

College411

A Student Guide to
Higher Education & Financial Aid in Maryland

2010
2011

Colleges & Universities
Grants, Scholarships & Financial Aid
Academic Programs



MHEC

MARYLAND HIGHER
EDUCATION COMMISSION



MARTIN O'MALLEY
GOVERNOR

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ANNAPOLIS, MARYLAND 21401-1925
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TTY USERS CALL VIA MD RELAY

Dear Student,

It is my pleasure to welcome you to the Maryland Higher Education Commission's *College 411: A Student Guide to Higher Education and Financial Aid in Maryland*.

This comprehensive booklet profiles every two- and four-year public and independent college and university in Maryland, providing information on degree programs, financial aid programs, and more.

It also includes information on Maryland's more than 175 private career schools.

As we work to navigate our State through this national economic downturn, properly informing your family through this exciting but challenging time in your lives is essential, and this guide will help you do just that.

For the past four straight years, we've held zero increase in the in-state college tuition at the University System of Maryland's institutions and Morgan State University, provided record funding for the State's 16 community colleges and provided critical funding for the Sellinger Aid program, which allows Maryland's independent colleges and universities to partner with public institutions to help restore our competitiveness in a global, knowledge-based economy.

There is no other state in the nation that can boast such a clear commitment to higher education during difficult economic times. We recognize these commitments as sound investments in our workforce, allowing Maryland to come through this national economic downturn more quickly than other states.

Maryland's outstanding two- and four-year public and independent colleges and universities and research institutions, as well as accredited private career schools, play a vital role in educating and training the youth of today for the workforce needs of tomorrow.

It is our intention to make the journey of higher education accessible and affordable for more Maryland families rather than fewer. I congratulate you for making the decision to pursue a postsecondary degree and wish you and your families the best of luck.



Sincerely,

A handwritten signature of Martin O'Malley in black ink. The signature is stylized and cursive, appearing to read 'Martin O'Malley'.

Martin O'Malley
Governor



MHEC
Creating a state of achievement

Martin O'Malley
Governor

Anthony G. Brown
Lt. Governor

Kevin M. O'Keefe
Chairman

James E. Lyons, Sr.
Secretary of Higher Education

Dear Student,

Congratulations on your decision to pursue a postsecondary education in your future. The 2010-2011 *College 411 Student Guide to Higher Education & Financial Aid in Maryland* will help you explore which Maryland postsecondary institution or program is right for you. If money is a concern, it will also help you identify financial aid available throughout the State of Maryland and how to apply for it. This year alone, Governor O'Malley budgeted nearly \$110 million in financial aid to help pay college expenses for Maryland residents. This money is available for both full- and part-time students. These funds are administered by the Maryland Higher Education Commission's Office of Student Financial Assistance (OSFA).

As you look for the postsecondary institution of your choice, I hope you will carefully consider Maryland's outstanding two- and four-year colleges, universities, and private career schools.

Maryland is fortunate to have 56 outstanding colleges, universities and research institutions from which to choose. The State also offers more than 175 accredited private career schools offering training in more than 65 trade and technical occupations. I am confident that one of these institutions will meet your needs.

The Maryland Higher Education Commission is here to provide you with valuable resources, such as powerful online planning tools and access to student aid. We are determined to help you achieve your higher education goals. Please visit our website at www.MDgo4it.org and see for yourself.

I wish you much success as you pursue this next great step in life, and again, please know that the Maryland Higher Education Commission stands ready to help you in this exciting journey you have chosen to undertake.



All good wishes,

James E. Lyons, Sr.
Secretary of Higher Education
Maryland Higher Education Commission

MARYLAND HIGHER EDUCATION COMMISSION

839 Bestgate Rd. • Suite 400 • Annapolis, MD 21401-3013

T 410.260.4500 • 800.974.0203 • F 410.260.3200

• MD Relay Service 800.735.2258 for the hard of hearing or deaf • www.MDgo4it.org

What's Inside?

Over a quarter of a million students go to college in Maryland.

They study at community colleges, where they have the option to complete the first two years of college before going on to earn a bachelor's degree at a four-year campus — or find excellent career training that leads directly to a good job.

They study at one of the eleven campuses of the University System of Maryland, which includes the University of Maryland, College Park, Maryland's flagship campus, and excellent regional universities serving every part of the State. They study at Morgan State University, Maryland's urban university, and Saint Mary's College of Maryland, designated as an honors college in Maryland.

Or they are enrolled at one of more than a score of fine — and even world-famous — independent institutions, both large and small.

Collectively, Maryland's colleges and universities offer virtually every kind of educational experience, both for the traditional college student who goes directly to college from high school, and for students who have already begun their careers and want to increase their knowledge and skills or learn new skills.

This guide will help you find the courses and the college you want, provide you with information on scholarships and other forms of financial aid, direct you to military programs that offer tuition assistance or scholarships, and help you find a private career school that will give you the job skills you need.

The Importance of Accreditation

When selecting a college or university, and before committing any money to a postsecondary educational institution, it is important to determine whether the institution is “accredited.” It is even more important when considering a non-traditional form of instruction — such as distance learning. With an accredited institution, a student has some assurance of receiving a quality education and that other colleges and employers will recognize the course credits and degree earned. Accreditation is an affirmation that a college provides education at a level of quality that the general public has the right to expect and that the educational community recognizes.

If a college or university is not accredited, its students will probably not be able to participate in either Federal or State of Maryland financial assistance programs.

If you are uncertain about the accreditation status of a college or university, you should ask the institution for the address and phone number of their accrediting body. You can also address questions to greid@mhec.state.md.us.

For more information on accreditation, visit the website of the Middle States Association of Colleges and Schools at www.msche.org and the U.S. Department of Education at <http://studentaid.ed.gov/PORTALSWebApp/students/english/consider.jsp#accredited>



Table of Contents

College & University Profiles	6
Programs of Study Offered by Maryland Colleges and Universities	
Bachelor's, Graduate, & Professional Degree Programs	36
Two-year Associate Degree Programs	40
Occupational & Technical Career Programs	40
Designated Health Manpower Shortage Community College Programs	42
Statewide Community College Programs	43
Academic Common Market (ACM)	44
Military Education Programs	46
Military Academies	47
Private Career Schools	48
Financial Aid	52
What is Financial Aid?	52
Federal Financial Assistance	53
State of Maryland Financial Assistance	57
Maryland Need-Based Grants	58
Maryland Legislative Scholarships	61
Maryland Merit-Based Scholarships	63
Maryland Career-Based Scholarships	64
Unique Populations	69
Chart of Maryland Financial Aid Programs	73
Private or Alternative Loans	74
Additional Financial Aid Resources	76
Federal Tax Credits	76
Publications	77
Important Terms	78



UNIVERSITY SYSTEM OF MARYLAND



The University System of Maryland (USM) comprises 13 distinctive and complementary institutions: 11 degree-granting campuses and two research and service components. The combined resources of these diverse institutions enhance the quality of higher education programs and services in and beyond Maryland. The 12th-largest public university system in the nation, USM serves more than 155,000 students at some 300 sites worldwide and employs 7,853 full-time faculty and 5,233 part-time faculty. Its institutions offer more than 6,000 bachelor's, master's, doctoral, and professional degrees.

A more comprehensive network of institutions, USM offers students access to outstanding resources and expertise systemwide. For

example, students can participate in joint academic and research programs among multiple USM institutions. They have easy electronic access to millions of volumes in the system's 13 libraries. Additionally, students have access to courses delivered statewide via the USM interactive video network.

Note: All tuition rates and fees are based on in-state rates and fees, except where otherwise noted, and are subject to change.



Bowie State University originated in Baltimore, Maryland in 1865. The institution is grounded in the knowledge that education is freedom. As the oldest Historically Black University in Maryland and one of the oldest in the nation, Bowie State has helped and continues to guide its students to prepare successfully for a lifetime of learning and productive citizenship. Currently, the university offers 20 undergraduate majors, 20 master degree programs, and two doctoral programs. The university prides itself in challenging its students with rigorous studies in the liberal arts as it emerges as one of Maryland's leaders in infusing technology into teaching and learning. Bowie State provides quality education and research in science, engineering, mathematics, and other related areas. Additionally, building on its history as one of Maryland's leaders in teacher education, Bowie State offers doctoral study in Educational Leadership. The first 16 doctoral recipients earned the Ed.D in Educational Leadership in Spring 2005. Bowie's programs are designed to enable students to think critically, value diversity, become effective leaders, function competently in a highly technical world, and pursue advanced graduate study.

14000 Jericho Park Road, Bowie, MD 20715-9465
301-860-4000 / www.bowiestate.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 5,483

Male: 1,910

Female: 3,573

Full-time: 4,013

Part-time: 1,470

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$4,286

Part-time Tuition cost per credit hour: \$189

Mandatory fees (FT): \$859.70

Mandatory fees (PT): \$86.44 per credit

Campus Housing:

Room: \$5,430 per year

Board: \$2,705 per year

Degrees or Awards: Bachelor's, Master's, Doctorate

Calendar: Fall and spring semesters, summer term and winter mini-semester available

Entry Requirements: Admission shall be granted to graduates of accredited high schools (GED programs included as well) on the basis of grades, admissions test scores, evaluation of college preparatory high school curriculum, and such other evidence, including the recommendations of appropriate high school officials, as may be deemed indicative of the ability of the applicant to complete a course of study in college leading to a degree.

Application Deadlines: Fall: April 1; Spring: November 1; Rolling admission after the above dates

TITLE IV CODE: 002062





A model four-year urban residential liberal arts institution, Coppin State University offers programs in professional and pre-professional areas through its School of Arts & Sciences, School of Education, School of Graduate Studies, Helene Fuld School of Nursing, and School of Professional Studies.

Program areas include biology, chemistry, mathematics and computer science, criminal justice and law enforcement, early childhood, elementary, special education, English, general science, global studies, history, interdisciplinary studies, management science and economics, nursing, applied psychology and rehabilitation services, social science, social work, sport management, and urban arts.

Collaborative arrangements with other colleges and universities permit students to pursue majors in pharmacy, dentistry, and human services administration. Academic programs at Coppin are supported by wireless computer access and state-of-the-art facilities including two residence halls, Honors College housing with a research center, multiple computer labs and electronic classrooms, a university center, an expanded library, and a new dining and meeting facility.

The health, physical education and recreation complex houses equipment and activities that support student development and encourage health & wellness.

2500 W. North Avenue, Baltimore, MD 21216-3698
410-951-3000 / www.coppin.edu



Frostburg State University, a comprehensive, largely residential regional university located in western Maryland, offers 41 undergraduate majors and 9 master's degree programs. The University provides strong academic programs in the liberal arts and sciences and nationally accredited degrees in business, education, and social work. Frostburg State University is recognized for its award-winning community service and leadership programs. Extensive student services, cultural events, and Division III sports are part of the University's programming. The student/faculty ratio is 17 to one. Eighty-five percent of the faculty have terminal degrees in their fields.

101 Braddock Road, Frostburg, MD 21532-2303
301-687-4000 / www.frostburg.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 4,051

Male: 896 Female: 3,155

Full-time: 2,759 Part-time: 1,292

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$3,527

Part-time Tuition cost per credit hour: \$151

Mandatory fees (FT): \$1,749

Mandatory fees (PT): \$218 (Plus an Auxiliary Construction Fee-\$31 per credit hour)

Campus Housing:

Room: \$4,462 double occupancy

Board: \$2,352 - 2,676 per year

Degrees or Awards: Bachelor's, Master's, Certificates

Calendar: Semester, offering day, weekend, winter and summer classes

Entry Requirements: Must have 4 units of English; 3 units of social science and/or history; 3 units of science, including 2 laboratory experiences; 3 units of mathematics, including Algebra I, Algebra II, and geometry; and 2 units of foreign language or advanced technology. Average SAT for fall 2006 freshman 850

Application Deadlines: Priority deadlines: Fall: June 15, Spring: December 15, with rolling admissions

TITLE IV CODE: 002068

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 5,215

Male: 2,587 Female: 2,628

Full-time: 4,491 Part-time: 724

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$5,000

Part-time Tuition cost per credit hour: \$207

Mandatory fees (FT): \$1,684

Mandatory fees (PT): \$82 per credit hour

Campus Housing:

Room: \$3,474 - \$4,794

Board: \$2,984 - \$3,830

Degrees or Awards: Bachelor's, Master's

Calendar: Semester, with three 4-week sessions and two 6-week sessions

Entry Requirements: Must have 4 units of English; 3 units of social science; 2 units of laboratory science; 3 units of mathematics, including Algebra I, Algebra II, and geometry; and 2 units of foreign language. Average SAT score for fall 2007 freshmen: 967.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 002072



Salisbury University is nationally recognized with a creative curriculum emphasizing undergraduate research, study abroad, professional internships and community engagement. In guidebooks and surveys by U.S. News & World Report, The Princeton Review, Kaplan/ Newsweek, Kiplinger's Personal Finance and others, SU consistently ranks in the top 10 percent of public and private institutions nationwide. An exemplary NCAA Division III program has earned 11 national championships. Located on Maryland's historic Eastern Shore, the University offers 42 undergraduate majors and 13 graduate programs. Some 6,900 undergraduates are taught by 363 full-time faculty on a beautiful 154 acre campus with national arboretum status. Enjoying both public and private support, all four of its academic schools are endowed, a rarity among public institutions. A highly regarded faculty, outstanding academic programs and a dynamic administration have made Salisbury a Maryland university of national distinction.

1101 Camden Avenue, Salisbury, MD 21801
410-543-6000 / www.salisbury.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 7,868

Male: 3,436

Female: 4,432

Full-time: 6,904

Part-time: 964

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$4,814

Part-time Tuition cost per credit hour: \$200

Mandatory fees (FT): \$1,804

Mandatory fees (PT): \$61 per credit hour

Campus Housing: Room: \$4,224;

Board \$3,724 per year

Degrees or Awards: Bachelor's, Master's/Post-Baccalaureate Certificate

Calendar: Semester, summer session, and winter term

Entry Requirements: Above-average grades in college preparatory courses, including 4 units English; 3 units social science; 3 units science, including laboratory-based biology or chemistry; 3 units mathematics, including Algebra I, Algebra II and geometry; and 2 years of the same foreign language. Average SAT scores for fall 2006 freshmen: SAT (V+M) 1,120, SAT (V+M+W) 1,672. SAT/ACT is optional for students with a high school GPA of 3.5 or higher.

Application Deadlines:

Fall - January 15; Spring - December 1

TITLE IV CODE: 002091



Founded in 1866, Towson University, Maryland's Metropolitan University, is the second-largest school in the University System of Maryland, enrolling more than 21,000 students in over 100 bachelor's, master's and doctoral degree programs in the liberal arts and sciences, and applied professional fields. Towson University is known for its excellent academic programs in business, computer science, health professions, education, fine arts, communications, and the arts and sciences. As a metropolitan university, Towson combines research-based learning with practical application. Our many partnerships with public and private organizations throughout Maryland provide opportunities for research, internships and jobs. The University is located in suburban Towson, eight miles north of Baltimore. Our beautifully landscaped, 328-acre setting offers a pleasant environment for study and a diverse campus life, as well as easy access to a wealth of university and community resources.

8000 York Road, Towson, MD 21252-0001
410-704-2000 / www.towson.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 21,111

Male: 7,924 Female: 13,187

Full-time: 16,286 Part-time: 4,825

2009-2010 Undergraduate Tuition and Mandatory Fees:

Full-time Tuition per year: \$5,180

Part-time Tuition cost per credit hour: \$225

Mandatory fees (FT): \$1,119 per term

Mandatory fees (PT): \$86 per credit hour + \$7 tech fee per unit

University Housing:

Room: \$5,054

Meal Plan: \$3,784 (14 meals per week unrestricted)

Degrees or Awards: Bachelor's, Post Bachelor Certificates, Master's, Doctorate, Certificate of Advanced Study

Calendar: Fall, spring, summer semesters and January semester

Entry Requirements: Will give priority to entering freshmen with a (3.6) cumulative academic average, grades 9-11. Applicants must submit official SAT or ACT results. Applicants must have completed 4 units of English; 3 units of social science; 3 units of mathematics (Algebra I and II, and geometry); 3 units of science; and 2 units of a foreign language. Average SAT scores for fall 2008 freshmen: (middle 50%) 1,520-1,730.

Application Deadlines: Fall: February 15, Spring: December 1

TITLE IV CODE: 002099





The University of Baltimore is a member of the University System of Maryland and comprises the School of Law, the Yale Gordon College of Liberal Arts and the Merrick School of Business. Bachelor degrees and specializations include applied information technology, business administration, community studies, and civic engagement, corporate communications, criminal justice, english, forensic studies, government and public policy, health systems management, history, human services administration, interdisciplinary studies, jurisprudence, management information systems, marketing, psychology, real estate and economic development, and simulation and digital entertainment. Masters degrees include Accounting and Business Advisory Services (M.S.), Accounting Fundamentals (CERT), Applied Psychology (M.S.), Business Administration (UB/Towson M.B.A.), Business - Finance (M.S.), Business Fundamentals (CERT), Communications Design (D.C.D.), Creative Writing & Publishing Arts (M.F.A.), Criminal Justice (M.S.), Forensic Accounting (CERT), Health Systems Management (M.S.), Human Services Administration (M.S.), Information Design (CERT), Integrated Design (M.F.A.), Interaction Design and Information Architecture (M.S.), Law of the United States (LL.M.), Legal and Ethical Studies (M.A.), Negotiations and Conflict Management (M.S.), New Media Publishing (CERT), Professional Counseling Studies (CERT)—post-master's, Public Administration (M.P.A.), Public Administration (D.P.A.), Publications Design (M.A.), Technology Commercialization (CERT), Taxation (M.S.), and Taxation (LL.M.). Also offered are Joint Degree programs in Criminal Justice (M.S.)/J.D., Negotiations and Conflict Management (M.S.)/J.D., Public Administration (M.P.A.)/J.D., M.B.A./J.D., M.B.A./Nursing (M.S.), M.B.A./Nursing (Ph.D.), and M.B.A./Pharmacy (Pharm.D.). The School of Law offers Law (J.D.), Law of the United States (LL.M.), and Taxation (LL.M.).

