

Tuition and Fees

As a public honors university attracting outstanding faculty and very talented students, UMBC is a great higher-education value. This chapter details the university's tuition and fees and describes typical expenses for housing, meals and textbooks.

NOTE: Notwithstanding any other provision of this or any other university publication, the university reserves the right to make changes in tuition, fees and other charges at any time, such changes are deemed necessary by the university and the University System of Maryland Board of Regents.

Application Fee

The non-refundable \$50 application fee for undergraduate programs and summer and winter sessions helps defray the cost of processing UMBC admissions. By written request, students may update their applications by one semester or term without paying an additional application fee.

Application fees may be deferred when payment would cause serious financial hardship. Requests for deferral should be accompanied by a written recommendation from a teacher, counselor, minister or other responsible member of the community.

A non-refundable \$100 enrollment confirmation deposit is required of all new degree-seeking freshmen and transfer students. This deposit is applied toward tuition and fees.

Enrolling students are charged a one-time, non-refundable \$125 orientation fee.

Tuition and Fees (Estimated)

The fees below were in effect for the fall 2006 semester at UMBC. As of the printing date of the catalog, charges for the upcoming academic years have not been established. Please use the figures below as a guide, but be aware that these figures will change. Please visit www.umbc.edu/bursar for each semester's current charges.

Full-time, Fall 2006

Expenses for full-time undergraduates enrolled for 12 or more credits:

Maryland residents:

Tuition	\$3,242
Mandatory fees	\$1,069
Semester total	\$4,311

Residents of other states and countries:

Tuition	\$7,608
Mandatory fees	\$1,069
Semester total	\$8,677

Part-time, Fall 2006

Mandatory fees for part-time undergraduates enrolled in fewer than 12 credits (those taking 12 credits in a regular semester pay full-time fees):

Maryland residents:

Tuition (per credit)	\$270
Mandatory fees	\$94
Per-credit total	\$364

Non-resident tuition:

Tuition (per credit)	\$633
Mandatory fees	\$94
Per-credit total	\$727

Explanation of Mandatory Fees

Non-refundable athletic fee supports intercollegiate athletics, intramurals and recreation programs.

Non-refundable University Commons supports services and programs available at The Commons.

Student activities fee covers costs of various student activities and student publications administered by the Student Government Association.

Auxiliary and recreational facilities fees support the development and maintenance of facilities essential to UMBC's programs.

Technology Fee

The technology fee is in support of the Board of Regents Technology Committee to develop a revenue stream for improving IT services for students. These funds are used to purchase site licenses of software for academic use and to provide upgrades, enhancements and replacement of PCs in instructional computer labs.

Other Fees

Fees are charged to students receiving services at University Health Services.

International students on certain non-immigrant visas are required to have health insurance and will be charged appropriately each semester. To determine the exact amount and conditions that apply, contact **University Health Services at 410-455-2542**.

The Shriver Center requires a fee for enrollment in a mandatory practicum course linked to all center programs, including cooperative education, internship, community service and learning, and international work and service programs.

Music Performance Fees

Half-hour lesson/weekly \$150

One-hour lesson/weekly \$300

Audit fees

Audit fees are the same as those charged for credit courses. Audited credits are added to hours taken for credit to determine semester fees assessment.

Graduation Fee (Bachelor's Degree)

Initial	\$100
Update	\$10
Duplicate diploma	\$30

DIPLOMAS WILL NOT BE ISSUED TO STUDENTS WITH OUTSTANDING FINANCIAL OBLIGATIONS TO THE UNIVERSITY.

Orientation Program Fee

\$125

Expenses

Lodging and Meals per Semester

Students living in residence halls are required to have a meal plan. Those living in the residence apartments are not required to have a meal plan, but they may elect to do so.

Residence Halls

Estimated charges based on actual Fall 2005 charges

Traditional	\$2,465
Single	\$2,695
Apartments	\$2,591

Meal Plans

Estimated charges based on actual Fall 2005 charges

19 meals per week	\$1,580
14 meals per week	\$1,470
10 meals per week	\$1,270
Any five meals plus flex	\$ 710

Textbooks and Supplies

Textbooks and classroom supplies purchased at the bookstore will vary with each course pursued, but typically average \$500 per semester.

Payments

All checks or money orders should be made payable to UMBC and should indicate student's name, address and account number. Bills may be paid online, by mail and in person.

The university offers a monthly payment plan for those who would find it more convenient to pay tuition, fees, board and lodging in this manner. There is a nominal fee charged per semester to enroll in the monthly payment plan.

For more information, please visit www.umbc.edu/bursar.

In cases where a student has been awarded a grant or scholarship, the award amount will be credited to the student's account. If the financial assistance exceeds the amount owed, a refund check will be generated to provide the remaining balance for the student. Plus loan refunds will be sent to the parents.

Students accepting Federal Perkins Loans and Stafford Loans must complete entrance counseling prior to the first disbursement of their loans. For more information, call the Bursar's Office at **410-455-2288** or visit www.umbc.edu/bursar.

