

Financial Aid

Notre Dame of Maryland University offers a comprehensive program of need-based and merit-based financial assistance. It is designed to help students and families cover the difference between the amount they are able to pay and the total cost of attending Notre Dame. For adult learners, federal guidelines state that students assume primary responsibility for their own educational expenses.

Financial aid is provided through scholarships, grants, loans and paid employment, which may be offered to students singly or in combinations called financial aid packages. The sources of such funds are the federal government, state agencies, private foundations, corporations, educational institutions and Notre Dame of Maryland University.

The office of financial aid website, www.ndm.edu/financialaid, provides detailed and up to date information on the types of aid available, how to apply, eligibility requirements, policies and procedures, external scholarships for students, deadlines, a checklist, contact information and more.

Application Process

1. Obtain a PIN

All students should apply for a U.S. Department of Education Personal Identification Number (PIN) online. PINs can be used to sign your FAFSA electronically, making the application process simpler and faster.

2. Complete the FAFSA

- The Free Application for Federal Student Aid (FAFSA) may be filed beginning January 1 of each year. There is no charge for submitting the FAFSA.
- We encourage all students to submit the FAFSA by Notre Dame's priority deadline of **February 15** to be considered for certain limited funds.
- List Notre Dame of Maryland University on the FAFSA. Notre Dame's school code is **002065**.
- Submit the FAFSA. Print out and keep a copy of submitted information for personal records.

3. FAFSA Follow Up

- Students will receive an email from the U.S. Department of Education with a link to the Student Aid Report (SAR) that shows the results of the FAFSA. Students must check their SAR for accuracy and make any necessary corrections.
- Students will receive an email from Notre Dame of Maryland University informing them that the financial aid department received the FAFSA results.
- If the FAFSA is selected for a process called verification, students will be notified via email to submit required documents. Do not submit documentation unless it is requested.
- About three weeks after submitting taxes to the IRS electronically (8 weeks for paper filing), use the IRS Data Retrieval Tool to import the financial information from the tax returns into the FAFSA to avoid processing delays. If a student is ineligible to use the IRS Data Retrieval tool, the updated information needs to be entered from the federal tax returns manually.

4. Award Notification

After a financial aid file is complete, an award notice will be sent if a student meets all of the eligibility requirements. Award notices will be **emailed** to new students and **posted** on WebAdvisor for returning students. Students must then read and follow the instructions in the How it Works section. The financial aid awarding is done monthly.

The financial aid award notice will be based on certain enrollment and housing assumptions. If these assumptions are incorrect, it is the student's responsibility to notify our office so that the award can be revised in a timely manner. Similarly, if a student receives notification of another source of funding not reflected in the financial aid award, documentation of the expected award must be sent to the office of financial aid as soon as it is received.

Financial Aid funds are offered to students and applicants who

- have a valid FAFSA on file
- meet the eligibility requirements defined by the U.S. Department of Education
- have submitted required documents as requested to resolve issues related to the FAFSA
- have been verified, if selected
- Applicants must be accepted into an approved program of study and students must be enrolled in an eligible program in order to be awarded financial aid.

Cost of Attendance

Cost of attendance (or financial aid budget) is a combination of direct expenses (such as tuition and fees) and indirect expenses (such as books and personal expenses) that a student will have. Each student's actual expenses may vary, but the cost of attendance provides an estimate of the cost of attending Notre Dame of Maryland University for an academic year.

Cost of attendance is determined using a formula established by the U.S. Congress. All expenses are for the nine-month school year. The costs are subject to change without notice.

The office of financial aid uses *average* budgets to calculate financial aid. Average budgets are based on a student's anticipated average enrollment. A student cannot receive more than the cost of attendance from any combination of institutional, federal, state, or private funding source. This includes merit and need-based aid as well as tuition remission, VA benefits and ROTC awards.

Average enrollment is based on semester credits and is outlined below.

Pharmacy Students

Full Time (F) 10 Credits or more

2013-2014 Estimated Cost of Attendance

Pharmacy Students

Based on Full Time Enrollment

COA Component	P1 & P3 Resident	P1 & P3 Commuter	P2 Resident	P2 Commuter	P4 Resident	P4 Commuter
Tuition	\$35,858	\$35,858	\$35,858	\$35,858	\$35,858	\$35,858
Fees	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900
Room and Board (average)	\$11,500	N/A	\$11,500	N/A	\$11,500	N/A
Living Expenses Allowance*	N/A	\$14,250	N/A	\$15,834	N/A	\$17,417
Books and Supplies*	\$1,400	\$1,400	\$1,400	\$1,400	\$500	\$500
Transportation*	\$820	\$2,220	\$911	\$2,467	\$1,002	\$2,713
Personal Expenses*	\$3,100	\$3,100	\$3,444	\$3,444	\$3,789	\$3,789
Loan Fees	\$150	\$150	\$150	\$150	\$150	\$150
TOTAL	\$54,728	\$58,878	\$55,164	\$61,053	\$54,699	\$62,327

*These expenses vary from student to student and will NOT be charged on Notre Dame's bill.

Eligibility

To receive financial aid from federal programs you must meet all of the following requirements.

- Must have high school diploma or GED
- 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.
- May not be in default on a federal student loan.
- Must not owe an overpayment of a federal loan or grant.
- May not have borrowed in excess of aggregate student loan limits.
- Must be admitted to Notre Dame of Maryland University in a qualified degree program (includes teacher certification and CASE)
- Must be registered at least half-time for federal loans and FSEOG
- Must meet requirements for institutional scholarships
- Must meet the state's requirements for individual state financial aid programs

- Must maintain Satisfactory Academic Progress as defined by Notre Dame of Maryland University.