1420 N. Charles Street, Baltimore, MD 21201-5779
1-877-APPLYUB / www.ubalt.edu



The University of Maryland, Baltimore, offers graduate and professional degree programs in dentistry (DDS), law (JD and LL.M.), medicine (MD), nursing (MS and DNP), physical therapy (DPT), pharmacy (PharmD), public health (MPH), and social work (MSW), as well as the PhD in nursing, physical rehabilitation science, gerontology, and social work. Research doctorates are awarded in the biomedical sciences through an interdisciplinary graduate school. BS degrees are offered in nursing, medical and research technology, and dental hygiene. Working with our major partners, the University of Maryland Medical System and the Veterans Administration Medical Center, the University provides an ideal setting for research and clinical practice experience. Several schools and programs have been highly ranked nationally. Some programs offer evening and weekend programs to accommodate part-time students both on-campus and at off-campus outreach sites.

520 W. Lombard Street, Baltimore, MD 21201
410-706-3100 / www.umaryland.edu

Type of Institution: Public undergraduate, graduate, and professional university

Fall 2008 Total Enrollment: 5,843

Male: 2,477 Female: 3,366

Full-time: 3,072 Part-time: 2,771

Undergraduate 2008-2009 Tuition and Mandatory Fees:

Full-time Tuition per year: \$2,662.50

Part-time Tuition cost: 3 credits: \$729; 6 credits: \$1,458; 9 credits: \$2,187

Mandatory fees (FT): \$923

Mandatory fees (PT): 3 credits: \$250; 6 credits: \$475; 9 credits: \$700

Degrees or Awards: Certificate, Bachelor's, Master's, M.B.A., M.F.A., M.P.A., J.D., LL.M., D.P.A.,

Calendar: Semester; summer available

Entry Requirements: Freshman students must submit an application, high school transcript, and SAT or ACT scores. AP, IB and college credits are accepted. Transfer admission is available to students with 24 or more transferable college credits. A minimum 2.0 cumulative GPA is required. Certain majors have additional admission standards.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 002102

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 6,156

Male: 1,726 Female: 4,430

Full-time: 4,741 Part-time: 1,415

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$6,890

Part-time Tuition cost per credit hour: \$301

Mandatory fees: Varies with program

Campus Housing:

Room: \$698-\$1,002 per month

Degrees or Awards: Bachelor's, Master's, and Doctorate

Calendar: Varies with program

Entry Requirements: Varies with program

Application Deadlines: Rolling Admissions

TITLE IV CODE: 002104

UMBC

UMBC, a selective public research university located between Baltimore and Washington, D.C., offers smart, engaged students opportunities to explore the ideas they are passionate about in an honors university setting – providing access to outstanding professors and the individual attention usually found at a smaller, private college. A medium-sized university with a diverse community, UMBC offers over 100 bachelor's, master's and Ph.D. programs, with undergraduate programs anchored in the liberal arts and sciences. At the graduate and professional level, the university emphasizes education training, science, engineering, information technology, human services and public policy. UMBC's leadership in technology and friendly campus climate, business and industry partnerships, and ability to place students in leading graduate programs and promising careers are just a few of the reasons why students who could attend any college are choosing UMBC.

1000 Hilltop Circle, Baltimore, MD 21250
410-455-1000 / www.umbc.edu

Type of Institution: Public 4-year research university

Fall 2007 Total Enrollment: Fall 2008 Total Enrollment: 12,268

Male: 6,436

Female: 5,832

Full-time: 9,379

Part-time: 2,889

Undergraduate 2009-10 Tuition and Mandatory Fees:

Full-time tuition per year: \$6,484

Part-time tuition cost per credit hour: \$270

Mandatory fees (FT): \$2,388

Mandatory fees (PT): \$106 per credit hour

Campus Housing: Room: \$5,670 per year; Board: \$3,633 per year

Degrees or Awards: Bachelor's, Master's, Doctorate, Post Baccalaureate Certificate

Calendar: Two semesters, winter session, two summer sessions

Entry Requirements: High school diploma or equivalent, SAT or ACT. Average SAT scores for fall 2008 was 1190. Average for 2008 top quartile was 1360. Percentage of fall 2008 applicants accepted: 69%.

Application Deadlines: Freshman Fall Semester: Early Action: November 1; Regular Decision: February 1; Transfer Fall Semester Priority: March 15 (for scholarship consideration); Final: May 31; Transfer Spring Semester Priority: November 1 (for scholarship consideration); Final: December 15

TITLE IV CODE: 002105

UNIVERSITY OF
MARYLAND

The University of Maryland, College Park is the flagship of the state's higher education system and one of the top public research institutions in the world. Attracting many of the country's brightest students and most renowned faculty, the university takes advantage of its broad reach throughout the state of Maryland, its federal and international partnerships, and its location near the nation's capital to seek answers to fundamental questions and solutions to critical world issues.

College Park, MD 20742
301-405-1000 / www.maryland.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 37,000

Male: 19,234

Female: 17,766

Full-time: 31,317

Part-time: 5,683

Undergraduate 2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$ 6,566.00

Part-time Tuition cost per credit hour: \$273.00

Mandatory fees (FT): \$1,487

Mandatory fees (PT): \$678

Campus Housing:

Room: \$5,549

Board: \$3,826

Degrees or Awards: Bachelor's, Master's, Doctorate, Certificate

Calendar: Two semesters; winter term; two summer sessions

Entry Requirements: High school diploma or equivalent, SAT I or ACT. Students should exceed minimum University System of Maryland course requirements and demonstrate advanced college preparatory curriculum. Average (middle 50%) SAT range for fall 2009 freshmen: 1240 - 1390. Percentage of fall 2009 freshmen instate applicants accepted: 42%

Application Deadlines: Fall Freshmen - November 1; Spring Freshmen - December 1; Fall Transfer - March 1; Spring Transfer - November 15.

TITLE IV CODE: 002103





The University of Maryland Eastern Shore (UMES) is the 1890 Land-Grant institution for the State. As such, it maintains a legacy of a historically black institution that offers equal education opportunity to all students. Degree programs are offered in liberal arts and sciences, agriculture, business, aviation technology, education, environmental and marine science, allied health, and hospitality. The University offers programs leading to the BA and BS degrees in 31 disciplines in the arts and sciences, professional studies, and agricultural sciences. In addition, UMES offers 16 teaching degree programs, 8 pre-professional programs, and an honors program designed in cooperation with the University of Maryland, Baltimore and the University of Maryland, College Park, College of Veterinary Medicine to prepare students for professional studies. UMES also offers graduate degrees in agricultural and extension education, education, applied computer science, food and agricultural sciences, guidance and counseling, rehabilitation counseling, career and technology education, criminology and criminal justice, special education, marine-estuarine and environmental sciences, and toxicology. Marine-estuarine and environmental sciences, toxicology, food science and technology, organizational leadership and educational leadership are offered at MS, EdD and PhD levels; and physical therapy offers DPT.

1 College Backbone Road, Princess Anne, MD 21853
410-651-2200 / www.umes.edu



University of Maryland University College

University of Maryland University College (UMUC) is one of 11 degree-granting institutions of the University System of Maryland. It extends the resources of the University System to working adults who want to pursue higher education. The curriculum, scheduling of classes, registration procedures, and student services have all been designed to create a supportive academic environment for busy adults. Bachelor's, master's and doctoral degree programs are offered in a variety of disciplines, including business and management, IT and computer technology, and teaching-related areas. UMUC offers classes at centers throughout the State. Most of UMUC's programs are also offered fully online. UMUC has articulated, dual admission programs with ALL community colleges, thus permitting students who start their studies at a local college to complete their degree without the loss of credits.

3501 University Boulevard East, Adelphi, MD 20783-8010
301-985-7000 / www.umuc.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 4,290

Male: 1,708 Female: 2,582

Full Time: 3,701 Part Time: 589

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-Time Tuition per year: \$4,112

Part-Time Tuition per credit hour: \$171

Mandatory Fees (full-time): \$1,970

Mandatory Fees (part-time): \$86

Campus Housing:

Room: \$3,930 - \$4,600 per year

Board: \$1,260 - \$3,300 per year

Degrees or Awards: Bachelor's, Master's, Doctorate

Calendar: 2 semesters, winter, and 3 summer terms

Entry Requirements: Admission is based upon a student's high school records and SAT/ACT scores. Percentage of on-campus enrollment: 98.3%. Average SAT scores for enrollment: 850 (two-component score) 1250 (three-component score)

Application Deadlines: Fall: July 15; Spring: December 15

TITLE IV CODE: 002106

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 34,172

Male: 14,857 Female: 19,315

Full-time: 3,177 Part-time: 30,995

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$5,520

Part-time Tuition cost per credit hour: \$230

Degrees or Awards: Bachelor's, Master's, Doctorate, Associate degrees, and certificates

Calendar: 2 semesters; 2 summer terms

Entry Requirements: High school diploma or completed GED exams with total score of 225, no score below 40 on any of 5 tests. Applicants with average below 2.0 may enroll as provisional undergraduate students under certain conditions.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 011644

FOUR-YEAR PUBLIC INSTITUTIONS



Morgan State University is located in a residential area of northeastern Baltimore. Founded in 1867 as a private institution, it became a public institution in 1939 and a doctoral-granting university in 1975. The campus occupies more than 160 acres and consists of nearly 50 buildings including modern residence halls housing approximately 3,000 students. Throughout its history, Morgan has been a comprehensive institution emphasizing the arts and sciences and a strong general education in all programs of study, a tradition that continues today. The University offers a wide variety of academic programs at the undergraduate level, including professional programs in engineering, business and management, architecture, and teacher education. At the doctoral level, the campus offers more than a dozen programs in a variety of fields.

1700 East Cold Spring Lane, Baltimore, MD 21251
443-885-3333 / www.morgan.edu

St. Mary's College of Maryland

at Historic St. Mary's City

St. Mary's College of Maryland, the State's public honors college, is committed to providing a liberal arts education of the same high quality found at prestigious private institutions, but with the openness and affordability of a public college. St. Mary's fulfills its mission by offering to a diverse community of scholars a challenging academic program characterized by small classes, opportunities for independent research and study abroad, and faculty of the highest caliber. St. Mary's is committed to a campus that reflects the diversity of the world community and an education that is accessible. The learning experience at St. Mary's College is enhanced by its close-knit community, efficient use of technology, active student life, and breathtaking waterfront location.

18952 East Fisher Road, St. Mary's City, MD 20686
240-895-2000 / www.smcm.edu

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 7,005

Male: 3,128 Female: 3,877

Full-time: 5,939 Part-time: 1,066

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$4,280

Part-time Tuition cost per credit hour: \$194

Mandatory fees (FT): \$2,268

Mandatory fees (PT): \$62 per credit hour

Campus Housing:

Room: \$5,360

Board: \$2,980

Degrees or Awards: Bachelor's, Master's, Doctorate

Calendar: 2 semesters, 2 summer sessions and 1 winter session.

Entry Requirements: Sliding scale based on combination of SAT/ACT and GPA; Average SAT for fall 2008: 899

Application Deadlines: Priority consideration: November 15.

Regular: February 15.

TITLE IV CODE: 002083

Type of Institution: Public 4-year

Fall 2008 Total Enrollment: 2,065

Male: 862 Female: 1,203

Full-time: 1,991 Part-time: 74

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$10,472

Part-time Tuition cost per credit hour: \$160

Mandatory fees (FT) per year: \$2,132

Campus Housing:

Room: \$5,135

Board: \$3,910

Degrees or Awards: Bachelor's, Master's of Arts in Teaching

Calendar: 2 semesters and summer term available

Entry Requirements: 4 units of English, 2 units of science (2 units must be lab), 2 units of social studies, 1 unit of history, 3 units of math, 2 units of foreign language, and 7 units of electives; above-average grades in college prep. courses; campus visit recommended. Average SAT score for 2007 fall freshmen: (recentered) 1230. Percentage of applicants accepted in fall 2008: 54.8%.

Application Deadlines: January 1 (April 1 notification); Early decision I: November 1 deadline, December 1 notification; Early decision II: December 1 deadline, January 1 notification

TITLE IV CODE: 002095





Founded in 1972, Baltimore International College (BIC) is an independent, not-for-profit college accredited by the Commission on Higher Education of the Middle States Association, approved by the Maryland Higher Education Commission, and programmatically accredited by the American Culinary Federation.

Baltimore Campus— Baltimore International College's Baltimore, Maryland campus is located just two blocks from the world famous Inner Harbor and offers easy access to many of the area's major attractions such as cultural and entertainment events, a broad array of restaurants, hundreds of parks and greenways, and miles of waterfront for those who enjoy outdoor activities. The Baltimore campus is highlighted by the College's Culinary Arts Center (CAC). The CAC offers eight culinary laboratories that feature state of the art commercial foodservice equipment. BIC operates the Merchant Building, which is home to The Bay Atlantic Club restaurant; the Hopkins Inn; and the Mount Vernon Hotel, which is home to The Bay Atlantic Café and Dublin Hall.

Ireland Campus— Baltimore International College's 100-acre campus in County Cavan, Ireland, is a world-renowned resort with a golf course, the Park Hotel, and 15 miles of walking paths and gardens situated on Lough Ramor. It is also home to educational facilities and student housing where all degree students attend for at least 5 weeks of practical training. Baltimore International College faculty members and frequent guest instructors include chefs and academic instructors that are regionally, nationally and/or internationally recognized as leaders in the culinary and hospitality fields.

17 Commerce Street, Baltimore, MD 21202-3230
410-752-4710, ext.120 / www.bic.edu



BINAH INSTITUTE OF ADVANCED JUDAIC STUDIES FOR WOMEN

Binah Institute of Advanced Judaic Studies for Women is a Jewish institution in the Orthodox tradition. Binah provides a rigorous, in-depth education in all facets of the traditional, classical study of Judaism and an interdisciplinary liberal arts curriculum, which includes concentrations in academic and professional disciplines. Students are encouraged to participate in internships and community service opportunities. Social and cultural co-curricular activities enrich campus life.

6214 Pimlico Road, Baltimore, MD 21209
410-764-7712

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 500

Male: 253

Female: 247

Full-time: 467

Part-time: 33

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$17,930

Part-time Tuition cost per credit hour: \$532

Mandatory fees (FT): \$9,202

Mandatory fees (PT): \$258

Campus Housing: Room: \$5,250-\$11,908; Board: \$2,648-\$3,704

Degrees or Awards: Certificates, Associate's, Bachelor's, and Master's Degrees

Calendar: Spring, summer, and fall semesters

Entry Requirements: Incoming freshmen applying to the certificate and/or degree programs must have earned a high school diploma or GED. All candidates must also meet one of the following criteria: SAT, ACT or CLEP test scores that meet the College's accepted score range; a passing score on the College's placement test; an earned secondary degree; or 16 credit hours at the postsecondary level with a grade of C or better in math and English.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 016376

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 26

Male: 0

Female: 26

Full-time: 10

Part-time: 16

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$5,500

Part-time cost per credit hour: \$130

Mandatory fees: \$300

Campus Housing: Room: \$3,000;

Board: \$2,500 per year

Degrees or Awards: Certificate, Associate, and Bachelor's

Calendar: 2 semesters, winter session, summer term

Application Deadlines: Rolling admissions

INSTITUTION CODE: M00183

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES



Capitol College is the only independent college in Maryland dedicated to engineering, computer science, information technology and business. Founded in 1927, Capitol is an accredited institution offering associate, bachelor's and master's degrees, as well as professional development training, certificates, and partnerships with government and industry. Capitol is designated as a National Center of Academic Excellence in Information Assurance Education by the National Security Agency and Department of Homeland Security. The college is located in Laurel, Maryland, a suburban setting midway between Washington, DC and Baltimore. Capitol and is committed to providing a quality education that is technology-driven, accessible, affordable and practical, especially during these challenging economic times, by blending academic excellence with hands-on learning experiences that prepare students for a range of challenging and competitive careers.

11301 Springfield Road, Laurel, MD 20708
800-950-1992 / www.capitol-college.edu



College of Notre Dame
OF MARYLAND

College of Notre Dame of Maryland is a Catholic, liberal arts college committed to educating women as leaders. Flexible undergraduate and graduate programs challenge students to strive for intellectual and professional excellence. Founded and sponsored by the School Sisters of Notre Dame, Notre Dame was established as a four-year college in 1895 and was the first Catholic college for women in the United States to award the four-year baccalaureate degree. The College has expanded its educational reach through innovative programs for women and men: Weekend College, Accelerated College and Graduate Studies - including a Ph.D. program - and the School of Pharmacy, offering the Doctor of Pharmacy degree. Today Notre Dame has close to 3,000 students. The English Language Institute (ELI), which opened in 1983, offers English as a second language and American culture classes. Notre Dame students and faculty members come from a variety of backgrounds, bringing diverse perspectives to the academic community. The College's 16,000 alumnae have become leaders in a full range of professional fields and have made important contributions to family and community life throughout the country and the world.