A late payment fee of \$150 will be charged if a tuition bill is not paid within 20 business days, including holidays, of the due date on the bill.

Fines and Penalties

Late payment fee
\$150

Late registration fee
\$20

Replacement of common card
\$15

Parking fines, general
\$20

Parking illegally in handicapped space or fire lane
\$250

Bad checks (NSF, stop payments, etc.) (up to \$50):
\$15

(more than \$50):
\$30

Overdue library material
25 cents per day, per item,
with a maximum of \$10

Lost or mutilated library material, per item replacement cost and \$21 processing fee and \$5 fine

Overdue recalled library material \$2 per day to a maximum of \$20

Overdue reserve material \$1.50 first hour, 75 cents each hour thereafter, with a maximum of \$15

Special borrowers card \$30 for non-USM
\$2 for UMBC alumni
\$2 for high school students

Locker key replacement fee
\$15

Payments for library fees are accepted at the library for 30 days after the first billing. After 30 days, unpaid fees will be assessed a service fee and must be paid through the Bursar's Office.

Student Debts to the University

Debts incurred during each semester must be satisfied before students will be allowed to register for a subsequent semester. UMBC will deny requests for transcripts or diplomas pending clearance of all debts. Any refunds or payments due to students first will be applied to existing debts.

Uncollected debts will be turned over to the Central Collections Unit (CCU). Accounts transferred to CCU will be reported to the Credit Bureau. Accounts turned over to CCU will be assessed a minimum collection charge of 17 percent of the outstanding debt, plus attorney and court fees if applicable. The university and the Central Collection Unit reserve the right to make changes in fees and other charges as may be found necessary. These fees are the student's responsibility.

Requests for official transcripts will be denied to defaulted borrowers of a Federal Family Education Loan (Stafford), Federal Perkins loan or any education loan made, guaranteed or reinsured in whole or part by the federal or

Maryland state government made or received for attendance at an institution in the University System of Maryland.

Refund of Fees

Change in Registration

Your billing may change as a result of adding or dropping courses in the first two weeks of classes. The semester's Schedule of Classes outlines the registration refund policy.

Withdrawal

If a student is compelled to leave UMBC at any time during the semester, he or she must file an application for withdrawal (see instructions in the Academic Regulations section). Refunds are computed according to the date the signed application is received in the Academic Services. Students are entitled to a full refund of fees and/or cancellation of the bill when a written request for withdrawal is received by the Academic Services prior to the official first day of the university's semester. Stop payment on a check, failure to pay the semester bill or failure to attend classes does not constitute withdrawal.

Refund for Withdrawal From a Semester

(This refund schedule applies only when a student withdraws from **all** courses for a semester.)

Percentage refund, excluding non-refundable fees, after classes begin:

Two weeks or less
80 percent

Between two and three weeks
60 percent

Between three and four weeks
40 percent

Between four and five weeks
20 percent

More than five weeks
0 percent

Calculation of Title IV Refunds for Students Who Withdraw

Federal regulations mandate refunds for students who receive Title IV federal financial aid (Pell Grant, SEOG, Perkins Loan, subsidized and unsubsidized Stafford Loan, PLUS Loan) and withdraw completely from all classes be calculated according to federal refund regulations. (This policy does not apply to graduate students on an approved leave of absence). Students should be aware that the refund calculation required under federal regulation determines the amount of Title IV aid the student is eligible to retain; the amount the student is charged for the semester is based on the Institutional Refund Policy. The application of these policies, in some cases, may result in the student owing a balance to the university that cannot be covered by Title IV financial aid and/or the U.S. Department of Education.

Calculation of Eligibility for Aid

The return of Title IV aid is required when a Title IV recipient withdraws, drops out or is dismissed prior to completing 60 percent of a semester during a period of enrollment. Aid eligibility is based on the percent of earned aid using the following formulas:

Percent earned = number of days completed up to the withdrawal date divided by the total days in the semester.

Aid to be returned = 100 percent minus the percent earned multiplied by the amount of aid disbursed toward institutional charges.

Procedures for Calculating Return of Title IV Funds

The Office of Financial Aid reviews all students who officially withdraw from all classes and calculate their eligibility for Title IV financial aid. Students will receive written notification of their eligibility to receive all or a portion of the financial aid awarded. In some circumstances, students may be required to return a portion of

the Title IV funds they may have received as a refund earlier in the semester depending on the type and amount of aid received and the date of withdrawal. Students also should be aware that after their eligibility is determined, they may owe a balance to the university that is not covered by financial aid. Students receiving federal financial aid are encouraged to contact the Office of Financial Aid prior to withdrawal to discuss their eligibility for the aid they have received.

Students may contact the Office of Financial Aid to request more information on the federal requirements for return of Title IV funds calculations and examples of such calculations. All students subject to the return of Title IV funds regulations will receive a detailed explanation of their return of Title IV calculation.