Financial Need

Once admitted to Notre Dame of Maryland University, a student's completed FAFSA will be reviewed to determine financial need. Decisions regarding how much parents and students can be expected to contribute from their income and assets are based on federal need analysis formulas and University policies.

Financial need is defined as the difference between the cost of attendance (COA) and the estimated family contribution (EFC).

- **Cost of Attendance (COA):** The cost of attendance includes tuition, fees, on and off campus room and board costs, and additional allowance for books, supplies, transportation and personal expenses.
- **Estimated Family Contribution (EFC):** The student (and spouse, if married) is expected to contribute to his or her education. FAFSA data is used to determine the amount of the family contribution.
- **Financial Need:** Financial need is the amount remaining when the EFC is subtracted from the COA.
- *Cost of Attendance*
- *Estimated Family Contribution*
= *Financial Need*

Verification

Verification is a federally mandated review process. The office of financial aid is required to confirm the accuracy of information submitted on the FAFSA for students who have been selected for verification.

Students are notified by email if they are selected for verification. Students may also review their financial aid status on WebAdvisor. Students selected for verification must submit all required documents.

Failure to submit requested documentation may result in cancellation of aid previously offered. Federal student financial assistance (e.g. Federal Direct Loans, etc.) cannot be processed or credited to the student's account until the verification process is complete.

Any differences between information on documents submitted to the office of financial aid and information on the FAFSA will result in a new determination of financial need. This new determination of financial need may alter the student's financial aid awards and eligibility. Students will be notified when a revised financial aid award has been generated due to verification adjustments.

2013-14 Deadlines

January 1, 2013	Students may begin submitting their 2013-2014 FAFSA (Free Application for Federal Student Aid) to the Federal Processor at www.fafsa.gov . Make sure to have the FAFSA PIN number available.
Late January	Accepted applicants for the fall semester in all divisions will begin to receive financial aid award notices via email.
February 15, 2013	Notre Dame's priority deadline to file the FAFSA to be considered for maximum eligibility for aid.
Late February	Returning students start to receive financial aid award notices. Students will be directed to view their awards on WebAdvisor when available.
March 1, 2013	Deadline to file the FAFSA for consideration for state aid (i.e. Senatorial and Delegate Scholarships, Howard P. Rawlings Guaranteed Access Grant and Educational Assistance Grant).
March 15, 2013	Priority deadline to submit missing documents for the 2013-2014 academic year.
April 15, 2013	Priority deadline to submit Summer Financial Aid Request Form.
June 10, 2013	Priority deadline to activate loans for 2013-2014.
June 14, 2013	Last day to submit <i>completed</i> SAP and Scholarship Appeals for summer 2013.
July 15, 2013	Priority deadline to submit <i>completed</i> SAP and Scholarship

	Appeals for fall 2013.
August 2, 2013	Last day to submit a Summer Financial Aid Request Form.
August 30, 2013	Last day to submit <i>completed</i> SAP and Scholarship Appeals for fall 2013.
*November 15, 2013	Priority deadline to submit the FAFSA for spring 2014.
November 20, 2013	Last day to submit verification paperwork for fall 2013.
Early December	Accepted applicants for the spring semester in all divisions will begin to receive financial aid award notices via email.
December 2, 2013	Last day to be packaged with fall 2013 aid.
December 6, 2013	Last day to activate loans for fall 2013 (for students who will not be enrolled at least half-time for Spring 2014). *If fall classes end before 12/6, the loans must be activated prior to the last day of class.
*January 15, 2014	Priority deadline to submit missing documents for spring 2014.
January 15, 2014	Priority deadline to submit <i>completed</i> SAP and Scholarship Appeals for spring 2014.
January 31, 2014	Last day to submit <i>completed</i> SAP and Scholarship Appeals for spring 2014
*March 14, 2014	Priority deadline to activate spring 2014 loans.
April 15, 2014	Last day to submit missing documents for spring 2014.
May 1, 2014	Last day to be packaged for 2013-14.
May 2, 2014 OR <i>10 days before the student's last day of classes for the semester; whichever is earlier</i>	Last day to activate loans for 2013-2014 year.

*Applies to students that begin attending in spring 2014.

Financial Aid Disbursements

Financial aid funds are disbursed to students' accounts after the semester has started. All aid disburses directly to the Notre Dame student's account to pay all charges on the account first. If there is a credit balance on the account after disbursement, the excess will be refunded by the Business Office.

2013-2014 Disbursement dates

Listed below are the earliest tentative disbursement dates for the summer 2013, fall 2013, and spring 2014 semesters. It is not guaranteed that the financial aid will arrive on the exact date. In order for any student to be eligible for loan funds, he/she must be enrolled at least half-time (6 credits for all students except Pharmacy students - 5 credits) at both census and at the time the loan funds are disbursed to the business office. **For students whose classes are staggered, loan funds will not be released until you have reached half-time enrollment (5 credits or more for pharmacy students).** State funding doesn't have a specific date for disbursement listed, because the Maryland Office of Student Financial Assistance must verify enrollment before the funds are released to the University. The verification of enrollment begins after the census date and is done throughout the semester.

