid file before the award letter is generated. To check on the status of your file, contact the Office of Financial Aid at finaid@ndm.edu or at 410-532-5369. Also be sure to monitor your email for notifications from our office about missing paperwork.

How do I send documents to the financial aid office?

Mail documents to the campus address (Attention: Office of Financial Aid) or fax them to 410-532-6287. However, please refer to page one for information on submission requirements of ORIGINAL citizenship documentation. These items **must** be brought to the office in person.

When can I meet with a financial aid officer?

Call or stop by the Office of Financial Aid to make an appointment. The office is located in Theresa Hall, Room 120. The phone number is 410-532-5369.

When will I receive my financial aid funds?

Financial aid funds will be applied to your student account electronically. Any excess aid will be refunded to you in the form of a check. Fall semester refunds are generally available in mid-September; Spring semester refunds are generally available in mid-February. Refund checks are mailed to the address on file with the school.

How can I purchase books?

If you have more than enough financial aid to cover your bill and do not owe a prior balance, you could receive a Book Advance whereby funds are placed on your student ID card for use in the Notre Dame bookstore. Students must have completed all of the requirements for their loans in order to be eligible. Book Advances are available as early as two weeks before the start of classes.

How will I be billed?

Student bills are due in July for the fall semester and in January for the spring semester. The Business Office will mail and/or email your statement. If you are using financial aid to pay your bill, you do not need to make a payment even though the financial aid funds will disburse after the due date as long as the required steps have been completed to accept the aid.

How long will my refund last and what resources are available to help me budget my refund money?

Fall refunds (typically available in mid-September) will need to cover your expenses until mid-February (when spring refunds are typically available). The semester is over in May and there is limited funding during the summer. Students should plan to meet their expenses until the fall refund is available again in mid-September. If you are not sure about how much your refund will be, contact our office for assistance. Use the **Cash Course** tool on our website to help with budgeting by going to **Financial Aid > Money Management > Financial Literacy**.

What will happen to other loans I've taken out while I am in Pharmacy school?

The Registrar's Office will send enrollment information for all students to the National Clearinghouse. The companies that service student loans receive this information, and students who are enrolled at least half-time in a degree seeking program should be eligible for a deferment. This means you will not be required to make payments while you are in school. Interest does continue to accumulate on unsubsidized loans during periods of deferment. It is your responsibility to monitor the status of your loans. If you need a verification of enrollment form, the Registrar's Office is able to complete them.

What about health insurance?

Students are required to present proof of health insurance to the School of Pharmacy admissions office upon admittance to the program and for each year they attend the University.

Information contained in this brochure is accurate as of November 2013 but subject to change.



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