4701 North Charles Street, Baltimore, MD 21210
410-435-0100 / www.ndm.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 701

Male: 563

Female: 138

Full-time: 270

Part-time: 431

2009-2010 Tuition and Mandatory Fees:

Engineering, Computer Science and Technology Degree Programs

Full-time tuition per year: \$19,310

Part-time tuition cost per credit hour: \$619

Mandatory fees (FT): varies

Mandatory fees (PT): varies

2009-2010 Tuition and Mandatory Fees:

Business and Management Degree Programs:

Cost per credit hour: \$332 (plus mandatory fees)

Campus Housing:

Room: \$2,338 per semester (double)

Degrees or Awards: Certificates, Associate, Bachelor's, Master's

Calendar: Semester; summer term available

Application Deadlines: Rolling Admissions

TITLE IV CODE: 001436

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 2,935

Male: 392 Female: 2,543

Full-time: 610 Part-time: 2,325

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$26,500

Part-time Tuition cost per credit hour: \$410

Mandatory fees (FT): \$750 per semester activity fee

Mandatory fees (PT): \$200 per semester registration/technology fee

Campus Housing: Room and Board: \$9,100 per year

Degrees or Awards: Bachelor's, Master's, Doctorate, Doctor of Pharmacy (approved by MHEC; awarded pre-candidate accreditation status), Post-Baccalaureate Certificate, Certificate of Advanced Study

Calendar: Fall and spring terms, Winter (January) and summer terms available

Entry Requirements: Diploma from accredited high school. Student essay required and recommendation from guidance counselor/advisor. ACT or SAT required for first-year students along with one letter of recommendation. Essay (writing sample for transfer students) is required. Student resume and campus visit is highly recommended. College transcripts needed for transfer students.

Application Deadlines: Notre Dame is on a rolling admissions; Priority deadlines -- Fall; February 15 for first-year students. March 15 for transfer students. Spring: December 15.

TITLE IV CODE: 002065





GOUCHER COLLEGE

Goucher College is a small college with a big view of the world – an intellectual community without boundaries. Students are prepared to embark on a life of inquiry and discovery, creativity, and analytical thinking; the expectation is that Goucher graduates will go on to make a positive difference in the world. Goucher students are able to put their learning into action through collaborative research in the natural sciences, guest residencies of renowned professors, service-learning programs that support local communities, unique internships, and international study. Building on these strengths, our vision for a liberal arts education grows from the understanding that in the 21st century, every academic inquiry and intellectual endeavor has a global context. In all of our 18 undergraduate departments, we encourage our students to explore their intellectual interests in ways that transcend the boundaries of traditional disciplines. Goucher's well-known study-abroad requirement – which comes with a great deal of curricular flexibility and a \$1,200 stipend to help defray travel costs – is just one of the college's distinctive assets. For 125 years, Goucher has served a bright, bold, and motivated student population of more than 1,400 undergraduates representing 43 states and 10 countries. Our 287-acre, beautifully landscaped campus boasts comfortable residence halls, a modern athletic complex and playing fields, stables, and miles of wooded trails to fulfill our student explorers.

1021 Dulaney Valley Road, Baltimore, MD 21204
410-337-6000 / www.goucher.edu



Located on a 50-acre campus in the historic district of Frederick, MD, Hood College is an independent, coeducational liberal arts college. Hood offers bachelor of arts and bachelor of science degrees in 27 major fields of study, 14 master's degrees and five certificate programs. Hood is noted for its success in preparing students for careers and professions while providing a broad and rigorous liberal arts education. Hood offers an honors program for selected students and a career development program, and its proximity to Washington, D.C., Baltimore and Fort Detrick provides numerous research and internship opportunities. Academic facilities feature a science and technology center with modern science and computing laboratories, an outstanding library and information center, advanced computing laboratories, a child education laboratory, an observatory and an advanced language laboratory. Five stately residence halls and three language residences give students the chance to learn together and create friendships that last a lifetime. Hood's notably small class sizes, extraordinary faculty, outstanding student-to-faculty ratio and an attractive and friendly campus contribute to an exceptional learning experience.

401 Rosemont Avenue, Frederick, MD 21701-8575
800-922-1599 / www.hood.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 2,319

Male: 632 Female: 1,687

Full-time: 1,548 Part-time: 771

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$33,294

Part-time Tuition cost per credit hour: \$1,100

Mandatory fees: \$492

Campus Housing:

Room and Board: \$10,008

Degrees or Awards: Bachelor's, Master's, Post-Baccalaureate
Premedical Certificate

Entry Requirements: 4 units English, 2 units foreign language, 3 units mathematics, 2 units science, 3 units of social studies and 2 units academic electives. SAT Reasoning or ACT with Writing Component optional, Interview optional.

Application Deadlines: Fall: February 1; Spring: December 1;
Non-binding Early Action: December 1; Transfer Students: April 1

TITLE IV CODE: 002073

Type of Institution: Independent four-year and professionally oriented graduate school

Fall 2008 Total Enrollment: 2,533

Male: 769 Female: 1,764

Full-time: 1,360 Part-time: 1,173

2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$27,700

Part-time tuition cost per credit hour: \$800

Campus Housing:

Room: \$4,930

Board: \$4,510

Degrees or Awards: Certificates, Bachelor's and Master's

Calendar: Fall semester, spring semester and summer terms available

Entry Requirements: Strong college preparatory program: 4 units English, 2 units foreign language, 3 units mathematics, 3 units laboratory science, 3 units social science; SAT or ACT. Interview recommended. Average SAT scores for fall 2008 freshmen: 1,069, Average ACT 22.

Application Deadlines: October 1 (notification by 10/15), November 1 (notification 11/15), December 1 (notification 12/15); Regular Decision February 1

TITLE IV CODE: 002076

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES

ITT Technical Institute **ITT**

ITT Technical Institute opened in Owings Mills, Maryland in June 2005 offering associate and bachelor of science degree programs in four schools of study: School of Business, School of Drafting and Design, School of Electronics Technology and the School of Information Technology. Full-time students typically attend class in four-hour segments, three days a week, in morning, afternoon, or evening sessions. Select classes are also available each quarter online via the Internet. This combination of resident and online instruction provides flexibility to students who chose to pursue employment opportunities while enrolled. Programs of study are designed to blend traditional content with applied learning concepts to help graduates better prepare for constantly changing technology in the workplace.

11301 Red Run Boulevard, Owings Mills, MD 2117
443-394-7115 / www.itt-tech.edu

JOHNS HOPKINS UNIVERSITY

The history of Johns Hopkins is a history of ideas. Since Hopkins opened its doors as America's first research university in 1876, brilliant thinkers have been drawn here. Students come to Johns Hopkins to continue this rich tradition of engaging in active thinking; here, they are not passive learners but involved participants in a process of investigation that challenges them to set their sights high and gives them the knowledge to ascend those new heights. The university includes nine academic divisions: the schools of Advanced International Studies, Arts and Sciences, Education, Engineering, Medicine, and Nursing, the Carey Business School, and the Peabody Institute, a conservatory of music. A tenth division, the Applied Physics Laboratory, is devoted to research and development.

3400 N. Charles Street, Baltimore, MD 21218
410-516-8000 / www.jhu.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 962

Male: 760

Female: 202

Full-time: 773

Part-time: 189

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$22,464

Part-time Tuition cost per credit hour: \$468

Degrees or Awards: Associate, Bachelor

Calendar: Quarterly with starts in March, June, September and December

Entry Requirements: Must have high school diploma or GED. Basic Skills assessment exams are administered after acceptance.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 004553

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 19,758

Male: 9,524

Female: 10,234

Full-time: 11,755

Part-time: 8,003

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$39,150 (arts & Sciences & engineering), \$34,270 (Peabody Institute), \$31,920 (nursing)

Part-time Tuition cost per credit hour: \$630 - \$990

Mandatory Fees (FT): \$500 (first year only)

Campus Housing:

Room and Board: \$12,040 (Homewood campus)

Degrees or Awards: Bachelor's, Master's, Doctorate, Professional Certificates

Calendar: Semesters with January intersession, except for quarters in the School of Public Health. Summer terms are offered in several of the schools.

Entry Requirements: Johns Hopkins admission is very competitive. A strong college preparatory program is recommended, including four years of English, four years of mathematics, four years of a foreign language, four years of science with laboratory, and four years of history and social science. The Reasoning Test SAT or ACT with writing is required. For those submitting SAT I scores, Johns Hopkins recommends submitting SAT subject test scores, and if submitted, requests results from three tests. Applicants interested in an engineering major should submit scores from the Mathematics Level 2 exam and at least one science exam.

Application Deadlines: Early Decision: November 15; Regular Decision: January 1

J.H.U. Krieger School of Arts and Sciences - **TITLE IV CODE:** E00473

The Peabody Institute of J.H.U. - **TITLE IV CODE:** E00233

J.H.U. School of Professional Studies in Business and Education - **TITLE IV CODE:** E00475

J.H.U. Bloomberg School of Public Health - **TITLE IV CODE:** E00234

J.H.U. School of Nursing - **TITLE IV CODE:** E00476

J.H.U. School of Medicine - **TITLE IV CODE:** E00235

J.H.U. Whiting School of Engineering - **TITLE IV CODE:** E00473





Lincoln College of Technology is committed to the advancement of career education, and dedicated to individuals who desire to improve themselves and their opportunities for career success. The importance of acquiring a specific skill in order to be employable has been dramatized by the vast number of unfilled job openings for persons with a specialized skill. Lincoln College of Technology offers education that is realistically attuned to the needs of industry and the rapid technological progress of our day. Originally established as Lincoln Technical Institute, Lincoln College of Technology has been providing quality career education to Maryland students since 1960.

9325 Snowden River Parkway, Columbia, MD 21046
410-290-7100 / www.lincolnedu.com/campus/columbia-md

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 1,402

Male: 569

Female: 833

Full-time: 1,299

Part-time: 103

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year (on average): \$14,010

Part-time Tuition cost per credit hour (on average): \$400

Mandatory fees (FT): \$450

Mandatory fees (PT): \$450

Campus Housing (if any): Off Site Housing Referral Available

Degrees or Awards: Associate's and Bachelor's

Calendar: Year Round

Entry Requirements: HSD, GED, AAS, or Skill Assessment

Application Deadlines: N/A

TITLE IV CODE: 007936



LOYOLA
UNIVERSITY IN MARYLAND

Loyola University Maryland, established in 1852, is a Catholic, Jesuit comprehensive university offering undergraduate, master's, doctoral and master's level certificate programs. The undergraduate program features 36 disciplines and includes a diverse selection of electives. Students may study abroad through exchange programs with other universities or in one of the 11 countries where Loyola has programs. A leading provider of professionally focused graduate education, Loyola offers advanced degree and certificate programs in the disciplines of business administration, computer science, education, finance, liberal studies, pastoral counseling, psychology and speech-language pathology. To serve the region's professionals seeking credentials for personal and career achievement, Loyola has modern graduate campuses in Timonium and Columbia in addition to its Evergreen campus in northern Baltimore City.

4501 N. Charles Street, Baltimore, MD 21210
410-617-2000 / www.loyola.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 6,080

Male: 2,443

Female: 3,637

Full-time: 4,317

Part-time: 1,763

2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$36,510

Part-time tuition cost per credit hour: \$590

Mandatory fees : \$1,100

Campus Housing:

Room: \$8,180 or \$9,260

Board: meal service a la carte

Degrees or Awards: Bachelor's, Master's, Certificate of Advanced Study, Doctorate

Calendar: Semester; summer term available

Entry Requirements: Strong secondary school performance, interview recommended. SAT/ACT optional.

Application Deadlines: February 1

TITLE IV CODE: 002078

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES



The Maryland Institute College of Art is the oldest independent degree-granting, fully accredited art college in the nation. Faculty include accomplished artists, designers, writers, and art historians. The residential campus includes well-equipped and spacious studios, gallery spaces, and digital art labs. Undergraduate students can earn a B.F.A. degree in art history, drawing, painting, printmaking, general fine arts, interdisciplinary sculpture, ceramics, fiber, photography, graphic design, illustration, video, interactive media, experimental animation or environmental design. A five-year B.F.A./M.A. in Teaching program is also available. M.F.A. programs are offered in painting, photography, and electronic media, sculpture and graphic design. Summer low-residency programs include an M.F.A. in Studio Art, a Master in Art Education and a Masters in Community Arts. MICA also offers a one-year Post-baccalaureate certificate in studio art. Additional programs are offered in Canada, England, France, Greece, Ireland, Italy, Japan, Korea, Mexico, Netherlands, New York, Poland, Spain, Scotland, Turkey, Jamaica, Czech Republic, Israel, Switzerland, Sweden, Germany, and Denmark.

1300 West Mount Royal Avenue, Baltimore, MD 21217-4191
410-669-9200 / www.mica.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 2,075

Male: 649 Female: 1,426
Full-time: 1,763 Part-time: 312
On-campus: 88% Off-campus: 12%

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$33,000
Part-time Tuition cost per credit hour: \$1,375
Mandatory fees (FT): \$1,090
Mandatory fees (PT): \$545 per semester

Campus Housing:

Room: \$7,100
Board: \$2,350

Degrees or Awards: Bachelor's, Master's,
Post-Baccalaureate Certificate

Calendar: Semester; summer term available

Entry Requirements: Application fee (\$60). Portfolio of original artwork, transcript of grades, essay, recommendations, ACT or SAT scores required, high school graduate or equivalent. Honors and advanced placement level coursework are strongly recommended in Art, English and other humanities subjects. Average SAT scores: Reading: 597; Math: 565; Writing: 587.

Application Deadlines: Fall: February 13; Spring: December 1

TITLE IV CODE: 002080



One of the oldest private colleges in Maryland and the first coeducational college south of the Mason-Dixon Line, McDaniel College offers its 1,700 undergraduates from 35 states and 18 countries more than 60 programs of study. Situated on a hill overlooking Westminster, MD. – less than an hour's drive from Washington, D.C. – the College is a close-knit community of students, professors, and staff focused on learning for life. Here, students learn to think creatively and critically, challenged by McDaniel professors who are mentors dedicated to classroom, laboratory, and studio teaching – and who involve students in their research. The College's curriculum features courses that offer global, multicultural and interdisciplinary perspectives and classes that are specific to each year of study, including first-year seminar, sophomore interdisciplinary studies and a junior writing experience. January term provides opportunities to engage in concentrated coursework beyond conventional study, and students conclude the academic program with a capstone experience that synthesizes learning from earlier studies within a chosen major. A branch campus in Budapest, Hungary, gives the College a unique global perspective. McDaniel College is nationally recognized as one of the eight colleges in the Northeast that changes lives, according to former New York Times education editor Loren Pope in his book *Colleges That Change Lives*.

2 College Hill, Westminster, MD 21157
410-848-7000 / www.mcdaniel.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 1,739

Male: 1,783 Female: 956
Full-time: 1,683 Part-time: 56

2009-2010 Tuition and Mandatory fees:

Full-time Tuition per year: \$32,000
Part-time Tuition cost per credit hour: \$1,000

Campus Housing:

Room: \$3,500
Board: \$3,100

Degrees or Awards: Bachelor's, Master's

Calendar: Two semesters and January term available for undergraduates; Two semesters and summer sessions available for graduate students.

Entry Requirements: Recommended high school program should include 4 years English, 3 years social studies, 3 years of one foreign language, 3 years laboratory science, and 3 years mathematics. SAT or ACT required. Transfer students must submit high school and college transcripts.

Application Deadlines: Entrance decisions are made several times each year. Deadlines for Early Action are October 15, November 15 and December 1. Deadlines for regular decision are January 15 and February 15. All applications due by February 15. February 15 is deadline for scholarships.

TITLE IV CODE: 002109





Mount St. Mary's University is a distinctive Catholic academic community celebrating its bicentennial in 2008. As home to the National Shrine Grotto of Lourdes and a nationally prominent seminary, the Mount offers a historic campus setting and a bold vision for the future. With a nationally recognized core-curriculum, the Mount's academic program offers depth, substance and success. From conducting professional level research in the sciences, to a robust Honors program, students acquire solid intellectual backgrounds and hands-on experience that launches them into the world. Mount students also achieve excellence in the highly competitive NCAA Division I athletic program. Shaped by its Catholic mission, the Mount teaches undergraduate and graduate students the importance of social justice, service to others, and a core system of values. Students are encouraged to question, and to search for truth and meaning.

16300 Old Emmitsburg Road, Emmitsburg, Maryland 21727
301-447-6122 / www.msmary.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 2,079

Male: 969

Female: 1,110

Full-time: 1,737

Part-time: 342

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$28,420

Part-time Tuition cost per credit hour: \$950

Mandatory fees (FT): \$600

Mandatory fees (PT): \$0

Campus Housing:

Room: \$4,832 Board: \$5,046

2009-2010 Continuing Studies Tuition and Mandatory Fees:

Accelerated Business & Criminal Justice

Part-time Tuition cost per credit hour: \$380

2009-2010 Continuing Studies Tuition and Mandatory Fees:

Weekend Education Program

Part-time Tuition cost per credit hour: \$328

Degrees or Awards: Bachelor's, Post-Bachelor's Certificate,

Master's, Post-Master's Certificate, First Professional

Calendar: Semester; summer term available

Entry Requirements: English: 4 units; mathematics: 3 units; science:

3 units; social studies: 3 units; foreign language: 2 units; elective:

1 unit. Evaluation based on SAT/ACT scores and school record, as well as recommendations and extracurricular activities.

Application Deadlines: Fall: March 1;

Spring: December 1

TITLE IV CODE: 002086



The National Labor College originated in 1974 as a branch campus of Antioch University. The College meets the educational needs of union members and working adults not served by traditional educational programs. The National Labor College offers a flexible, low-residency approach that allows students to pursue a bachelor's degree while continuing their union work. Bachelor's degree programs include majors in labor studies, labor education, political economy of labor, union leadership and administration, labor history, and labor safety and health. A bachelor's of technical and professional studies is also offered.

10000 New Hampshire Avenue, Silver Spring, MD 20903
301-431-6400 / www.nlc.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 221

Male: 178

Female: 43

Full-time: 19

Part-time: 202

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$6,264*

Part-time Tuition cost per credit hour: \$174*

Mandatory fees: \$200

Campus Housing: Room and Board: \$4,200

Degrees or Awards: Bachelor's, Bachelors in Technical and Professional Studies (BTPS) which is fully online

Calendar: Spring, summer and fall semesters

Entry Requirements: Minimum of 56 semester credits in transfer from an accredited college or university or from a program evaluated by the American Council on Education or other nationally recognized body.