Pharmacy Students Loans State Aid

P1/P2/P3 Fall	8/26/13	Late September
P1/P2/P3 Spring	1/15/14	Mid January
P4 Summer	7/1/13	TBA
P4 Fall	7/29/13	Late September
P4 Spring	1/13/14	Mid January

Financial Aid Policies

Appeals Policy

- **Professional Judgment Appeal**

In cases of extenuating circumstances affecting a student's financial eligibility, the student can request special consideration by submitting the professional judgment appeal form. The form can be obtained from the office of financial aid or by downloading it from the financial aid website.

The documentation required in each case is listed on the professional judgment appeal form.

- **Cost of Attendance Increase Appeal**

A student could request an increase to student's cost of attendance for expenses not included or above financial aid allotment. The student needs to submit a request in writing and provide a documentation of the expenses (day-care costs, etc).

Book advance Policy

The University offers students the option to request book advance funds. Bookstore advances are based on enrollment status and the amount of excess aid expected; this means that once the student's tuition, room/board, and fees have been paid then the excess can be used to buy books from the University's bookstore. The Bookstore Advance form lists the eligibility criteria and the amounts of funds.

Census Policy

Definition of Census

Census is the point in time that the office of financial aid evaluates students' official enrollment status for financial aid purposes. The actual time that Census occurs is determined by the Registrar's office each semester.

Module-based classes

If a student already received a financial aid award letter, any module-based class(es) enrolled in after the census date will not be counted towards financial aid enrollment status for the semester for all types of aid except loans. If a student plans to enroll in any module-based class(es), please do so before the census date. No exceptions will be made.

Class eligibility policy

- A module-based class is any class that does not span the full length of the semester. Students will NOT be considered to have enrolled in modules if students enroll in courses that span the entire length of the semester (fall or spring, which are 14-15 weeks long). Students will be considered to have enrolled in modules if you enroll in any courses for the summer semester or winterim.
 - Financial aid may not be used to pay for audited courses.
 - For financial aid purposes, only classes offered as part of the student's program of study will count towards the number of credits the student is enrolled in.

Communication and Confidentiality Policy

- Students must check their Notre Dame e-mail for communications from the office of financial aid. When students contact the office of financial aid using their personal account (non Notre Dame email account), the response will be sent to the student's Notre Dame email account. Students must use Web Advisor to monitor the amounts and status of their financial aid awards.
- The Family Educational Rights and Privacy Act (FERPA) requires the office of financial aid to release detailed financial aid and billing information only to the student. The student may, however, authorize another person to obtain his/her personal information by completing

an Authorization to Release Information form with the Registrar's Office. The named person(s) will have the ability to access the student's financial aid and billing information.

- All visitors to the office of financial aid must present a valid ID (student ID card or driver's license) before student specific information can be released.

Contractual/Consortium Agreements Policy

- The Office of Financial Aid does not sign any consortium agreements to serve as a home institution. A student could always send us a consortium agreement to sign as a host institution.

Dropping Courses and Withdrawals

*The overall consequences of dropping courses depend on EACH of the following:

- the aid a student has been awarded
- the number of credits retained
- the point in the semester the classes are dropped and the tuition refund period in effect

A student could owe additional money to the university (which would be due immediately) or a student could have additional funds returned from the university in the form of a refund. In some cases, eligibility for aid could be impacted for future semesters.

Students must check with the office of financial aid before dropping from any and all courses to determine if their aid will be impacted.

*Withdrawing from the University may have both academic and financial aid consequences. If a student completes 60 percent or less of the term prior to withdrawing, a student may be required to repay a substantial portion of financial aid.

As with dropping a class, the specific financial consequences depend on several factors:

- The amount and type of financial aid a student has been awarded for the term
- The amount of initial charges, as well as adjusted charges
- The point in the term you withdraw (including the refund period in effect)

A student could owe additional money to the university (which would be due immediately), or a student could have additional funds returned from the university in the form of a refund. In some cases, aid could be adjusted for future terms.

Notre Dame of Maryland University is required to review a student's account and recalculate eligibility in the following situations:

- A student completely withdraws from all classes during the semester, or,

- A student never attend any classes during the semester, or,
- A student does not complete **all** modules for which he/she has registered for during the semester

For official withdrawal, the office of financial aid is using the date the student initiated the withdrawal process as the last date of attendance. For unofficial withdrawals, the office is using the last date of academically related activity as the last date of attendance.

Confirmation of future enrollment within the same semester will prevent the recalculation process from being initiated. If a student decides that dropping a single course during the semester is necessary, but expects to complete the subsequent module courses during the same semester, he or she will be given the option to confirm that intention by responding to email notice from the office of financial aid. Without documented confirmation by the student, our office will assume that the student ceased attendance and will begin the return of Title IV funds process.

The federal recalculation is determined on a pro-rated basis taking into consideration the actual number of days that a student is in attendance. Once the recalculation is completed, the student will receive notification from our office of any change to his/her financial aid.

Please note that due to complexity of this federal policy, each Return of Title IV funds calculation is dependent on individual student circumstances.

Note

All students should be aware that dropping or withdrawing from courses could also impact their state and/or institutional aid. Eligibility for state aid is determined based upon enrollment at the time of census. If a return of funds calculation is required, institutional aid will be adjusted according to Notre Dame's tuition adjustment percentages.

