

<h3>How to Apply for Federal Aid?</h3> <p>Students should visit studentaid.gov to fill out a valid FAFSA before each academic year.</p> <p>Students who are U.S. Citizens or eligible non-U.S. citizens must have a valid FAFSA on file with the university to be reviewed for eligibility.</p> <p>Students must submit a valid FAFSA for the appropriate academic year with our Federal School Code 002104.</p>	<h3>Types of Financial Aid</h3> <p>There is a plethora of resources that may be available to assist students in funding their academic career including but not limited to:</p> <ul style="list-style-type: none"> • Federal Loans • Federal Work-Study • State Scholarships • Private Student Loans 	<h3>General Eligibility</h3> <p>You must demonstrate financial need (for some programs); be a U.S. citizen or an eligible noncitizen; have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)</p> <p>Students must be properly enrolled in at least 6 credits, which is half time status.</p>
<h3>Tuition and Fees</h3> <p>Each student is charged differently based on their program of attendance, number of valid enrolled credits, and based on residency status. For more information, please view the Cost of Attendance link.</p>	<h3>Financial Aid Award</h3> <p>Students should review the current award schedule.</p> <p>Students should visit SURFS to check their award status or if there is missing information to be satisfied.*</p> <p>*If there is missing information, our office will also send a system generated email to the student's university issued email with more information about requirements.</p>	<h3>Disbursements</h3> <p>Disbursements will occur no sooner than 10 days prior to the first day of class.</p> <p>Students may check SURFS to view disbursement dates.</p> <p>Prior to aid disbursing, visit Student Financial Services to set up Bank Mobile for student refunds.</p>
<h3>Financial Aid for the Summer Term?</h3> <p>During the summer, students who are properly enrolled are typically eligible for:</p> <ul style="list-style-type: none"> • Federal Direct Loans - Require FAFSA and enrollment of at least 6 credits 	<h3>Do I Qualify for Summer Financial Aid?</h3> <p>To qualify for summer aid, the program must have optional or mandatory summer enrollment. Please visit UMB's academic calendar for more information.</p> <p>Students must be properly enrolled in at least 6 or more valid credits as a graduate student.</p>	<h3>How do I apply for Summer Financial Aid?</h3> <p>Once enrolled for the summer, students may complete the Summer Aid Request Form located on our Financial Assistance website, under Financial Aid Forms.</p> <p>*Please adhere to submission deadlines*</p>

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