Application Deadlines: Rolling Admissions

TITLE IV CODE: M00177

** Reduced rate for active members of AFL-CIO affiliated unions only.*

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES



The Ner Israel Rabbinical College is recognized by the State of Maryland as a degree granting institution of Higher Education. Ner Israel is accredited by the Association of Advanced Rabbinical and Talmudic Schools, a federally sanctioned accrediting agency. The school provides scholastic and moral training for young men interested in becoming teachers and Rabbis in the Jewish Orthodox faith. The study of Talmud equips our students with research and critical thinking skills. Thus our students are readily accepted in Graduate Schools throughout the country in a wide variety of disciplines. The College strives to give students a thorough understanding of the traditional studies of the Jewish faith and the philosophical and moral outlook of Judaism.

400 Mount Wilson Lane, Baltimore, MD 21208
410-484-7200



ST. JOHN'S
College

ANNAPOLIS • SANTA FE

St. John's is the third oldest college in the United States. Students and faculty work together in small discussion classes - without lecture courses, written finals, or emphasis on grades. A rigorous all-required curriculum is based on great books - literature, mathematics, philosophy, theology, sciences, political theory, music, history, economics - from Homer to Freud, Euclid to Einstein. These works challenge our understanding, provoke our questioning and move us to examine our intellectual heritage. Students are avid readers, excited by ideas and serious discussion. St. John's has another campus in Santa Fe, New Mexico. The common curriculum enables students and faculty to move from one campus to the other.

The Graduate Institute in Liberal Education offers graduate-level study based on the principles of the St. John's undergraduate program to a wide variety of students. The program is organized into five semester-long thematic segments: Philosophy and Theology, Politics and Society, Literature, Mathematics and Natural Science, and History. Originally founded in 1967 as the Teachers Institute in Liberal Education, The Graduate Institute has a commitment to the education of teachers as a part of its mission and therefore offers grants to educators.

P. O. Box 2800, Annapolis, MD 21404-2800
410-263-2371 / www.sjca.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 607

Male: 607

Female: 0

Full-time: 590

Part-time: 17

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$9,000

Campus Housing: Room: \$3,250; Board: \$3,250

Degrees or Awards: Bachelor's, Master's, Professional Studies Certificate, Doctorate

Calendar: Semester

Entry Requirements: Graduation from accredited high school or equivalent study; interview.

Application Deadlines: Rolling admissions

TITLE IV CODE: 002087

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 489

Male: 258

Female: 231

Full-time: 553

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$39,992

Mandatory fees: \$400

Campus Housing: Room and Board: \$9,600

Degrees or Awards: Bachelor's, Master's

Calendar: Semester

Entry Requirements: Undergraduate: College preparatory program, including two years of foreign language, two years of algebra, one year of geometry. At least two years of natural science is recommended. Graduate: Bachelor's degree.

Application Deadlines: Rolling Admissions; March 1 recommended for undergraduate students. Graduate students may begin in fall, spring, or summer.

TITLE IV CODE: 002092



FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES



St. Mary's Seminary & University is America's first Roman Catholic seminary, founded in 1791. While it continues to train new generations of priests through its comprehensive academic and formation program, it has also steadily expanded its role as a national theological center. Forty years ago, St. Mary's increased its university dimension by establishing the Ecumenical Institute of Theology. Since then, men and women of all faith traditions have engaged in theological and religious study. Over the years, the Ecumenical Institute has made substantial contributions to interfaith dialogue and harmony. In 1996, St. Mary's opened the Center for Continuing Formation. The Center regularly brings religious, corporate and community leaders together for the exploration of contemporary issues that shape church, community and society.

5400 Roland Avenue, Baltimore, MD 21210
410-864-4000 / www.stmarys.edu



The SANS Technology Institute's postgraduate degree program provides a comprehensive array of courses that allows students to gain technical mastery at the practitioner level in information security. In addition to technology, we enable students to master communications, project management, teaching, mentoring and persuasive skills. The degree candidates will have the opportunity to study with our faculty, many of whom have written the books that other security programs use to direct their courses. SANS Technology Institute's Master of Science degree programs offer candidates an opportunity to excel in the two aspects of security that are most important to the success of their employer and their own career: technical mastery and management skills. The degrees that we offer are: Master of Science in Information Security Management; and a Master of Science in Information Security Engineering. Tuition for credit-seeking courses is the same as any other SANS course with Silver and Gold certification. Each course (but not the entire program) must be paid in full prior to the beginning of each course. For more information about scheduling, costs and the SANS Technology Institute please visit our website at www.sans.edu.

8120 Woodmont Avenue, Suite 205, Bethesda, MD 20814
email: info@sans.edu / www.sans.edu

Type of Institution: Independent religious institution

Fall 2008 Total Enrollment: 239

Male: 134

Female: 105

Full-time: 74

Part-time: 163

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$14,630

Part-time per credit hour: \$294

Mandatory fees: FT: \$40

Mandatory fees PT: \$130

Campus Housing: Room and Board per year: \$11,100

Degrees or Awards: Bachelor's, Master's, Doctorate, First Professional, Certificate, Certificate of Advanced Studies

Calendar: Semester; summer term available

Entry Requirements: High school graduation, undergraduate transcripts with degree, transcripts from transfer institutions, letters of recommendation; interview.

Application Deadlines: Beginning of each semester

TITLE IV CODE: 002096

Type of Institution: Independent 4-year + Master's Programs

Fall 2008 Total Enrollment: 31

Male: 31

Female: 0

Part-time: 31

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$29,000 - \$33,000 to complete each program

Part-time Tuition cost per credit hour: \$1,000 approximately

Mandatory fees: Application fee: \$450, Library/Media Fee: \$50

Campus Housing: Room: Students attend Residential Institutes provided throughout the U.S. and international sites. Students also have choices of delivery mechanisms such as self-study, on-demand, and at-home, etc. See www.sans.edu for details.

Degrees or Awards: MS in Information Security Management, MS in Information Security Engineering

Calendar: We continuously accept applications, and enrollment is continuous.

Entry Requirements: Undergraduate degree from accredited college; GPA at least 2.8 with limited exceptions; previously earned Gold GIAC certification in a major curriculum course with scores averaging 80 or higher; 12 months experience in the field; leadership and goals essays; employer letter of recommendation; completion of at least 3 years significant work experience by end of program.

Application Deadlines: Continuous admissions

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES



SOJOURNER-DOUGLASS COLLEGE

Sojourner-Douglass College was born amidst the rich energy of the early 1970's. The College was formerly the Homestead-Montebello Center of Antioch College, which was established in 1972. Sojourner-Douglass College began operating as an independent four-year institution on July 1, 1980. The driving forces have remained the same: educating adults and empowering members of the community. In addition to the main campus in Baltimore City, Sojourner-Douglass College has six off-site locations in Nassau, Bahamas, Annapolis, Cambridge, Salisbury, Prince George's and Owings Mills, Maryland. Fully accredited by the Middle States Association/Commission on Higher Education, Sojourner-Douglass College is a full-time adult evening and weekend college offering bachelor and master's of arts degrees in the applied arts and sciences. The instructional modes place emphasis on the practical application of theoretical principles, assessments of learning through life experiences, problem-posing dialogical method of instruction and extensive peer interaction.

500 North Caroline Street, Baltimore, MD 21205
410-276-0306 / www.sdc.edu

STEVENSON

UNIVERSITY

Stevenson University is a fully accredited four-year coeducational independent university offering bachelor's and master's degrees. Stevenson University provides a distinctive, career-focused, and personalized environment for traditional undergraduates. In addition, the University offers a School of Graduate and Professional Studies for adult students, featuring accelerated options for working students looking to complete a degree or obtain a second degree. The cornerstone of the University's mission is an educational experience to engage students in their personal, social, and intellectual growth by identifying and supporting career planning while encompassing liberal arts, sciences, and technology. More than 40 clubs, organizations, and multiple honor societies, including an extensive NCAA Division III athletic program, offer students valuable experiences that contribute to personal development. In the 2009 edition of *U.S. News & World Report* America's Best Colleges named Stevenson as one of 70 "Up and Coming Schools" nationally, and the Lumina Foundation report it as one of the most affordable private colleges in the United States.

Stevenson Campus / 1525 Greenspring Valley Rd.,
Stevenson, MD 21153 / 877-468-6852

Owings Mills Campus / 100 Campus Circle
Owings Mills, MD 21117 / 877-468-6852

www.stevenson.edu

Type of Institution: Independent 4-year + Masters

Fall 2008 Total Enrollment: 1,242

Male: 148 Female: 1,094

Full-time: 765 Part-time: 477

2009-2010 Tuition and Mandatory Fees:

UNDERGRADUATE 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$ 7,720

Part-time Tuition cost per credit hour: \$ 321.67

Mandatory fees (FT & PT): \$ 100

Degrees or Awards: Bachelor of Arts, Bachelor of Science, Master's of Arts

Calendar: Semester (three per fiscal year)

Entry Requirements: Application, admissions interview, transcripts, placement tests.

Application Deadlines: Fall: July;

Winter: October; Spring: January

TITLE IV CODE: 014994

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 3,409

Male: 996 Female: 2,413

Full-time: 2,671 Part-time: 738

Average High School GPA of Admitted Freshmen: 3.3

Average SAT Score of Admitted Freshmen: 1560

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$19,234

Part-time Tuition cost per credit hour: \$487

Mandatory fees: \$1,410

Campus Housing:

Room: (Owings Mills Campus): Apartment: \$8,032;

Suite: \$6,750 - Meal Plans: \$1,596 to \$3,546 per year depending upon plan.

Degrees or Awards: Bachelor's, Master's

Calendar: Semester (day and evening), accelerated sessions, optional May and summer sessions

Entry Requirements: **Freshmen:** Completed application for undergraduate admission; high school transcript or GED, SAT or ACT scores, writing sample, letter of recommendation. Honors or extracurricular activities resume is optional. **Transfers:** Completed application for undergraduate admission; official college transcripts from each college previously attended; high school transcript or GED for applicants who have completed less than 30 college-level credits (SAT or ACT score may be required).

Application Deadlines: Priority freshman deadline: March 1 University Honors Program: February 1 Scholarship deadline for freshman: February 1 Priority transfer deadline: May 1 (fall semester) November 1 (spring semester); Scholarship deadline: May 1 (fall semester); November 1 (spring semester).

TITLE IV CODE: 002107





Tai Sophia Institute

Tai Sophia Institute is a preeminent academic center for the nation's emerging wellness industry. Rooted in nature and the ancient wisdom traditions, Tai Sophia also brings a modern approach to learning. We offer master degree programs in Acupuncture, Herbal Medicine, and Applied Healing Arts and a post-baccalaureate certificate in Chinese Herbs. In ways that could not have been imagined even a few decades ago, the field of complementary medicine has been embraced by both the consumer and medical community. This shift presents an unprecedented demand for leaders and healers who are trained to provide quality care and education. Through our unique academic programs and community wellness resources, Tai Sophia is preparing the next generation of leaders. Our students benefit from the instruction of a world-class faculty and are successful in pursuing a variety of career paths including clinical practice, research, and business. Our students, faculty, and graduates are ambassadors for change - advocates, practitioners and, in turn, educators themselves.

7750 Montpelier Road, Laurel, MD 20723
410-888-9048 / www.tai.edu



The Rabbi Samuel and Zehava Friedman College of Advanced Judaic and Talmudic Studies, Bircas Shmuel, an affiliate of the near 9-decade old Talmudical Academy of Baltimore engages its students in an in-depth, classical Jewish Studies curriculum the basis of which forms the conduit to the intellectual history of Western Thought. Rigorous course-work in Biblical and Talmudic Literature, Hebrew and Aramaic Languages, Jewish Law and Philosophy form the core curriculum. A Bachelor of Science in Talmudic Law and a Bachelor of Science in Jewish Education are offered to graduates.

4445 Old Court Road, Baltimore, MD 21208
520-484-6600 x318 / www.talmudicalacademy.org

Type of Institution: Independent 4-year, Nonprofit, and Graduate School **OR** Independent 4 year, Nonprofit + Masters Degrees

Fall 2008 Total Enrollment: 444

Male: 73

Female: 371

Full-time: 259

Part-time: 185

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: Acupuncture: \$21,219; Herbal Medicine: \$20,637; Applied Healing Arts: \$14,506; Chinese Herbs Program: \$4,968.75

Mandatory fees: Acupuncture and Herbal Medicine: \$445; Applied Healing Arts \$445; Chinese Herb Program: \$445

Degrees or Awards: Master of Acupuncture (M.Ac.), Master of Arts (M.A.) in Applied Healing Arts, Master of Science in Herbal Medicine

Post-Baccalaureate Certificate: Chinese Herbs

Calendar: Trimester System: Acupuncture and Herbal Medicine; Executive format: Applied Healing Arts

Entry Requirements: Contact the Office of Graduate Admissions at admissions@tai.edu.

Application Deadlines: Rolling Admissions - \$95 application fee and \$350 matriculation fee.

TITLE IV CODE: 625784

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 7

Male: 7

Full-time: 7

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$7,500 - \$10,000

Degrees or Awards: Bachelor of Science in Talmudic Law, Bachelor of Science in Jewish Education

Calendar: Fall and Spring 2010-2011 academic year will include a summer semester

Entry Requirements: Applicants must demonstrate exemplary secondary school performance combined with knowledge of and fluency in Biblical Hebrew and Talmudic Arabic. Applicants must also demonstrate the intellectual readiness to engage in a rigorous Jewish Studies curriculum. Interviews required.

Application Deadlines: August 31

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES

WASHINGTON ADVENTIST UNIVERSITY

This cosmopolitan Christian college is home to high-caliber students from nearly every state and more than 30 different countries. WAU challenges students to seize a multitude of opportunities for academic, cultural and spiritual growth, and become moral leaders in communities around the world. WAU is Montgomery County's only resident four-year liberal arts college and offers certificate programs; associate, baccalaureate, and masters degrees; including evening programs for adult learners. Majors offered by WAU's three schools—the School of Arts and Social Sciences, the School of Health Professions, Science and Wellness, and the School of Graduate and Professional Studies—include nursing, business, psychology, education, music, history, political studies, biology, respiratory care, and others. Pre-professional specializations offered include Pre-Law, Pre-Medicine, Pre-Dentistry, Pre-Pharmacy, Pre-Physical Therapy, and Pre-X-Ray Technology. WAU's 13:1 student/teacher ratio promotes individualized instruction. Through the cooperative education program, students are placed in internships related to their majors. CUC offers campus ministries programs, national honor societies, internationally recognized musical groups, a Mock Trial Team, and NCAA Division II athletics.

7600 Flower Avenue, Takoma Park, MD 20912
301-891-4000 / www.wau.edu



Washington Bible College Capital Bible Seminary is located on a 63-acre campus 10 miles from the nation's capital. Since its founding in 1938, the College and Seminary have prepared students for many kinds of Christian ministries. The College offers A.A. and B.A. degrees with programs in Biblical studies, counseling, church education, sports ministry, missions, music, pastoral ministry, elementary education, pre-seminary, and youth ministry with programs both in the classroom and online. In Fall 2008 the College began to offer adult degree completion program. The Seminary offers the master of arts in Biblical studies, master of divinity, and master of theology degrees, as well as a master of arts in Christian counseling and discipleship and a master of arts in ministry leadership. Diplomas are also conferred through the adult education program, the Equip Institute. With satellite locations throughout the Washington/Baltimore/Annapolis Corridor, including an extension location in Springfield, VA, Washington Bible College/Capital Bible Seminary/Equip Institute provides students throughout the region with complete preparation for life and ministry.

6511 Princess Garden Parkway, Lanham, MD 20706
301-552-1400 / www.bible.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 950

Male: 330

Female: 620

Full-time: 650

Part-time: 291

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$18,200

Part-time Tuition cost per credit hour: \$760

Mandatory fees (FT): \$1,280

Mandatory fees (PT): Sliding Scale

Campus Housing: Room and Board:

Double Occupancy: \$3,900/year,

Single Occupancy: \$6,000/year

Board: \$3,300/year

Degrees or Awards: Certificates, Associate's, Bachelor's, Master's

Entry Requirements: ACT or SAT is required. Secondary school curriculum pattern: English (4 units); mathematics (2 units); social science and history (2 units); science (2 units); 4 elective units from any of the above areas or foreign language or beginning computer science.

Application Deadlines: Fall: August 1; Spring: December 1; Summer: April 1

TITLE IV CODE: 002067

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 587

Male: 337

Female: 250

Full-time: 237

Part-time: 350

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: College: \$10,080

Seminary: \$8,316

Part-time Tuition cost per credit hour: College: \$5,040

Seminary: \$3,696

Mandatory fees (all students): \$759.25

Campus Housing:

Room and Board: \$6,906.50 (double room, 7-day meal plan)

Degrees or Awards: Certificate, Associate's, Bachelor's, Master's

Calendar: Semester; summer term available

Entry Requirements: High school graduation or GED; essay; employer or teacher reference; pastor's reference; SAT or ACT. Seminary requires GRE & bachelor's degree.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 001462

** College and Seminary Enrollment Totals.*





Washington College was founded under the patronage of George Washington as the first college chartered in the new nation. Within a traditional liberal arts setting, students benefit from a supportive and personalized education that offers opportunities for undergraduate research, internships, creative projects, and study abroad. Students appreciate our setting on the scenic Chester River amid the ecological bounty of the Eastern Shore of Maryland as a natural extension of the classroom and a personal learning laboratory for their intellectual and social growth. Each year, Washington College awards the nation's largest undergraduate literary prize. Washington's legacy is reflected today in the Washington Scholars Program, which recognizes the promise of leadership through generous merit scholarships.