Drug Policy for Financial Aid Recipients

A federal or state drug conviction can disqualify a student for Title IV funds. A student who has been convicted of any offense under any federal or state law involving the possession or sale of a controlled substance for conduct that occurred during a period of enrollment in which federal student aid was received shall not be eligible to receive federal student aid (including any grant, loan, or work assistance) during the period beginning on the date of such conviction and ending after the interval specified in the following table:

If convicted of an offense involving:

The possession of a controlled substance:

INELIGIBILITY PERIOD

First offense	1 year
Second offense	2 years

INELIGIBILITY PERIOD

Third offense	Indefinite
---------------	------------

The sale of a controlled substance:

INELIGIBILITY PERIOD

First offense	2 years
---------------	---------

Second offense	Indefinite
----------------	------------

Note: Convictions that are reversed, set aside, or removed from your record do not count, nor does any conviction received while the student was a juvenile, unless they were tried as an adult. Alcohol and tobacco are not illegal drugs under this law.

Regaining Eligibility

Rehabilitation: A student whose eligibility has been suspended may resume eligibility before the end of the ineligibility period if the student satisfactorily completes a drug rehabilitation program and passes two unannounced drug tests conducted by a drug rehabilitation program.

Standards for a Qualified Drug Rehabilitation Program:

- be qualified to receive funds directly or indirectly from a federal, state, or local government program
- be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company
- be administered or recognized by federal, state, or local government agency or court
- be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor

It is the student's responsibility to certify that s/he has successfully completed a qualified drug rehabilitation program and passed the required drug tests. Students may submit documentation to the Office of Financial Aid if they have met the requirements to regain Title IV eligibility.

Leave of Absence and Return of Title IV Funds

Leave of absence

Students who must interrupt their studies for adequate reason, such as sustained ill health or military service, may be granted a leave of absence. Notre Dame of Maryland University's academic leave of absence policy does not meet certain federal Title IV requirements; therefore a Notre Dame leave of absence after the semester starts will be treated as a federal withdrawal and would be subject to Title IV return of funds calculation.

Return of federal student aid

To remain eligible for federal student aid during the semester, the student must be attending classes, taking exams and completing required course work.

Federal Regulations require the University to calculate a return of federal student aid funds for students who withdraw (officially or unofficially) from all classes on or before the 60 percent attendance point in the semester and for students who withdraw from any module-based courses. If the student officially withdraws, the determination date is the date NDMU determines the student began the withdrawal process. If the student does not provide official notification of his/her intent to withdraw, the determination date will be determined as the date NDMU became aware the student was not attending class. For official withdrawal NDMU uses the date the student provided official notification to withdraw; for unofficial withdrawals the last date of academically related activity as given by a professor is used as a withdrawal date.

The calculation required determines a student's earned and unearned Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used, but breaks of at least 5 days are excluded from both the numerator and denominator.

Until a student has passed the 60% point of an enrollment period, only a portion of the student's aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all awarded aid for the enrollment period.

The unearned portion of federal student aid funds will be returned to the appropriate aid program(s). The funds are returned in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Perkins Loan
- Federal Graduate PLUS Loan
- Federal PLUS Loan
- Federal Pell Grant
- Federal SEOG Grant

Students withdrawing from classes are responsible for payment of any balance due after the required return of federal student aid funds.

Earned aid is not related in any way to institutional charges. In addition, the University's refund policy and return of Title IV funds procedures are independent of one another. A student who withdraws from a course may be required to return unearned aid and still owe the University for the course.

Students who stop attending all classes without officially withdrawing will be subject to a return of federal student aid funds at the end of the semester based on the last documented date of attendance as determined by Notre Dame of Maryland University.

The responsibility to repay unearned Title IV aid is shared by the University and the student. For example, the calculation may require Notre Dame of Maryland University to return a portion of federal funds to the federal Title IV programs. In addition, the student may also be required to return funds based on the calculation. A student returns funds to the Federal Direct Loan program based on the terms and conditions of the promissory note of the loan. A student who receives federal grants may be required to repay 50% of the funds received.

How to Handle a Grant Overpayment

Students who owe funds to a grant program are required to make payment of those funds within 45 days of being notified that they owe this overpayment. During the 45 day period students will remain eligible for Title IV funds. If no positive action is taken by the student within 45 days of being notified, Notre Dame of Maryland University will notify the U.S. Department of Education of the student's overpayment situation. The student will no longer be eligible for Title IV funds until they enter into a satisfactory repayment agreement with the U.S. Department of Education.

During the 45-day period, the student can make full payment to Notre Dame of Maryland University to cover the overpayment. The University will forward the payment to the U.S. Department of Education and the student will remain eligible for Title IV funds.

If a student is unable to pay their overpayment in full, they can set up a repayment plan with the U.S. Department of Education. Before doing this please contact our office at 410-532-5369. You will need to make sure we have referred your situation to the U.S. Department of Education before any repayment plan can be set up.

For examples of the return of Title IV funds calculations or questions regarding the overpayment policy, please contact the office of financial aid.

Loan Cancellation Policy

Perkins Loan- a student must complete the action steps by the deadline provided by the Business Office or the loan will be cancelled. The student will be notified via NDM email that the loan was cancelled.

Direct Loan- a student is given 30 days deadline after the final letter is sent to complete the activation process. The loan(s) will be cancelled after 30 days.

Reinstating Loans: To reinstate the Direct loans, the student and/or parent will need to **complete the action steps** and submit a **Loan Reinstatement Request form** to request that the loan be reinstated. Due to limited Perkins loan funding, Perkins loans are generally not reinstated.

Overaward Policy

An "overaward" is when the need-based awards exceed financial need, or the total of financial aid awards exceeds the cost of attendance. If a student has been overawarded, federal regulations require Notre Dame of Maryland University to adjust awards which may result in a bill. Need-based aid includes grants, scholarships, Federal Work Study, Federal Perkins Loans, Federal Direct Subsidized

Loans, and outside resources (i.e. faculty/staff tuition benefits, scholarships, etc.). Non-need based aid includes Federal Direct Unsubsidized Loans, Federal Parent PLUS Loans, Federal Graduate PLUS Loans, and Alternative Loans.

Possible reasons an overaward can occur are:

- Additional awards are received after the final award letter was sent.*
- Housing status changes after the final award letter was sent.
- The verification process results in changes made to FAFSA data.

If a need-based overaward occurs, the financial aid department will reduce or cancel federal aid in the following order. A Federal Pell Grant is never reduced.

- Direct Subsidized Loan
- Perkins Loan
- Federal Work Study
- Federal Supplemental Educational Opportunity Grant

For new Women's College students who begin their enrollment in 2011/2012 and/or 2012/2013 academic year-Notre Dame Grant and/or Residence Grant will be reduced or cancelled if student's expected family contribution has drastically increased from their first year at Notre Dame.

If a non-need based overaward occurs (student's cost of attendance was exceeded), the financial aid department will reduce or cancel federal aid in the following order.

- Alternative Loan
- PLUS or Graduate PLUS loan
- Direct Unsubsidized Loan
- TEACH Grant
- Direct Subsidized Loan
- Perkins Loan
- Federal Work Study
- Federal Supplemental Educational Opportunity Grant

If student's tuition is paid by other sources, institutional scholarships will be reduced or cancelled to avoid the excess of the funds awarded toward the tuition.

If a new student receives a late Educational Assistance Grant from the state of Maryland, other aid will be reduced accordingly.

The combined amount of aid from all the sources can never exceed student's cost of attendance.

***It is the student's responsibility to provide documentation of external sources of aid such as scholarships and tuition benefits to the office of financial aid as soon as the information is received.**

Retroactive Reduction to Aid

There are several situations that may arise which require the office of financial aid to reduce funds, even if they have disbursed. These situations include, but are not limited to:

- changing credit load during the Drop/Add period at the beginning of each semester
- dropping a class you never attended
- failing to meet prerequisite requirements for classes offered in a sequence for the same semester
- changing your degree plan
- completely withdrawing from all of your courses for a semester
- not completing all courses in a semester that are in module format
- receiving grades of all "F"s for the semester
- receiving an "F" for a class you never attended
- receiving a "W" for a class you never attended
- receiving additional education assistance, such as scholarships after your financial aid has disbursed
- discovering that you have been awarded over the annual or lifetime loan limits

Satisfactory Academic Progress Policy

Pharmacy Students

Educational institutions that participate in federal financial aid programs are required to define and enforce Satisfactory Academic Progress (SAP) standards for those students receiving financial aid. The standards used for financial aid recipients must be at least as rigorous as those applied to the general University population. These standards assure that completion of a degree will occur, and within an established time frame.

The standards of Satisfactory Academic Progress measure a student's academic progress both qualitatively and quantitatively. Therefore, in addition to minimum cumulative grade point average (GPA) requirements, the federally-established standards include requirements that students progress in their academic program by successfully completing the majority of courses for which they enroll and place a limitation on the maximum period of time that students can receive federal financial aid while pursuing a degree at an educational institution. In addition, certain types of courses are limited or excluded from eligibility.

The federal standards apply to all federal, state, and institutional need-based financial aid programs administered by Office of Financial Aid. These standards of Satisfactory Academic Progress are required to maintain eligibility for financial aid.

It is important to note that separate from the policy outlined here for financial aid purposes, the School of Pharmacy conduct reviews of student academic performance in accordance with university standards and School of Pharmacy academic policies. Please refer to the newest catalog for details about academic probation.

Satisfactory Academic Progress Requirements:

- Maintain the required cumulative grade point average (GPA) of 2.0,
- Maintain a successful cumulative course completion rate (pace) of at least 75%,
- Complete the academic program within the maximum timeframe (MTF), and
- Meet the School of Pharmacy academic requirements

Qualitative measure:

- **Grade point average (GPA):** maintenance of a minimum cumulative grade point average.

Quantitative measures:

- **Pace/Progress:** this measure assesses the pace at which a student progresses toward attainment of her/his degree. The calculation to determine the pace is to identify the number of credit hours completed toward the program and divide it by the number of credit hours attempted. To ensure quantitative progress, students are required to complete a minimum required percentage of all attempted courses. Attempted credits are those for which a student is enrolled in at the conclusion of the Add/Drop period for a semester.
- **Maximum Timeframe (MTF):** The MTF for a professional program may be no longer than 150 percent of the published length of the educational program measured in academic years, semesters or credit hours attempted.
- **Academic Probation:** Students who are placed on academic probation by the School of Pharmacy are considered to be failing SAP standards (even if the GPA, Pace and MTF requirements are being met).

Frequency of Review

The Office of Financial Aid will review the status of all pharmacy students at the conclusion of **each semester (summer, fall, and spring)**, when grades are available. The review consists of the cumulative record of all prior semesters (including semesters when a student may not have received financial aid funding), including transfer credits accepted toward an academic program at the time of the SAP Review. All elements of satisfactory academic progress will be evaluated: cumulative grade point average, pace/progress (cumulative successful course completion) rate, maximum timeframe and academic probation.