300 Washington Avenue, Chestertown, MD 21620-1197
410-778-2800 / www.washcoll.edu



Women's Institute of Torah Seminary (WITS)/Maalot Baltimore is located in the heart of Northwest Baltimore. Since its founding in 1998, WITS has prepared students for leadership in the broader Jewish community, both locally and nationally. The college offers B.A. and B.S. degrees in Judaic Studies and Jewish Education, consisting of programs in Biblical Studies and Jewish ethics for everyday life and training for Jewish Education K-12. With a broad range of courses and a small faculty-student ratio, WITS/Maalot students are prepared for Jewish life and the workplace.

6600 Park Heights Avenue, Baltimore, MD 21215
410-358-3144 / e-mail address: wits@maalotbaltimore.org

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 1,402

Male: 569 Female: 833
Full-time: 1,299 Part-time: 103

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$34,690
Part-time Tuition cost per course: \$5,780
Mandatory fees (FT): \$660
Mandatory fees (PT) per course: varies

Campus Housing: Room: \$3,790 Board: \$3,670

Degrees or Awards: Bachelor's, Master's

Calendar: Two semesters

Entry Requirements: High School Diploma or equivalent; SAT or ACT; teacher recommendations, high school program of college preparatory courses. Average SAT score: 1,133.

Application Deadlines: February 15

TITLE IV CODE: 002108

Type of Institution: Independent 4-Year

Total 2008-2009 Enrollment: 118

Male: 0 Female: 118
Full Time: 93 Part-time: 25

2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$6,500 - \$8,800
Part-time cost per credit hour: \$120 per credit
Mandatory Fees (FT): \$575
Mandatory Fees (PT): \$250

Campus Housing/Room and Board: \$5,500

Degrees or Awards: Bachelor of Arts in Judaic Studies, Bachelor of Science in Jewish Education

Calendar: Year long, some semester and summer terms available

Entry Requirements: High school graduate or GED, essay, employer or teacher reference, SAT or ACT.

Application Deadlines: Freshman - February 15th
Transfer - Rolling Admissions

INSTITUTION CODE: M00403

FOUR-YEAR INDEPENDENT COLLEGES & UNIVERSITIES

Yeshiva College of the Nation's Capital

Yeshiva College is a community of scholars dedicated to providing a vigorous and comprehensive education in Classical Jewish Studies. Using a curriculum based on the Great Books of Classical Jewish learning, students are expected to become proficient in the historical and intellectual development of Classical Jewish Literature and see it as a basis for Western thought. Yeshiva College offers a Bachelor in Talmudic Law degree, which combines intensive concentration in a major field of study with a comprehensive core curriculum in advanced Hebrew studies, including Biblical literature, Jewish philosophy, and Mishna. The program contains two major areas of concentration. A student may major in Classical Talmud or Contemporary Application of Jewish Law.

1216 Arcola Avenue, Silver Spring, MD 20902
301-593-2534 / www.yeshiva.edu

Type of Institution: Independent 4-year

Fall 2008 Total Enrollment: 43

Male: 43 Female: 0

Full-time: 43 Part-time: 0

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$9,000

Mandatory fees: \$300 registration

Campus Housing: Room: \$3,200 Board: \$4,000

Degrees or Awards: Bachelor of Talmudic Law

Calendar: Semester with January interviews

Entry Requirements: Strong secondary school performance. The applicant must demonstrate his ability to work on a scholarly level with the material necessary for matriculation. The applicant must exhibit knowledge of Biblical Hebrew and Talmudic Aramaic adequate to deal with the material as presented in primary sources.

Application Deadlines: Last week in August

TITLE IV CODE: M00178





Allegany College of Maryland is a public two-year college that provides quality, comprehensive educational programs, training and services at reasonable cost. In addition to its main campus in Cumberland, Maryland, ACM also has campuses in Bedford and Somerset counties, Pennsylvania. College programs include credit career programs that provide skills for prompt employment, credit transfer programs that provide the first two years of a bachelor's degree, and comprehensive, continuing education offerings for lifelong learning. Of special interest to students across Maryland are 12 statewide-designated associate degree and certificate programs and 13 degree and certificate curricula in Maryland's Health Manpower Shortage Programs effort. Students who seek careers in the diverse allied health care, hospitality and technology fields will find ample opportunities to prepare for successful careers in the 43 ACM programs -- 20 associate degree and 23 certificate -- included in these two State initiatives. In addition, ACM offers 36 transfer programs, and 19 letters of recognition.

12401 Willowbrook Road, S.E., Cumberland, MD 21502
301-784-5005 / www.allegany.edu

Anne Arundel Community College

Anne Arundel Community College's 'Students First!' philosophy is visible from its state-of-the-art facilities to its award-winning programs taught to students in small class sizes by faculty members who are experts in their field. That focus pays off in student achievements: health professions graduates scored higher than state and national averages on certification exams, interior design and graphic design students won statewide awards, hospitality students took top prizes in national and regional competitions; students in Phi Theta Kappa honors society won national recognition; and the ethics team won first regionally. As a board member of the prestigious League for Innovation in the Community College, AACC exchanges ideas with leaders nationwide, as well as with local partners, to create programs preparing students to succeed in a global economy. The college's community outreach led to the Carnegie Foundation for the Advancement of Teaching naming AACC an engaged community institution in 2008. AACC's new STEM (science, technology, engineering and math) Center trains students for careers in emerging industries. Its Honors program allows students to work one-on-one with professors. AACC's programs train students to step into jobs created by the Base Realignment and Closure expansion of technical and homeland defense jobs. The college's agreements with four-year institutions provide pathways for students to continue their education. AACC is a fully accredited, public two-year college that enrolled 21,752 credit students and 37,659 continuing education students in fiscal year 2008.

101 College Parkway, Arnold, MD 21012-1895
410-777-2222 / www.aacc.edu

TWO-YEAR PUBLIC COLLEGES

Type of Institution: Public 2-year

Fall 2009 Total Enrollment: 3,945

Male: 1,321

Female: 2,624

Full-time: 2,077

Part-time: 1,868

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$2,376 (in-county); \$4,368 (out-of-county)

Part-time Tuition cost per credit hour: \$99 (in-county); \$182 (out-of-county)

Mandatory fees (FT): \$194

Mandatory fees (PT): \$6 per credit hour plus \$70 in registration fees

Degrees or Awards: Associate of Arts, Associate of Arts in Teaching, Associate of Science, Associate of Applied Science, Certificate, Letter of Recognition

Calendar: Fall and Spring Semesters (15 week semesters) and A/B Terms within each semester (7 week terms); summer session (8 week session) and A/B Terms within the summer session (4 week terms)

Entry Requirements: Open admissions policy. Selective admissions requirements for some programs.

Application Deadlines: First week of classes of each semester or term.

TITLE IV CODE: 002057

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 15,149

Male: 5,878;

Female: 9,172

Full-time: 5,274

Part-time: 9,875

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$2,640

Part-time Tuition cost per credit hour: \$88

Mandatory fees (FT): \$280

Mandatory fees (PT): \$8 per credit hour + \$20 semester registration fee

Degrees or Awards: Associate of Arts, Associate of Arts in Teaching, Associate of Science, Associate of Applied Science, Certificate, Letter of Recognition

Calendar: Two-, six-, eight-, 13- and 15-week sessions

Entry Requirements: Open admission

Application Deadlines: Rolling admissions

TITLE IV CODE: 002058

TWO-YEAR PUBLIC COLLEGES



Baltimore City Community College

Baltimore City Community College offers 34 degree and 25 certificate programs, which include Allied Human Services, Apparel Technology, Arts and Sciences Transfer, Accounting, Biotechnology, Business Administration, Computer Information Systems, Construction Supervision, Law Enforcement, Environmental Science, Nursing, Health Information Technology, Teacher Education, and more. BCCC's Business and Continuing Education Division (BCED) offers a range of noncredit courses in Healthcare, Telecommunications, Information Technology, Website Development, Hospitality Management, and Professional Certification and Licensure. The BCED also offers services in three primary areas: Adult Education and English Language Services; Community Education Services; and, Business and Industry Services. Additionally, it prepares students to acquire a Maryland High School Diploma through its General Educational Development (GED) test preparation program; offers English As a Second Language (ESL) training; and, delivers Adult Basic Education (ABE), which provides literacy skills.

Liberty Campus / 2901 Liberty Heights Ave.,
Baltimore, MD 21215 / 410-462-8300

Harbor Campus / Bard Building, 600 E. Lombard St.,
Baltimore, MD 21202 / 410-986-5599

Business & Continuing Education Division / 710 E. Lombard St.,
Baltimore, MD 21202 / 410-986-3200

Reisterstown Plaza Center / 6764A Reisterstown Road,
Baltimore, MD 21215

410-580-2750 / toll free: 1-888-203-1261 / www.bccc.edu



Chiseled above the main entrance to Carroll Community College are the words "Enter to Learn." This invitation captures the spirit and purpose of Carroll Community College. The College provides an environment that supports students, faculty and staff in the transition to new technologies, new careers, and new ways of working and learning. Carroll offers the first two years of any baccalaureate degree, plus career programs to prepare students for immediate entry into the job market and continuing education courses to keep job skills up to date. The Continuing Education and Training area contributes to economic and community development through open enrollment courses and contract training and services tailored to specific organizational needs. The College's open admissions policy allows students to apply to the college throughout the year.

1601 Washington Road, Westminster, MD 21157
410-386-8000 / www.carrollcc.edu

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 6,918

Male: 2,055

Female: 4,863

Full-time: 2,779

Part-time: 4,139

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$2,112

Part-time Tuition cost per credit hour: \$88

Mandatory fees: (FT and PT): \$12 Consolidated Fee per credit hour; Fully refundable prior to the instructional session; \$11 Facilities Capital Fee charged once per semester; Registration fee: \$20, non-refundable, charged per semester; Application Fee: \$10 non-refundable, one time only; Transcript Fee, \$5 per request; Deferred Payment Fee: \$20; and, Credit by Examination Fee/ College Level Examination Program (CLEP): \$60

Degrees or Awards: Associate of Arts (AA), Associate of Science (AS), Associate of Applied Science (AAS), Certificate

Calendar: Semester and Summer Sessions.

Noncredit courses are offered year-round.

Entry Requirements: BCCC is an open admissions institution. All high school graduates and holders of high school equivalency diplomas or certificates. The diploma/equivalency requirement is waived for adults who have successfully completed 15 college-level credits. New students (part-time and full-time) and students who were not enrolled within the past two semesters must file an Admissions application with one of the College's Admissions Offices. Must take the BCCC College's ACCUPLACER skills assessment test before being advised by an academic adviser and before registering for classes.

Application Deadlines: Up to time of registration. Early application is encouraged.

TITLE IV CODE: 002061

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 3,460

Male: 1,292

Female: 2,168

Full-time: 1,631

Part-time: 1,829

2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$2,376

Part-time tuition per credit hour: \$99

Mandatory fees: 18% of tuition

Mandatory fees per credit hour activity fee: \$2

Degrees or Awards: Certificate, Letter of Recognition, Associate of Arts, Associate of Applied Sciences, Associate of Arts in Teaching

Calendar: Fall and spring semesters, winter session, summer sessions I and II

Entry Requirements: Admissions application, high school transcript or GED scores, transcripts from other colleges attended if a transfer student, institutional placement tests.

Application Deadlines: Rolling admissions

TITLE IV CODE: 031007





Cecil College is a comprehensive, open-admission, learner-centered institution. The College provides career, transfer, and continuing education coursework and programs that anticipate and meet the dynamic intellectual, cultural and economic development challenges of Cecil County and the surrounding region. Through support services and a technologically enriched learning environment, the College strives to empower each learner with skills, knowledge, and values needed for college preparation, transfer to four-year institutions, workforce entry or advancement, and personal enrichment. Further, Cecil College promotes an appreciation of cultural diversity, social responsibility, and academic excellence.

One Seahawk Drive, North East, MD 21901-1999
410-287-1000 / www.cecil.edu



Chesapeake College is a comprehensive public two-year regional community college serving the educational needs of the residents of Caroline, Dorchester, Kent, Queen Anne's and Talbot counties on Maryland's Upper Eastern Shore. The College provides a learner-centered environment that provides affordable and quality educational experiences as well as a variety of student support services. Classes are offered at the main campus in Wye Mills, as well as Easton, Cambridge and at various sites throughout the region. A large selection of credit and continuing education offerings designed to help students prepare for transfer to upper-level institutions, for immediate entry into a career, or for enhancing work-related skills is available. Beyond the curricula, the College offers many opportunities for further academic, social, personal, cultural, and athletic development through a rich variety of extracurricular and co-curricular activities. The Eastern Shore Higher Education Center, located on the main campus, has course offerings from other Maryland colleges and universities for upper-level coursework.

P. O. Box 8, 1000 College Circle, Wye Mills, MD 21679-0008
410-822-5400 / www.chesapeake.edu

TWO-YEAR PUBLIC COLLEGES

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 2,276

Male: 827 Female: 1,449

Full-time: 810 Part-time: 1,466

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$2,040

Part-time Tuition cost per credit hour: \$85

Mandatory fees: variable course fees

Degrees or Awards: Certificate, Associate of Arts, Associate of Arts in Teaching, Associate of Science, Associate of Applied Science, Non Credit Certifications.

Calendar: Fall and spring semester, summer term, Weekend College, other special programs.

Entry Requirements: Open admissions. Competitive admission to nursing and accelerated degree programs. English, math, and reading placements tests used to secure proper placement.

Application Deadlines: Rolling admissions through the first week of classes

TITLE IV CODE: 008308

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 2,622

Male: 838 Female: 1,784

Full-time: 998 Part-time: 1,624

2009-2010 Tuition and Mandatory Fees for Service Region Residents:

Full-time Tuition per year: \$2,184

Part-time Tuition cost per credit hour: \$91 Mandatory fees:

Registration fee: \$7/semester; Consolidated Fee:

\$13/credit; Capital Improvement Fee: \$5 (credits 1-11),

\$10 (credits 12-18); Technology Fee: \$5/credit

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

based upon 12 credit hours each for Fall and Spring semesters Residents of Caroline, Dorchester, Kent, Queen Anne's and Talbot counties

Full-time Tuition per year: \$2,184

Part-time Tuition cost per credit hour: \$91

Mandatory fees (FT): \$466

Mandatory fees (PT): \$18 per credit hour, plus \$12 per semester Residents of Maryland outside of support counties:

Full-time Tuition per year: \$3816

Part-time Tuition cost per credit hour: \$159

Mandatory fees (FT): \$496

Mandatory fees (PT): \$18 per credit hour plus \$22 per semester

Calendar: Semester, summer, winter, and weekend sessions.

Entry Requirements: Open admission; additional requirements for allied health programs.

Application Deadlines: Rolling admissions

TITLE IV CODE: 004650

TWO-YEAR PUBLIC COLLEGES



The College of Southern Maryland is a regionally accredited college that serves students intending to transfer to four-year colleges or who are seeking immediate career entry. Students also attend CSM to upgrade job skills or for personal enrichment. With four locations, CSM offers an array of associate's degree programs and brokers several bachelor-degree programs locally through partnerships with colleges and universities. With over 22,500 credit and continuing education students, CSM offers over 120 programs of study as well as hundreds of continuing education courses and cultural enrichment activities.

8730 Mitchell Road, La Plata, MD 20646
301-934-7766 / www.csmd.edu

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 8,253

Male: 2,934

Female: 5,319

Full-time: 3,302

Part-time: 4,951

Undergraduate 2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$2,352

Part-time Tuition cost per credit hour: \$98

Mandatory fees (FT & PT): 23% of tuition

Degrees or Awards: Certificate, Letter of Recognition, Associate of Arts, Associate of Science, Associate of Applied Science

Calendar: Fall, spring, and summer semesters; mini-sessions, online courses, and weekend college.

Entry Requirements: Open admissions. English, math and reading placement tests are used to secure proper placement.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 002064



CCBC
The Community College
of Baltimore County

The Community College of Baltimore County provides an accessible, affordable and high-quality education that prepares students for transfer and career success in the fields of health care, technology, business, education, law, engineering, the arts and more. Rooted in the community since 1957, CCBC educates nearly 65,000 students each year, including half of all Baltimore County residents attending college in Maryland as undergraduates. CCBC is ranked among the best in providing undergraduate education and work force development training, offering A.A., A.A.T., A.F.A., A.S. and A.A.S. degrees as well as credit certificates and career training certification and licensure in more than 100 programs. CCBC also offers customized employee development training to companies throughout the region, along with a variety of life enrichment classes enjoyed by people of all ages.

CCBC Catonsville / 800 South Rolling Rd., Baltimore,
MD 21228 / 443-840-4049

CCBC Dundalk / 7200 Sollers Point Rd., Baltimore,
MD 21222 / 443-840-3700

CCBC Essex / 7201 Rossville Blvd., Baltimore,
MD 21237 / 443-840-2999

www.ccbcmd.edu

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 20,673

Male: 7,763

Female: 12,910

Full-time: 7,172

Part-time: 13,501

2009-2010 Tuition and Fees:

Full-time tuition per year: \$2,160 (Baltimore County residents)

Part-time tuition cost per credit hour: \$90 (Baltimore County residents); Mandatory fees (FT): \$288 per year (Additional fees may apply); Mandatory fees (PT): \$13 per credit hour (Additional fees may apply)

Degrees or Awards: Certificate, Letter of Recognition, Associate of Arts, Associate of Science, Associate of Applied Science

Calendar: Fall and spring semesters, winter and summer sessions

Entry Requirements: Open admissions for persons 16 years or older

Application Deadlines: Rolling admissions

TITLE IV CODE: 002063





A comprehensive community college, Frederick Community College provides transfer, career, continuing education, and cultural programs to residents of Frederick County, one of Maryland's fastest growing areas. Over 60 percent of the county's college-bound graduates select FCC for postsecondary education. FCC awards associate degrees and certificates in 75 fields of study. Continuing education and customized training programs offer professional development, business, general interest, allied health programs, and contract training for area businesses. The College provides academic and career counseling, transfer and placement services, a comprehensive distance learning program, and tutorial services.

7932 Opossumtown Pike, Frederick, MD 21702-2097
301-846-2400 / www.frederick.edu



Garrett College is a small rural campus in the mountains of Western Maryland overlooking Deep Creek Lake and the Wisp Resort area. Students receive personalized instruction in small classes. On-campus residence halls accommodate 184 students. Garrett offers two-year Associate degree transfer and career-entry programs, one-year certificate programs, and continuing education courses. Signature programs include Adventure Sports, Natural Resources & Wildlife Technology, and Juvenile Justice. Intramural and intercollegiate sports for men and women are available.

687 Mosser Road, McHenry, MD 21541
301-387-3000 / www.garrettcollege.edu

TWO-YEAR PUBLIC COLLEGES

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 5748

Male: 2441

Female: 3307

Full-time: 2163

Part-time: 3585

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year (based on 15 credit hours): \$3,267

Part-time Tuition cost per credit hour: \$96

Mandatory fees (FT) (based on 15 credit hours): \$387

Mandatory fees (PT): \$36.85 per credit hour

Degrees or Awards: Letters of Recognition, Certificate, Associate of Arts, Associate of Science, Associate of Applied Science and Associate of Arts in Teaching

Calendar: Fall and spring semesters; Fall: three 5-week, two 6-week, two 7-week, two 8-week, one 10-week, one 15-week sessions; Summer: two 3-week, two 5-week, one 8-week, one 10-week session, and one 2-week January term.

Entry Requirements: Application; high school transcript or GED certificate, FCC comprehensive basic skills assessment. Transcripts from any college attended.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 002071

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 830

Male: 434

Female: 396

Full-time: 584

Part-time: 246

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$86.00 per credit hour

Part-time Tuition cost per credit hour: \$86.00

Mandatory fees (FT): \$20 per credit hour (Combined Fees), and \$15 registration fee.

Mandatory fees (PT): \$20 per credit hour (Combined Fees), and \$15 registration fee.

Campus Housing: Room and Board: \$1,980 - \$5,590

Degrees or Awards: Associate of Arts, Associate of Applied Sciences, Associate of Arts in Teaching, Certificates, Letter of Recognition

Calendar: Fall and spring semesters, winter session, and one summer session

Entry Requirements: Open admissions—High School diploma or GED certificate required prior to completion of degree or certificate program.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 010014

TWO-YEAR PUBLIC COLLEGES



Hagerstown Community College was founded in 1946 as Maryland's first community college. More than 100 programs of study are available for university transfer or job entry, as well as continuing education courses and adult basic education. Associate degrees, certificates and letters of recognition are awarded. HCC is accredited by the Middle States Association of Colleges and Schools and is a member of the American Association of Community Colleges. Special programs include Job Training Students Resources for adults in need of immediate job skills and the ESSENCE Program, which enables area high school students to take college classes at a discounted rate. The 319-acre campus is home to 15 buildings including a full-service business incubator, outdoor amphitheater and numerous gardens. HCC offers classes at other locations in the community, including area hospitals and high schools, as well as satellite centers at Valley Mall and Ford Ritchie in Cascade, MD. HCC is embracing the field of biotechnology through the creation of a wet labs facility for lease by start-up biotech and life science firms which opened in 2008, as well as the introduction biotechnology curriculum which began in the fall of 2007. A major renovation to the Career Programs Building was recently completed and now offers sophisticated laboratory, classroom, and office space for nursing and allied health programs, as well as a continuing education and conference center.

11400 Robinwood Drive, Hagerstown, MD 21742-6590
301-790-2800 / www.hagerstownncc.edu



HARFORD COMMUNITY COLLEGE

Harford Community College is an accredited community college offering a wide variety of majors and career training. Over 22,000 Harford Countians take credit and noncredit classes each year. Campus facilities include networked computer labs, a one-stop shop student services center, an FM radio station and TV station, 55,000-volume library, 908-seat performing arts center, and an Apprenticeship and Training Center. HCC credit students are working and taking classes part-time or full-time to prepare for transfer or to begin a career. Students benefit from a continuous registration policy, online, mail-in and FAX registration, day childcare, and comprehensive advising and career services. The College has received national and regional awards for excellence in publication. It coordinates upper division and graduate programs through the Higher Education and Conference Center at HEAT.

401 Thomas Run Road, Bel Air, MD 21015-1698
443-412-2000 / 410-836-4000 / www.harford.edu

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 4,002

Male: 1,509 Female: 2,493

Full-time: 1,342 Part-time: 2,660

2009-2010 Tuition and Mandatory Fees:

Full-time tuition per year: \$2,220

Part-time tuition per year: \$98

Degrees or Awards: Certificate, Letter of Recognition, Associate of Arts, Associate of Applied Science, Associate of Science and Associate of Arts in Teaching.

Calendar: Fall, spring and summer semesters. Each consists of a 15-week session, two 10-week sessions, two 7 1/2-week sessions and three 5-week sessions, and an 8-week session designed for transfer students is offered each summer.

Entry Requirements: High school diploma or GED certificate, transcripts, ACT, SAT or HCC Placement Test for new students.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 002074

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 6,214

Male: 2,468 Female: 3,746

Full-time: 2,751 Part-time: 3,463

2009-2010 Tuition and Mandatory Fees:

Full-time Tuition per year: \$1,848

Part-time Tuition cost per credit hour: \$77

Mandatory fees (FT): \$203.28

Mandatory fees (PT): \$8.47 per credit hour

Degrees or Awards: Certificates, Associate of Arts, Associate of Sciences, Associate of Applied Sciences, Associate of Arts in Teaching

Calendar: Fall and spring semesters, plus summer and winter sessions

Entry Requirements: Open enrollment.

Application Deadlines: Up to approximately one week prior to the beginning of each semester and summer terms.

TITLE IV CODE: 002075





Howard Community College, an award-winning two-year institution on a 120-acre wooded campus in Columbia, offers a range of instructional programs, cultural arts events, student activities and athletics, and business training. Small class size provides individualized attention. More than 100 programs of study, transfer agreements with four-year schools, and excellent facilities add to a stimulating learning environment. Notable offers include the nationally acclaimed James W. Rouse Scholars program, the Silas Craft Collegians program, Project Access for students with disabilities, the Frederick K. Schoenbrodt Honors program, and the Center for Entrepreneurship and Business Excellence. HCC has received numerous prestigious distinctions including the U.S. Senate Productivity Award, Maryland's top award for performance excellence, the Senator Paul Simon Award for international education, seven Helen Hayes Awards, and an Emmy Award.

10901 Little Patuxent Parkway, Columbia, MD 21044
410-772-4800 / www.howardcc.edu



Montgomery College, established in 1946, educates nearly 60,000 students a year, through credit and noncredit programs, in Montgomery County. Widely recognized for the quality of its academic programs in humanities, arts, sciences, and business, Montgomery College also offers a wide range of career and technical programs, including nursing, biotechnology, automotive technology, and interior design. More than 100 degree and certificate programs prepare students to earn an associate's degree, transfer to four-year institutions, or enter the workforce. Among the college's signature academic programs are: Montgomery Scholars, a selective honors program that provides students with a summer study opportunity at the University of Cambridge in England; the Macklin Business Institute Scholars, an honors program for business students; and the Renaissance Scholars, an intensive honors program with classes offered in the evenings.

For more information
240-567-5000 / www.montgomerycollege.edu

Germantown Campus / 20200 Observation Drive, Germantown, MD 20876

Rockville Campus / 51 Mannakee Street Rockville, MD 20850

Takoma Park / Silver Spring Campus
7600 Takoma Avenue, Takoma Park, MD 20912

TWO-YEAR PUBLIC COLLEGES

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 7,905

Male: 3,351

Female: 4,554

Full-time: 3,046

Part-time: 4,859

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$3,420

Part-time Tuition cost per credit hour: \$114

Mandatory fees: vary

Degrees or Awards: Certificate, Associate of Arts, Associate of Arts in Teaching, Associate of Applied Science

Calendar: Fall and spring semesters, summer terms, January intersession, weekend college, Fast Track classes, online classes, and telecourses.

Entry Requirements: Open enrollment

Application Deadlines: Rolling admissions

TITLE IV CODE: 008175

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 24,452

Male: 11,170

Female: 13,282

Full-time: 9,415

Part-time: 15,037

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$2,448

Part-time Tuition cost per credit hour: \$102 Mandatory fees: \$14 per credit hour plus 20% of total tuition (minimum \$50). Fee is non-refundable after first week of class.

Degrees or Awards: Certificate, Associate of Arts, Associate of Science, Associate of Applied Science, Associate of Arts in Teaching, Associate of Fine Arts

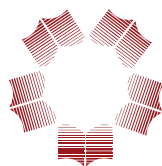
Calendar: Semester; 2 summer terms and 1 winter term available

Entry Requirements: Open enrollment

Application Deadlines: Rolling Admissions

TITLE IV CODE: 006911

TWO-YEAR PUBLIC COLLEGES



PRINCE GEORGE'S COMMUNITY COLLEGE

Prince George's Community College is a comprehensive community college serving more than 40,000 credit and noncredit students each year. Founded in 1958 as the first integrated school in Prince George's County, the college provides more than 200 programs designed to transfer to four-year colleges and universities, assist students in developing immediate workforce skills, prepare students for careers, and meet workforce development and training needs of employers. In addition to day, evening, and weekend courses on the main campus in Largo, the college offers credit and noncredit instruction at its other locations--Andrews Air Force Base, Prince George's Community College at University Town Center, Laurel College Center in Laurel, and the Prince George's Community College Skilled Trades Center in Camp Springs. A variety of distance learning formats also are offered. The college is fully accredited by the Middle States Commission on Higher Education.

301 Largo Road, Largo, MD 20774-2199
301-336-6000 / www.pgcc.edu

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 12,110

Male: 4,450 Female: 7,660

Full-time: 3,071 Part-time: 9,039

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$2,880

Part-time Tuition cost per credit hour: \$96

Mandatory fees: \$105 per year

Degrees or Awards: Associate of Arts, Associate of Arts in Teaching, Associate of Science, Associate of Applied Science, Certificate, Letter of Recognition

Calendar: Two semesters with one summer session

Entry Requirements: Open admission

Application Deadlines: Rolling Admission

TITLE IV CODE: 002089

WOR-WIC COMMUNITY COLLEGE

Wor-Wic is a comprehensive community college serving the education and training needs of the residents of Worcester, Wicomico and Somerset counties. Providing affordable, high quality postsecondary credit programs and continuing education courses in a high technology environment, the college serves a diverse student population from current high school students to senior citizens. Its open door admission policy and comprehensive support services enable Wor-Wic to provide educational opportunities for those who have the desire and ability to benefit from its courses and programs.

32000 Campus Drive, Salisbury, MD 21804
410-334-2800 / www.worwic.edu

Type of Institution: Public 2-year

Fall 2008 Total Enrollment: 3,672

Male: 1,317 Female: 2,355

Full-time: 1,226 Part-time: 2,446

Undergraduate 2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: \$1,944

Part-time Tuition cost per credit hour: \$81

Mandatory fees (FT): \$164

Mandatory fees (PT): \$44 plus \$5 per credit hour

Degrees or Awards: Associate of Applied Science, Associate of Science, Associate of Arts, Associate of Arts in Teaching, Certificate of Proficiency, Letter of Recognition

Calendar: Semester; two summer sessions

Entry Requirements: Open admission. Emergency Medical Services, Nursing, and Radiologic Technology are limited admission programs.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 013842





Seafarers Harry Lundeberg School of Seamanship

The Seafarers Harry Lundeberg School of Seamanship at the Paul Hall Center for Maritime Training and Education offers associate of applied science degrees and certificates in nautical science and marine engineering. It is located on a 70-acre waterfront campus in southern Maryland. Curriculum includes academic and practical skills required by positions on U.S. merchant ships. The basic training program is run on a quasi-military basis. Upon completion of the Unlicensed Apprentice Program, students are placed aboard U.S. flag ships and become full members of the Seafarers International Union. Degree and certificate requirements are completed by alternating working sea voyages with school attendance.

Route 249, P.O. Box 75, Piney Point, MD 20674
301-994-0010 / www.seafarers.org



TESST COLLEGE OF TECHNOLOGY

TESST College of Technology is an accredited private two-year college that specializes in preparing students for employment in technology-related, trades, and allied health career fields. The College offers a degree in criminal justice, both degree and certificate in networking/information systems as well as electronics, computer repair and telecommunications. In addition, certificate programs are available in drafting and graphic design, computerized business management, electrician, network information technology, climate control technology (HVAC), medical assistant, medical billing & coding, and pharmacy technician. Continuing education and certification programs are also available. TESST has three convenient campus locations in Maryland: Baltimore, Beltsville and Towson.

1520 South Caton Avenue, Baltimore, MD 21227
410-644-6400
4600 Powder Mill Road, Beltsville, MD 20705
301-937-8448
803 Glen Eagles Court, Towson, MD 21286
410-296-5350
For more information visit us at www.tesst.com

Type of Institution: Independent, nonprofit, 2-year college

Fall 2008 Total Enrollment: 174

Male: 158

Female: 16

Full-time: 106

Part-time: 68

2009-2010 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: Tuition is free. Mandatory fees total \$725 annually. Room and board are provided without charge. Initiation fees and Union dues: As designated by SIU Constitution

Campus Housing: Room and board are provided without charge.

Degrees or Awards: Associate of Applied Science

Calendar: Semester, including summer, continuous enrollment

Entry Requirements: Must pass approved physical, dental, and drug tests; meet all U.S. government established criteria for the issuance of a Merchant Mariners Document; and pass an admissions assessment.

Application Deadlines: None

Type of Institution: Independent 2-year college

Fall 2008 Total Enrollment: 1,832

Male: 838

Female: 935

Full-time: 1,832

Part-time: 0

2008-2009 Tuition and Mandatory Fees for Maryland Residents:

Full-time Tuition per year: Varies with programs: \$14,885 - \$32,890

Mandatory fees: \$20

Degrees or Awards: Certificate, Associate of Applied Science

Calendar: By program

Entry Requirements: High school diploma or equivalent, SAT, ACT, or standardized test, Ability to benefit, plus interview.

Application Deadlines: Rolling Admissions

TITLE IV CODE: 007491 Baltimore

012983 Beltsville

010410 Towson

BACHELOR'S AND GRADUATE DEGREE PROGRAMS

Academic programs offered by four-year public and independent colleges and universities are listed on the following pages. Since new programs are approved regularly, check with individual institutions if you do not find the program(s) for which you are searching.

Table Key

- Bachelor's
- * Bachelor's, Certificate of Advanced Study
- Bachelor's, Doctorate
- ▶ Bachelor's, Master's
- + Bachelor's, Master's, Certificate of Advanced Study, Doctorate
- ☆ Bachelor's, Post-Baccalaureate Certificate
- ✱ Bachelor's, Post-Baccalaureate Certificate, Upper Division Certificate, Master's
- ★ Bachelor's Degree, Post-Baccalaureate Certificate, Upper Division Certificate, Master's, Doctorate
- ✧ Bachelor's, Post-Baccalaureate Certificate, Master's, Doctorate
- * Bachelor's, Master's, Certificate of Advanced Study

- Bachelor's, Master's, Doctorate
- ★ Bachelor's, Master's & Post-Baccalaureate Certificate
- ✱ Bachelor's, Upper Division Certificate
- Bachelor's, Upper Division Certificate, Master's
- ✱ Bachelor's, Master's, Doctorate Degree, Upper Division Certificate
- ✱ Certificate of Advanced Study
- ◇ Certificate of Advanced Study, Doctorate
- ✱ Doctorate
- ▶ Master's
- ✱ Master's, Certificate of Advanced Study
- ✱ Master's, Certificate of Advanced Study, Doctorate

- ▲ Master's, Doctorate
- ✱ Post-Baccalaureate Certificate
- ✱ Post-Baccalaureate Certificate, Master's
- ✱ Post-Baccalaureate Certificate, Master's, Doctorate
- Post-Baccalaureate Certificate, Master's, Certificate of Advanced Study, Doctorate
- Post-Baccalaureate Certificate, Master's, Certificate of Advanced Study
- ✱ Post-Baccalaureate Certificate, Upper Division Certificate, Master's
- ✱ Post-Baccalaureate Certificate, Upper Division Certificate, Master's, Doctorate
- ✱ Upper Division Certificate, Post-Baccalaureate Certificate, Master's



Binah Institute For Women	Bowie State University	Capitol College	College Of Notre Dame Of Maryland	Coppin State University	Frostburg State University	Goucher College	Hood College	ITT Technical Institute	Johns Hopkins University	Lincoln College Of Technology	Loyola College	Maryland Institute College Of Art	Morgan State University	Mcdaniel College	Mount St. Mary's University	National Labor College	Ner Israel Rabbinical College	Salisbury University	St. John's College	St. Mary's College Of Maryland	St. Mary's Seminary & University	The Sans Technology Institute	Sojourner-Douglass College	Stevenson University	Towson University	Tai Sophia Institute	The Talmudical Academy	University Of Baltimore	University Of MD, Baltimore	University Of MD, Baltimore County	University Of MD Eastern Shore	University Of MD, College Park	University Of MD University College	Washington Adventist University	Washington Bible College	Women's Institute Of Torah Seminary	Yeshiva College
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AGRICULTURE & NATURAL RESOURCES