What if a student doesn't meet the SAP requirements?

Financial Aid Suspension

If a student is deemed as not making satisfactory academic progress (including being placed on academic probation by the School of Pharmacy), the student is given the status of financial aid suspension and is at least temporarily ineligible to receive financial aid. The student will be notified when eligibility for aid is suspended. The student may appeal the suspension. The outcome of the appeal will determine whether the student is granted financial aid probation or if the suspension remains unchanged.

Appeal Circumstances

Circumstances to appeal a suspension decision are limited. A student may appeal a suspension if the student did not make satisfactory academic progress due to the death of a relative, illness of the student, or other extenuating circumstances. All circumstances must be documented (and may or may not be approved by the committee).

Appeal Process

Appeals must be submitted by the deadline provided in the notice from the office of financial aid. Late appeals may be considered, but timely review is not guaranteed before the start of the semester.

If a student chooses to appeal the suspension, the student may complete the Satisfactory Academic Progress Appeal Form, attach documentation that supports the basis of the appeal and submit the form and documentation to the Office of Financial Aid. The appeal will be reviewed by a committee. The committee may uphold the suspension, approve the appeal, or require additional information prior to making a decision.

- If the committee determines the appeal cannot be approved, the suspension remains in force and financial aid eligibility remains suspended.
- If the committee determines the appeal could be approved, the student will be placed on financial aid probation for a defined period of time and will be asked to complete a financial aid probation contract (which includes an academic plan).
 - The student's performance will be monitored every semester, even if the academic plan extends the period of financial aid probation to more than one semester. An academic plan will have specific goals for a student to achieve each semester of financial aid probation and if the goals are met during the semester, the student continues on financial aid probation until the end of the defined period of time. If a student does not meet the specific goals of the academic plan during the semester, the student's eligibility for aid is suspended before the defined period of time is over.
 - At the end of the probation period, if the student has met the terms of the financial aid probation contract, he/she regains financial aid eligibility for future enrollment.

- At the end of the probation period, if the student does not meet the terms of the financial aid probation contract, his/her eligibility is suspended.

Financial Aid Probation

Financial Aid Probation is a status assigned to a student who has failed to make SAP, successfully appealed and has had eligibility for aid reinstated for a defined period of time. Students on financial aid probation must complete and submit a probation contract. The contract is individualized, includes an academic plan, and is sent to the student for completion. The student's academic advisor must complete the applicable section on the form.

Academic Plan

An Academic Plan is a course of action that, if followed, will ensure that the student is able to meet the University's Satisfactory Academic Progress standards by a specific point in time. An Academic Plan may include guidance provided by the student's academic advisor, suggested restrictions on work, social activity or other elements.

How can a student regain eligibility if/when an appeal is denied or aid is suspended a second time?

If an appeal is denied, a student may regain eligibility by completing a specified number of credit hours (as determined by the School of Pharmacy) without the benefit of federal, state or institutional financial aid, by restoring good academic standing with the School of Pharmacy, and by meeting SAP standards. If those conditions are met, a student must then submit a new appeal to request a review of eligibility for financial aid.

If a student has successfully appealed financial aid suspension and is placed on financial aid probation but fails to meet the requirements of the financial aid probation contract/academic plan, the student may not appeal again unless 1) the student is granted permission by the School of Pharmacy to continue in the program and 2) the student is able to attend without receiving federal, state or institutional financial aid and successfully complete the requirements as defined by the School of Pharmacy and meet SAP standards.

Students may not submit two consecutive appeals.

Special Considerations:

- Dismissal-students who are dismissed by the School of Pharmacy will have their eligibility for financial aid suspended. If they appeal the dismissal and are allowed to remain in the program, they must go through a financial aid appeal to see if eligibility for financial aid could be restored.
- Clemency-Students who are eligible for academic clemency may not be in compliance with federal SAP policy and/or state regulations and are ineligible for aid.

- Transfer Credits-Courses that are transferred from another institution and accepted toward an academic degree program (at the time of SAP review) at the University count as attempted and completed hours and for Maximum Timeframe (MTF).
- Incomplete Grades-Credits hours in which a student receives a grade "I" are included in the number of attempted credits, but don't count toward successfully completed hours. Students with "incompletes" may have difficulty meeting the SAP standards at the time of evaluation, but may request reevaluation upon completion.
- Failing Grades-Credit hours in which a student receives a grade "F" are included in the number of attempted credits.
- Withdrawals- Credit hours in which a student receives a grade "W" are included in the number of attempted credits.
- Audited Credits-grades for audited class are not considered attempted coursework. A student cannot receive financial aid for audited courses.
- Summer or Winterim Classes-credit hours attempted during summer or winterim will be included in the calculation of SAP.
- Grade Changes- Students who are receiving aid on a probationary basis must resolve all incomplete grades BEFORE the Office of Financial Aid can make a final determination that they meet the satisfactory academic progress guidelines. Students must report any grade changes that impact their aid eligibility directly to the Office of Financial Aid. Grade changes must be submitted to the Registrar's Office by October 20 for fall semester aid applicants and by March 20 for spring semester aid applicants. Students must notify the Office of Financial Aid once their final grades have been posted.

Summer Financial Aid Policy

To request aid for summer semester, student must submit the NDMU Summer Aid request form available online. The summer eligibility criteria are posted annually on the NDMU website.