Agriculture & Natural Resources

Agriculture, General

Animal Science

Fish, Game & Wildlife Management

Agricultural Economics

Agricultural Business

Food Science & Technology

Natural Resources Management

Other, Agriculture & Natural Resources

ARCHITECTURE & ENVIRONMENTAL DESIGN

Environmental Design, General

Architecture

Interior Design

Landscape Architecture

City, Community, & Regional Planning

AREA STUDIES

American Studies

Asian Studies

East Asian Studies

European Studies, General

Latin American Studies

Middle Eastern Studies

Russian & Slavic Studies

Other, Area Studies

BIOLOGICAL SCIENCES

Anatomy

Biochemistry

Biology, General

Biometrics and Biostatistics

Biophysics

Biotechnology

Botany, General

Cell Biology

Ecology

Entomology

Genetics

Marine Biology

Microbiology

Molecular Biology

Neurosciences

Nutrition, Scientific

Pathology, Human & Animal

Pharmacology, Human & Animal

Physiology, Human & Animal

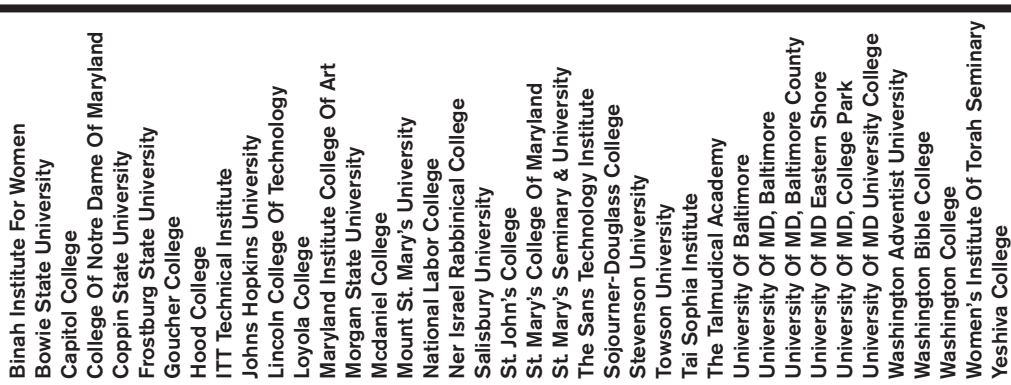
Toxicology

Zoology, General

Other, Biological Sciences



Academic Degree Programs

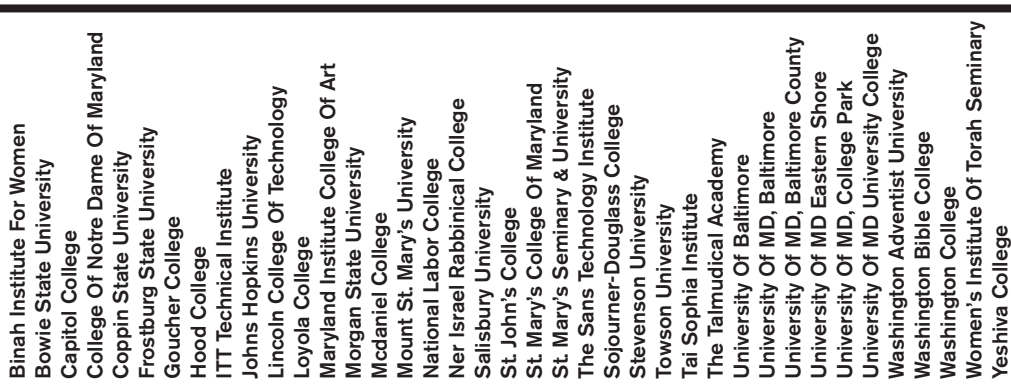


◀ **college411** —A Student Guide to Higher Education & Financial Aid in Maryland 37 **2010-2011** ▶





Academic Degree Programs



TWO-YEAR ASSOCIATE DEGREE PROGRAMS



Allegany College Of Maryland	Anne Arundel Community College	Baltimore City Community College	Baltimore International College	Binah Institute of Adv. Judaic Studies	Capitol College	Carroll Community College	Cecil College	Chesapeake College	College Of Southern Maryland	Community College Of Balt. County	Frederick Community College	Garrett College	Hagerstown Community College	Harford Community College	Howard Community College	ITT Technical Institute	Lincoln College of Technology	Maryland Institute College of Art	Montgomery College	Ner Israel Rabbinical College	Prince George's Community College	University of MD University College	Washington Adventist University	Wor-Wic Community College	Harry Lundeberg Sch. Of Seamanship	Sojourner-Douglass College	TESST College Of Tech. (Kaplan)	Washington Bible College
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Health Services Assistant	▲																											▲
Inhalation Therapy Technologies	■		■								■	■									■		■					
Institutional Management Technology, (Rest Home, Etc.)											▲				■													
Medical Assistant And Medical Office Assistant	●	●									▲	■	▲		●	●					●					▲	▲	
Medical Or Biological Laboratory Assistance	●	■									■	■	●									■						
Medical Record Technologies	▲		●			●					▲	■			▲					●		●					▲	
Nursing, Practical	▲	▲	▲			▲	▲	▲	▲	▲	▲	▲	▲		▲	▲	▲				▲		▲	▲			▲	
Nursing, RN	■	●	■			■	■	■	■	■	■		●	■	■					■		■		■			▲	
Occupational Therapy Technologies	■										■																	
Other, Health Services And Paramedical Technologies	▲	●	●				●	●	●	●	●		●		●					▲		●		●		▲	▲	
Physical Therapy Technologies	■	■	■			■	■	■	■											■								
Psychiatric Technologies	■	●						■	▲	●			■		▲					■				●				
Radiologic Technologies	■	■						■		■			●		■					●		■		■		▲		
Surgical Technologies			●					▲			●									●							▲	
MECHANICAL AND ENGINEERING TECHNOLOGY																												
Architectural Drafting Technologies			●			●				●	●		▲							●				▲				
Automotive Technologies	●									●							●		●									
Chemical Technologies											▲																	
Civil Technologies											●																	
Construction And Building Technologies				●		●		▲	■	●	●			●		●		●		●		●					▲	
Diesel Technologies											■																	
Electromechanical Technologies													●															
Electronics And Machine Technologies		●	●		■				●					●													●	
Engineering Graphics		▲	●						▲	●			●	●	■													
Industrial Technologies	▲					▲				●			●															
Mechanical And Engineering Technologies, General								■	●	■			■							●			●					
Mechanical Technologies			●						▲				●	●														
Other, Mechanical And Engineering Technologies	■								■											●				●				
NATURAL SCIENCE TECHNOLOGY																												
Agriculture Technologies*								▲		●				▲					●		▲		▲					
Food Services Technologies	■		●	●				▲			▲										▲							
Forestry And Wildlife Technologies	●											●																
Laboratory Technologies, General			■							●			●	■					●								▲	
Natural Science Technologies, General			●							●				●														
Sanitation And Public Health Inspection Technology								▲																				
PUBLIC SERVICE TECHNOLOGY																												
Bible Study Or Religion-Related Occupations						■															▲						●	
Education Technologies		●	●				●	●	●	●	●	●	●	■	●				●		●		■	●				
Fire Control Technology		■	●					■		■	●								●									
Other, Public Service Related Technologies	■	●	●					●	■	●	●		▲	●					●		●							
Police, Law Enforcement, Corrections Technology	●	●	●			●	●	●	●	●	■	●	●		■				■		●		●				■	
Public Administration And Management Technology												●							●									
Public Service Technologies, General			●																									
Recreation And Social Work Related Technology							●		●	●	●																	

*University of MD College Park offers a certificate in Agriculture Technologies



COMMUNITY COLLEGE PROGRAMS

2008-2009 Designated Health Manpower Shortage Programs
For Maryland Public Community Colleges* —December, 2008

The Maryland Higher Education Commission designates certain Maryland public community college programs as Health Manpower Shortage Programs. Students who are Maryland residents may attend a designated Health Manpower Shortage Program at any Maryland public community college in the state at in-county tuition and fees regardless of their county of residence.

HEGIS CODE PROGRAM

*These programs are subject to change. To verify please visit www.MDgo4it.org

Allegany College of Maryland

LOWER-DIVISION CERTIFICATE

5201-01	PHARMACY TECHNICIAN
5205-20	MEDICAL LAB TECHNOLOGY-BIOTECHNOLOGY
5209-01	PRACTICAL NURSING
5213-01	MEDICAL CODING
5214-10	BASIC MEDICAL TRANSCRIPTION

ASSOCIATE

5203-01	DENTAL HYGIENE
5205-01	MEDICAL LABORATORY TECH
5207-01	RADIOLOGIC TECH
5208-01	NURSING
5214-01	MEDICAL ASSISTANT
5215-01	RESPIRATORY THERAPIST
5216-01	HUMAN SERVICES
5219-01	PHYSICAL THERAPY ASSISTANT

Anne Arundel Community College

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5214-01	MEDICAL ASSISTING
5214-03	MEDICAL CODING
5216-01	HUMAN SERVICES
5299-05	PHARMACY TECHNICIAN
5299-08	PHYSICIAN ASSISTANT
5299-10	EMT PARAMEDIC
5299-11	EMT INTERMEDIATE

ASSOCIATE

5205-01	MEDICAL LABORATORY TECHNICIAN
5207-01	RADIOLOGIC TECHNOLOGY
5208-01	NURSING
5214-01	MEDICAL ASSISTING
5216-01	HUMAN SERVICES
5219-01	PHYSICAL THERAPY ASSISTANT
5299-10	EMT PARAMEDIC

Baltimore City Community College

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5213-01	CODING SPECIALIST (MEDICAL)
5299-01	EMERGENCY MEDICAL TECH-INTERMEDIATE
5299-10	EMERGENCY MEDICAL TECH-PARAMEDIC
5299-11	EMERGENCY MEDICAL TECH-BASIC

ASSOCIATE

5203-01	DENTAL HYGIENE
5208-01	NURSING
5213-01	HEALTH INFORMATION TECHNOLOGY
5215-01	RESPIRATORY CARE
5219-01	PHYSICAL THERAPIST ASSISTANT
5299-01	EMERGENCY MEDICAL SERVICE

Carroll Community College

LOWER-DIVISION CERTIFICATE

5209-01	LICENSED PRACTICAL NURSING
5213-01	CORE CERTIFICATE IN HEALTH INFORMATION TECHNOLOGY
5213-02	ADVANCED CERTIFICATE IN HEALTH INFORMATION TECHNOLOGY

ASSOCIATE

5208-01	NURSING
5219-01	PHYSICAL THERAPIST ASSISTANT
5213-00	HEALTH INFORMATION TECHNOLOGY

Cecil College

LOWER-DIVISION CERTIFICATE

5209-01	LICENSED PRACTICAL NURSE
5299-01	EMERGENCY MEDICAL TECH-PARAMEDIC

ASSOCIATE

5208-01	REGISTERED NURSE
5219-01	PHYSICAL THERAPIST ASSISTANT
5299-01	EMERGENCY MEDICAL TECH-PARAMEDIC

Chesapeake College

LOWER-DIVISION CERTIFICATE

5209-01	LICENSED PRACTICAL NURSING
5299-00	EMERGENCY MEDICAL SERVICES
5299-01	EMT-PARAMEDIC

ASSOCIATE

5207-01	RADIOLOGIC SCIENCES
5208-01	NURSING: REGISTERED NURSE
5216-01	HUMAN SERVICES
5219-01	PHYSICAL THERAPIST ASSISTANT
5299-00	EMERGENCY MEDICAL SERVICES

College of Southern Maryland

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5213-01	MEDICAL CODING SPECIALIST
5214-01	MEDICAL ASSISTING
5216-01	HUMAN SERVICES: MENTAL HEALTH TECHNICIAN
5299-01	EMERGENCY MEDICAL SERVICES
5299-99	EMERGENCY MEDICAL SERVICES-PARAMEDIC
5506-03	HUMAN SERVICES

ASSOCIATE

5205-01	MEDICAL LABORATORY TECHNICIAN
5208-01	NURSING
5219-01	PHYSICAL THERAPY ASSISTANT
5299-01	EMERGENCY MEDICAL SERVICES
5506-03	HUMAN SERVICES

Community College of Baltimore County

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5216-00	MENTAL HEALTH
5299-01	EMERGENCY MEDICAL TECH
5299-08	PHYSICIAN ASSISTANT
5299-09	RADIATION THERAPY

ASSOCIATE

5203-01	DENTAL HYGIENE
5205-02	MEDICAL LABORATORY TECHNOLOGY
5207-01	RADIOGRAPHY
5208-01	NURSING
5213-04	HEALTH INFORMATICS & INFO. TECHNOLOGY
5214-01	MEDICAL OFFICE ASSISTANT
5215-01	RESPIRATORY CARE THERAPY
5216-00	MENTAL HEALTH
5299-01	EMERGENCY MEDICAL TECH
5299-09	RADIATION THERAPY

Frederick Community College

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5214-01	MEDICAL ASSISTANT
5299-00	EMERG MEDICAL TECH-INTERMEDIATE (EMT-I)
5299-01	EMERGENCY MED TECH-PARAMEDIC (EMT-P)

ASSOCIATE

5208-01	NURSING
5215-01	RESPIRATORY THERAPY
5299-01	EMERGENCY MED SERVICES

Hagerstown Community College

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5213-01	MEDICAL CODING & REIMBURSEMENT SPECIALIST
5214-02	MEDICAL ASSISTANT
5214-10	MEDICAL TRANSCRIPTION
5299-01	EMERGENCY MEDICAL TECHNOLOGY-PARAMEDIC
5299-02	PARAMEDIC EMERGENCY SERVICE: EMT-I to EMT-P BRIDGE

ASSOCIATE

5207-01	RADIOGRAPHY
5208-01	NURSING
5214-01	MEDICAL ASSISTANT
5299-01	PARAMEDIC EMERGENCY SERVICES

Harford Community College

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5214-02	MEDICAL ASSISTING

ASSOCIATE

5208-01	NURSING
5214-02	MEDICAL ASSISTING

Howard Community College

LOWER-DIVISION CERTIFICATE

5209-01	LICENSED PRACTICAL NURSING
5299-10	EMT/PARAMEDIC
ASSOCIATE	
5207-01	RADIOLOGIC TECHNOLOGY
5208-01	NURSING
5299-10	EMT/PARAMEDIC

Montgomery College

LOWER-DIVISION CERTIFICATE

5213-03	MEDICAL CODER/ABSTRACTOR/BILLER
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ASSOCIATE

5207-01	RADIOLOGIC TECH
5208-01	NURSING
5213-01	HEALTH INFORMATION MANAGEMENT
5216-01	MENTAL HEALTH ASSOCIATE
5219-01	PHYSICAL THERAPY ASSISTANT

Prince George's Community College

LOWER-DIVISION CERTIFICATE

5209-01	NURSING (LPN)
5213-01	HEALTH INFORMATION TECHNOLOGY
5299-01	EMT-PARAMEDIC
5299-11	EMERGENCY MEDICAL TECHNICIAN-INTERMEDIATE

ASSOCIATE

5207-01	RADIOGRAPHY (X-RAY) TECHNICIAN
5208-01	NURSING (RN)
5213-01	HEALTH INFORMATION MANAGEMENT
5215-01	RESPIRATORY THERAPY
5299-01	EMERGENCY MEDICAL TECHNICIAN-PARAMEDIC

Wor-Wic Community College

LOWER-DIVISION CERTIFICATE

5209-01	PRACTICAL NURSING
5299-01	EMERGENCY MEDICAL SERVICES

ASSOCIATE

5207-01	RADIOLOGIC TECHNICIAN
5208-01	NURSING
5299-01	EMERGENCY MEDICAL SERVICES



COMMUNITY COLLEGE PROGRAMS

2008-2009 STATEWIDE COMMUNITY COLLEGE PROGRAMS* —March, 2009

The Maryland Higher Education Commission designates certain community college programs as statewide programs. Students may enroll in any of the programs bellow at the same rates as in-county residents if a particular program is not offered by the local community college or if the student cannot enroll due to an enrollment limit.