Updating Information Policy

Students are required to report the following updates:

- any additional financial aid (scholarships, grants, and loans; tuition reimbursements and any other educational or tuition assistance) not listed on your award letter
- a change in your enrollment status for the current semester or for future semester
- a change from living with a parent or relative to living in a University residence hall or off-campus housing, or the reverse (change in housing status for the current or future semester)
- withdrawal from the university prior to the first day of the term
- withdrawal from the university during the semester
- if you stop attending all courses

Winterim Aid

Winterim enrollment will be combined with spring enrollment for the purposes of determining financial aid eligibility (no form is required to notify us).

The Registrar's Office does not consider the combined enrollment for reporting purposes. Therefore a student taking 3 credits in the winterim and 3 credits in the spring will be reported as less than half time and will no longer be eligible for an automatic in-school deferment for loans. However, students in this situation may request that the Office of Financial Aid complete a deferment request form (the student must obtain the form from the loan servicer).

The office of financial aid does not advance bookstore money for the winterim.

A student's performance in winterim will be included in the satisfactory academic progress calculation. Students completing a short-time study abroad in the winterim must fill out a Study Abroad Form to request an increase in cost of attendance for additional loans.

Rights and Responsibilities

Student Rights

1. To know what financial aid programs are available at Notre Dame of Maryland University.
2. To know how your financial need was determined, how your budget was created and what resources were considered in the calculation of your need.
3. To know the deadlines for submitting applications for each financial aid program available.
4. To know what portion of the financial aid you received must be repaid. If the aid is a loan, you have the right to know the interest rate, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan and when the repayment is to begin.
5. You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.
6. You have the right to request an explanation of the various programs in your student aid package.

Student Responsibilities

1. You must check your Notre Dame email account and respond to requests from our office.
2. You must reapply for aid every year.
3. You must complete all application forms accurately and submit them on time to the right place.

4. You must provide correct information. In most instances, misreporting information on financial aid applications is a violation of federal law and may be considered a criminal offense punishable by jail and/or fines.
5. You must complete all additional documentation, verification, correction, and/or new information requested by either the office of financial aid or the agency to which you submitted your application.
6. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
7. You must accept responsibility for all agreements that you sign.
8. You must be aware of your school's refund procedures and the consequences of withdrawing from classes.
9. You must report any change in your status to the office of financial aid.
10. You must report any financial aid received from outside sources to the office of financial aid.
11. You will use any financial aid granted to you solely for expenses related to your education at Notre Dame of Maryland University.
12. You must perform the work that is agreed upon in accepting a federal work-study award.
13. You must repay all student loans whether or not you graduate or complete the program of study.

Scholarships

Scholarships are an attractive way to pay for college because you don't need to pay them back. Considered to be gift aid, scholarship awards may range from a few hundred dollars to covering the full tuition bill.

Institutional Scholarships

Notre Dame Book Store Scholarship	Varies	The Notre Dame Book Store Scholarship will be awarded by the office of financial aid. This scholarship is open to any returning student in any program with a minimum 2.0 grade point average that also demonstrates financial need. The application is available in April each year. The deadline has passed for 2013-14.
--	--------	--

State Scholarships

Maryland Senatorial Scholarships

- Available to current high school seniors and full-time and part-time, degree-seeking undergraduate and graduate students.
- The minimum annual award amount is \$400 and the maximum award is \$9,000.
- Financial need is required.
- Complete and file the FAFSA by **March 1**. Contact your senator in February for further instructions.

Maryland House of Delegates Scholarships

- Available to current high school seniors and full-time or part-time, degree-seeking undergraduate and graduate students.
- The minimum annual award is \$200.
- Financial need may be required.
- Complete and file the FAFSA by **March 1**. Contact your delegates in February for further instructions.

The student must be a Maryland resident in order to be eligible for financial assistance from the state. Go to mdelect.net to search for your delegate or senator.

Graduate and Professional Scholarship

- Available to degree-seeking graduate students pursuing a master's degree in nursing and Pharmacy students
- The minimum award is \$1,000 per year and the maximum award is \$5,000 per year. Funds may not be available to award all eligible students.
- Financial need is required.
- Our office will award eligible students randomly.

Edward T. Conroy Memorial Scholarship Program

Eligibility Requirements: Applicants must meet one of the following requirements:

- Applicants must be the son or daughter of or a member of the U.S. Armed Forces who died or suffered a serviced connected 100% permanent disability as a result of military service.
- Applicant must be a veteran who suffers a service-connected disability of 25% or greater as a result of military service and has exhausted or is no longer eligible for federal veterans; education benefits.
- Applicants must be the son, daughter, or surviving spouse of a victim of the September 11, 2001 terrorist attacks who died as a result of the attacks on the World Trade Center, the Pentagon, or the crash of the United Airlines Flight 93
- Applicant must be a POW/MIA of the Vietnam Conflict or his/her son or daughter

- Applicant must be the son, daughter, or surviving spouse (who has not remarried) of a state or local public safety employee or volunteer who died on the line of duty or who was 100% disabled in the line of duty
- Applicant must be a state or local public safety employee or volunteer who was 100% disabled in the line of duty

NOTE: Applicants must be Maryland resident, with the exception of a spouse, son or daughter if a Maryland state or local public safety employee killed in the line of duty.

Award Amount: Equal to tuition and fees, not to exceed \$10,100.

How to Apply: Applications are sent from the Office of Financial Aid via NDM email and are available **online**.

NOTE: Award is not based on financial need

Deadline: Applications must be submitted to the Office of Financial Aid by **July 12, 2013**

External Scholarships

Office of Financial Aid promotes a variety of external scholarships to students. Students are responsible for reporting any outside scholarship money they win to the financial aid office.

The School of Pharmacy selected students each spring to receive scholarships provided by external sources.

Loans

An education loan is a form of financial aid that must be repaid, with interest. Education loans may come from the U.S. Department of Education (Direct Loans) or from banks/credit unions (alternative or private student loans).

The ultimate responsibility of financing an education lies with the student. Students who finance their education with student loans must understand that with the acceptance of the loan comes the responsibility of prompt and full repayment.

The University stresses this responsibility not only because loan repayment is ethically correct, but also because loan default could eventually lead to loss of financial aid to future students.

Types of Loans

- Federal Direct Unsubsidized Loans
- Federal Direct Graduate PLUS Loan
- Federal Perkins Loan
- Private Student Loans

Federal Direct Unsubsidized Loan

- The Unsubsidized Loan is awarded based on your Cost of Attendance minus any other aid you will receive, your dependency status and your academic grade level.
- You are responsible for the interest on this loan from the time the loan is disbursed until it is paid in full. The federal government DOES NOT subsidize the interest on this loan.
- You may choose to defer the interest during enrollment and deferment periods, but it will be capitalized (added to the principal amount).

Interest Rates

For 2013-14 the interest rate for a federal Direct unsubsidized loan for graduate/pharmacy students is 5.41%.

Fees

For 2013-14 loans, which will disburse after July 1, 2013, a 1.051 origination fee will be charged by the U.S. Department of Education.

Loan Limits for Each Year

For students enrolled as regular students in eligible programs, annual Federal Direct Loan limits are as follows:

	BASE AMOUNT (UNSUB)	ADDITIONAL LOAN (UNSUB)	TOTAL
Pharmacy Students	\$8,500	\$24,500	\$33,000

Cumulative Total Loan Limits

Federal regulations set aggregate, or total, loan limits in addition to the annual loan limits. You cannot borrow more than the aggregate loan limit for all subsidized and unsubsidized loans at all schools.

Aggregate Loan Limits

	MAXIMUM SUBSIDIZED	MAXIMUM UNSUBSIDIZED
Certain Health Professional Students (Pharmacy)	\$65,500	\$224,000

Disbursement Process

- When the loan is scheduled to disburse, the Department of Education will send the funds to Notre Dame electronically

- The funds will disburse through the student's Notre Dame account
- After tuition and other charges on the account are paid, any remaining balance will be issued to the student or parent via a check (depending upon how the parent completed the application), and will be mailed to the address on record with the University.

Federal Direct Graduate PLUS Loan

The Federal Graduate PLUS Loan is an unsubsidized loan for graduate and pharmacy students. The program allows a graduate student to borrow on his/her own behalf up to the **Cost of Attendance**, minus any other financial aid received. Loan funds come directly from the U.S. government.

Borrower Eligibility

- You must be a Graduate or Pharmacy student enrolled at least half-time in a degree granting program
- You must complete the **FAFSA**
- You must first apply for your maximum loan eligibility in **Federal Direct Unsubsidized Loans** before the Graduate PLUS can be awarded
- Parents of graduate students will not be eligible to borrow the loan. The student will be the borrower.
- Graduate PLUS Loan borrowers are subject to a basic credit check.

For 2013-14 the interest rate for a federal Direct Graduate PLUS loan for is 6.41%.

PLUS Loan Fees

For 2013-14 loans, which will disburse after July 1, 2013, a 4.204% origination fee will be charged by the U.S. Department of Education.

Repayment Terms

Repayment begins within 60 days after the final disbursement of each loan. You may be able to postpone principal payments while your student is in school (up to four years). Contact the Direct Loan Servicer for repayment and forbearance options. The maximum repayment period is 10 years, and the minimum monthly payment is \$50.

Perkins Loan

The Perkins loan is a federally regulated student loan that colleges and universities receive from the U.S. Department of Education. Funding is limited and is generally awarded to first year students with very high financial need. The average award is \$1,000 per year.

The interest rate on Perkins loans is fixed at 5%.

Perkins loans have a nine month grace period after the student graduates or ceases half-time enrollment before repayment begins.

Alternative and Private

Alternative or private loans are nonfederal loans offered by some banks and credit unions.

The purpose of an alternative loan is to supplement a student's financial aid package. Alternative loans are not federally endorsed or guaranteed, but they generally must be certified by the office of financial aid at Notre Dame. An alternative loan cannot exceed your cost of attendance (financial aid budget) minus all other financial aid.

Note: Notre Dame of Maryland does not endorse any specific lender or group of lenders. The application for an alternative student loan is made directly through the lending institution. As a part of this process, the office of financial aid will certify enrollment and other information for the borrower.

Federal Work-Study

The Federal Work-Study program provides part-time jobs for undergraduate and graduate/professional students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.

The application process is posted annually on the financial aid website.

Exit Interview

An exit interview is a loan counseling session that provides loan repayment, grace period, billing options information and collects updated borrower information as required by the federal government.

Prior to graduating, leaving the University or dropping below half-time, federal loan borrowers are required to complete a mandatory exit counseling session under federal law as a condition of receiving a federally funded student loan. The online exit-counseling session provides borrowers their rights and responsibilities as a federal loan recipient. To fulfill this requirement, student must go to www.studentloans.gov. **Graduating students must complete this requirement or their diplomas may be HELD.**