HEGIS CODE PROGRAM

*These programs are subject to change. To verify please visit www.MDgo4it.org

Allegany College of Maryland

LOWER-DIVISION CERTIFICATE

5099-11	PROFESSIONAL GOLF MGMT.
5299-40	NURSING ASSISTANT/ GERIATRIC AIDE
5299-42	HOME HEALTH AIDE
5299-60	PHLEBOTOMY/EKG TECHNICIAN
5306-01	AUTOMOTIVE TECH
5403-01	TREE CARE TECHNOLOGY
5600-06	DIRECTED TECHNOLOGY (TRAVEL/TOURISM)

ASSOCIATE

5010-02	HOTEL & RESTAURANT MANAGEMENT
5210-01	OCCUPATIONAL THERAPY ASSIST.
5306-01	AUTOMOTIVE TECH
5403-01	FOREST TECH
5404-01	CULINARY ARTS
5599-20	THERAPEUTIC MASSAGE

Anne Arundel Community College

LOWER-DIVISION CERTIFICATE

5001-16	INTELLIGENCE ANALYTICS
5010-01	HOTEL/RESTAURANT MGMT.
5299-16	THERAPEUTIC MASSAGE
5310-02	ALTERNATIVE AND SUSTAINABLE ENERGY SYSTEMS
5599-01	PARALEGAL STUDIES

ASSOCIATE

5001-08	HOMELAND SECURITY MANAGEMENT
5010-01	HOTEL/RESTAURANT MANAGEMENT
5299-16	THERAPEUTIC MASSAGE
5599-01	PARALEGAL STUDIES

Cecil College

LOWER-DIVISION CERTIFICATE

5007-01	VISUAL COMMUNICATIONS
5011-01	TRANSPOR & LOGISTICS- AVIATION MANAGEMENT
5011-05	TRANSPOR & LOGISTICS-AIR TRAFFIC CONTROL
5011-07	TRANSPOR & LOG.-FLIGHT TRAIN.
5099-06	TRANSPORT & LOGISTICS- COMMERCIAL TRANSPORTATION
5099-07	TRANSPORT & LOGISTICS- MATERIALS MANAGEMENT

ASSOCIATE

5007-01	VISUAL COMMUNICATIONS
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Chesapeake College

LOWER-DIVISION CERTIFICATE

5211-02	SURGICAL TECHNOLOGY
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College of Southern Maryland

LOWER-DIVISION CERTIFICATE

5011-20	COMMERCIAL VEHICLE OPERATOR
5505-06	SECURITY MANAGEMENT

ASSOCIATE

5299-20	MASSAGE THERAPY
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Community College of Baltimore County

LOWER-DIVISION CERTIFICATE

5004-20	E-BUSINESS MANAGEMENT CERTIFICATE
5004-21	E-BUSINESS TECHNOLOGY CERTIFICATE
5004-22	E-BUSINESS WEBSITE DEVELOPER CERTIFICATE
5009-01	PRINTING MANAGEMENT TECH
5011-05	AIR TRAFFIC CONTROL
5011-06	AVIATION MANAGEMENT
5011-07	FLIGHT TRAINING
5011-08	FLIGHT ATTENDANT
5012-06	ADVERTISING DESIGN
5012-17	MULTIMEDIA TECHNOLOGY
5012-20	PUBLICATION DESIGN
5012-21	PHOTOGRAPHY IMAGING
5012-22	INTERACTIVE DESIGN
5012-23	IMAGING SPECIALIST
5012-24	WEB DESIGN SPECIALIST
5012-25	PUBLICATION DESIGN SPECIALIST
5216-02	CHEMICAL DEPENDENCY COUNSELING
5216-03	CHILD AND YOUTH CARE PRACTITIONER
5299-03	MORTUARY SCIENCE
5299-06	OCCUPATIONAL SAFETY & HEALTH TECH
5299-11	PERSONAL TRAINER CERTIFICATE
5306-01	AUTO TECHNOLOGY
5306-02	AUTO AC/HEATING SPECIALIST
5306-03	AUTOMOTIVE BRAKE & SUSPENSION SPECIALIST
5306-04	AUTOMOTIVE DRIVE TRAIN SPECIALIST
5306-05	AUTO ELECTRICAL & ELECTRONIC SPECIALIST
5306-06	AUTOMOTIVE ENGINE SPECIALIST
5306-07	AUTOMOTIVE MASTER TECH.
5306-09	AUTOMOTIVE SERVICE ATTENDANT
5317-01	CONSTRUCTION MANAGEMENT
5317-09	CONSTRUCTION CRAFT PROFESSIONAL
5402-02	FLORAL DESIGN
5402-03	NURSERY AND GREENHOUSE PRODUCTION
5402-04	TURF AND LANDSCAPE MAINTENANCE
5402-05	LANDSCAPE DESIGN AND INSTALLATION
5506-01	RECREATION, PARKS & LEISURE TECHNICIAN
5506-10	INTERNATIONAL TOURISM
5506-11	TRAVEL MANAGEMENT
5506-12	TOURISM SALES AND MARKETING
5506-13	TOURISM DIVERSITY

5599-04	LABOR STUDIES
5599-05	INTERPRETER PREPARATION
5599-11	LABOR STUDIES: NEW ORGANIZING AND BARGAINING
5599-12	LABOR STUDIES: HISTORY & CULTURE OF UNION MOVEMENT
5599-13	LABOR STUDIES: LABOR LAW AND REPRESENTATION

ASSOCIATE

5004-20	E-BUSINESS MANAGEMENT
5004-21	E-BUSINESS TECHNOLOGY
5011-01	AVIATION MANAGEMENT
5012-06	COMPUTER GRAPHIC & VISUAL COMMUNICATION
5012-17	MULTIMEDIA TECHNOLOGY
5206-01	VETERINARY TECH
5210-01	OCCUPATIONAL THERAPY ASSISTANT
5216-02	CHEMICAL DEPENDENCY COUNSELING
5299-03	MORTUARY SCIENCE
5299-06	OCCUPATIONAL SAFETY & HEALTH TECH
5299-11	HEALTH AND FITNESS STUDIES
5306-01	AUTOMOTIVE TECHNOLOGY
5306-10	AUTOMOTIVE TECHNOLOGY- COLLISION REPAIR
5307-00	DIESEL & EQUIPMENT MAINTENANCE TECHNOLOGY
5309-02	SURVEY TECHNOLOGY
5317-01	CONSTRUCTION MANAGEMENT
5317-09	CONSTRUCTION CRAFT PROFESSIONAL
5402-01	HORTICULTURE
5506-01	RECREATION, PARKS AND TOURISM
5599-04	LABOR STUDIES
5599-05	INTERPRETER PREPARATION

Frederick Community College

LOWER-DIVISION CERTIFICATE

5299-02	NUCLEAR MEDICINE TECH.
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ASSOCIATE

5299-02	NUCLEAR MEDICINE TECHN.
5508-01	EMERGENCY MANAGEMENT

Garrett College

LOWER-DIVISION CERTIFICATE

5403-02	NATURAL RESOURCES AND WILDLIFE TECH
5505-02	JUVENILE JUSTICE

ASSOCIATE

5403-02	NATURAL RESOURCES AND WILDLIFE TECH
5503-06	ADVENTURE SPORTS MANAGEMENT
5505-02	JUVENILE JUSTICE

Harford Community College

ASSOCIATE

4999-15	TECH./PROFESSIONAL STUDIES
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5217-01	ELECTRONEURODIAGNOSTIC TECH
5407-01	SCIENCE LAB TECH

Hagerstown Community College

LOWER-DIVISION CERTIFICATE

5312-05	INDUSTRIAL TECHNOLOGY
5312-05	INDUSTRIAL TECHNOLOGY

Howard Community College

LOWER-DIVISION CERTIFICATE

5217-02	CARDIOVASCULAR TECH
5217-03	ADVANCED CARDIOVASCULAR IMAGING & INTERVENTION
5399-02	BIOMEDICAL ENGINEERING
5399-15	PHOTONICS TECHNOLOGY

ASSOCIATE

5217-02	CARDIOVASCULAR TECH
5399-02	BIOMEDICAL ENGINEERING
5399-15	PHOTONICS TECHNOLOGY

Montgomery College-All Campuses

LOWER-DIVISION CERTIFICATE

5099-03	TECHNICAL WRITING
5211-02	SURGICAL TECHNOLOGY CERTIFICATE
5207-02	DIAGNOSTIC MEDICAL SONOGRAPHY
5299-60	POLYSOMNOGRAPHY TECHNOLOGY
5507-01	FIRE & ARSON INVESTIGATION CERTIFICATE

ASSOCIATE

5012-06	GRAPHIC DESIGN (ASSOCIATE OF FINE ARTS)
5012-10	STUDIO ART (ASSOCIATE OF FINE ARTS)
5207-02	DIAGNOSTIC MEDICAL SONOGRAPHY
5211-02	SURGICAL TECHNOLOGIST
5407-01	BIOTECHNOLOGY
5507-01	FIRE & EMERGENCY SERVICES MANAGEMENT

Prince George's Community College

LOWER-DIVISION CERTIFICATE

5008-05	THEATRE & ENTERTAINMENT
5299-02	NUCLEAR MEDICINE TECH
5299-02	NUCLEAR MEDICINE TECH
5505-03	INVESTIGATIVE FORENSICS
5505-04	FORENSIC TRANSFER STUDIES

Wor-Wic Community College

LOWER-DIVISION CERTIFICATE

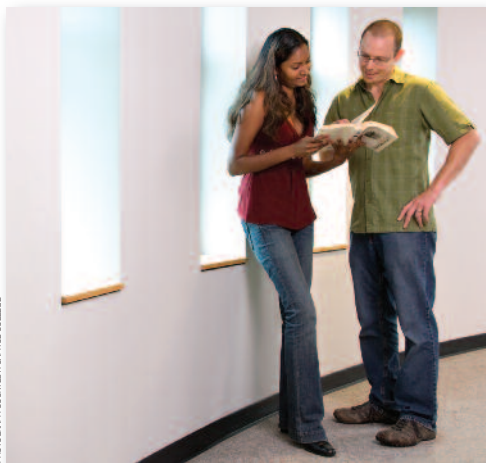
5010-01	HOTEL-MOTEL-RESTAURANT MGMT.
5505-01	CRIMINAL JUSTICE

ASSOCIATE

5010-01	HOTEL-MOTEL-RESTAURANT MGMT.
5505-01	CRIMINAL JUSTICE

ACADEMIC COMMON MARKETS

Programs Currently Approved for Maryland Residents



PHOTOGRAPH COURTESY CAPITAL COLLEGE

Maryland is a member of the Southern Regional Education Board (SREB), a consortium of 16 southern states that administers the Academic Common Market (ACM), a tuition reduction program. ACM allows Maryland residents to enroll in specific bachelor's and graduate degree academic programs at in-state tuition rates at any participating SREB college or university, provided a similar academic program is not offered at a Maryland public higher education institution.

To be eligible, applicants must be United States citizens or legally admitted permanent immigrant aliens and must have resided (or their parents have resided, if the student is under 24 years old) in Maryland for 12 months. Applicants must have been accepted into an approved program of study not offered at a Maryland public college or university. The application form is available from the Maryland Higher Education Commission and high school guidance offices.

Students have access to specific bachelor's or graduate programs offered through ACM in Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. Students also have access to specific graduate programs only offered through ACM in Florida, North Carolina and Texas.

For more information, write the Academic Common Market Coordinator, 839 Bestgate Road, Suite 400, Annapolis, Maryland 21401 or call 410-260-4500 or visit us on the web at www.MDgo4it.org.

Below is a list of Academic Common Market programs currently approved for Maryland residents. These programs are subject to change without notice. For the most current list, see www.sreb.org. If your program does not appear on this list, refer to the directions in the application.

<i>Program Title</i>	<i>Degree</i>	<i>Institution</i>	<i>Program Title</i>	<i>Degree</i>	<i>Institution</i>
BACCALAUREATE PROGRAMS			Electronic Engineering Technology	BS	Virginia State University
Aerospace (Aerospace Administration)	BS	Middle Tennessee State	Engineering Science (Biomedical Engineering)	BSEE	University of Tennessee, Knoxville
Agribusiness Management & Rural Development	BS	West Virginia University	Engineering Technology (Mechanical and Civil)	BS	Old Dominion University
Agricultural Biotechnology	BS	University of Kentucky	Environmental & Natural Resources	BS	West Virginia University
Agricultural Communications	BS	Oklahoma State University	Environmental Studies (Aquatic Science, Env. Engineering)	BS	Shepherd University
Agricultural Communications (Individualized Programs Only)	BS	University of Kentucky	Equine Administration	BS	University of Louisville
Agriculture and Extension Education	BS	West Virginia University	Family Financial Planning	BSFGS	University of Georgia
Agriculture Education, Communications, Leadership	BS	University of Kentucky	Fashion Merchandising	BS	University of Georgia
Animal Health Technology	BS	Murray State University	Fashion Design & Merchandising	BS	West Virginia University
Apparel and Textile Engineering Technology	BS	Southern Polytechnic State University	Fisheries & Wildlife	BS	Virginia Tech
Architectural Engineering	BS	Oklahoma State University	Foreign Languages and International Economics	BA	University of Kentucky
Architectural Engineering Technology	BSET	Bluefield State College	Forest Resource Management	BSF	West Virginia University
Art (Interior Design)	BFA	Winthrop University	Forestry	BS	University of Kentucky
Art Photography	BFA	Winthrop University	Forestry	BS	University of Tennessee - Knoxville
Art (Photography/Computer Imagery)	BFA	Shepherd University	Forestry (Environmental Resources Management, Forest Resource Management, Industrial Forestry Operations)	BS	Virginia Tech
Art Visual Communication Design	BA	Winthrop University	Forestry (Urban Forestry)	BS	Virginia Tech
Art Woods	BFA	Tennessee Technological	French Language & World Business	BA	University of Tennessee
Arts Administration	BA	University of Kentucky	Genetics	BS	University of Georgia
Assets Protection	BS	Eastern Kentucky University	Graphic Communications Management	BS	Georgia Southern University
Athletic Coaching Education (ACE)	BS	West Virginia University	History - Military Science	BA	Norfolk State University
Atmospheric Science	BS	Northeast Louisiana University	Industrial Technology	BS	West Virginia Technology
Aviation Technology (Aviation Maintenance Mgt)	BSAT	Fairmont State College	Industrial Technology (Concrete Option)	BS	Middle Tennessee State University
Biomedical	BS	University of Tennessee, Knoxville	Information Systems (Enterprise Systems Development)	BS	Radford University
Biometric Systems	BS	West Virginia University	Insurance and Risk Management	BS	University of South Carolina
Broadcast Meteorology (Geosciences)	BS	Mississippi State University	Interdisciplinary Studies w/Concentration in Music Business/Production	BS	Old Dominion University
Child Development & Family Studies (Birth - Pre-K/Early Childhood Ed)	BA	West Virginia University	Interior Design	BS	Georgia Southern University
Civil & Infrastructure Engineering	BS	George Mason University	Interior Design	BS	University of Georgia - Athens
Commercial Music (Recording Technology Only)	BM	University of Memphis	Interior Design	BS	University of Tennessee - Knoxville
Dairy	BS	Virginia Tech	Interpreter Training	BS	Eastern Kentucky University
Design (Fashion Design Concentration)	BS	Radford University	Latin American Studies	BA	University of Alabama
Design (Fashion Merchandising Concentration)	BS	Radford University	Manufacturing Engineering	BS	Virginia State University
Design (Interior Design Concentration)	BS	Radford University	Marine Biology	BS	Old Dominion University
Electronics Engineering Technology	BSET	Fairmont State University			



<i>Program Title</i>	<i>Degree</i>	<i>Institution</i>	<i>Program Title</i>	<i>Degree</i>	<i>Institution</i>
Marine Science	BS	Coastal Carolina University	Environmental Health Sciences (Environmental Quality)	MPH	University of South Carolina
Marine Science	BS	University of South Carolina	Environmental Science and Public Policy	PhD	George Mason University
Merchandising, Apparel and Textiles	BS	University of Kentucky, Lexington	Family Nurse Practitioner	MSN	George Mason University
Mining Engineering	BS	Virginia Tech	Fire & Emergency Management	MS	Oklahoma State University
Mining and Mineral Engineering	BS	West Virginia University	Folk Studies	MA	Western Kentucky University
Music (Music Business Concentration)	BM	Radford University	Forensic Science (Specialization in Industrial Chemistry)	MS	University of Central Florida
Music (Music Therapy Concentration)	BM	Radford University	Forest Resource Science	PhD	West Virginia University
Music Industry (Music Business)	BM	University of Memphis	Forestry	MS	University of Tennessee, Knoxville
Music Industry (Recording Technology)	BM	University of Memphis	Forestry	MS	Virginia Tech
Music Therapy	BM	Tennessee Technical University	Forestry (Biometry, Ecology, Economics, Genetics)	MSF	West Virginia University
Music Therapy	BM	University of Georgia	Health Administration	MBA/MHA	Georgia State University
Natural Resource Conservation (Natural Resource Recreation)	BS	Virginia Tech	Health & Hospital Administration	MBA	University of Florida
Nuclear and Radiological Engineering	BS	Georgia Institute of Technology	History (Public History)	MAH	University of West Florida
Ocean Engineering	BS	Virginia Tech	History (Public History)	MA	West Virginia University
Optical Engineering	BS	Norfolk State University	Human Performance and Sports Studies (Exercise Science)	MS	University of Tennessee, Knoxville
Petroleum Engineering	BS	Louisville State University	Hygiene and Occupational Safety	MS	West Virginia University
Petroleum and Natural Gas Engineering	BS	West Virginia University	Industrial and Systems Engineering	MS	Virginia Tech
Photo Journalism	BA	Western Kentucky University	Industrial Chemistry (Forensic Science)	MS	University of Central Florida
Polymer and Fiber Engineering	BS	Georgia Institute of Technology	Industrial Relations	MS	West Virginia University
Printing Management Technology	BS	West Virginia University	Industrial Technology	MS	North Carolina A&T State University
Recording Industry	BS	Middle Tennessee State University	Industrial Technology (concentration in an appropriate technology)	MS	Appalachia State University
Recreation Parks/Tourism Resources			Interior Design	MS	University of Georgia
(Wild Lands Recreation Management Only)	BS	West Virginia University	International Commerce and Policy	MA	George Mason University
Recreation and Leisure Services (Sports Communication)	BS	Shepherd College	Landscape Architecture (Preservation)	MLA	Virginia Tech
Retail & Consumer Sciences	BS	University of Tennessee - Knoxville	Maritime Studies	MS	East Carolina University
Retailing (Fashion and Merchandising)	BS	University of South Carolina	Medical Illustration	MS	Medical College of Georgia
Risk Management Insurance	BS	University of Georgia	Meteorology (Synoptic Meteorology)	PhD	Florida State University
Safety/Environmental Engineering Technology	BSET	Fairmont State College	Mining and Mineral Engineering	PhD	Virginia Tech
Scientific Illustration	BFA	University of Georgia	Mining Engineering	MS	West Virginia University
Special Education (Educational Interpreting)	BS	University of Tennessee, Knoxville	Motion Picture, Television and Recording Arts	MFA	Florida State University
Special Education (Hearing Impaired)	BSEd	University of Tennessee, Knoxville	Music Therapy	MM	Florida State University
Sport & Entertainment Management	BS	University of South Carolina	Music Therapy	MMEd	University of Georgia
Sports & Exercise Psychology	BS	West Virginia University	Nurse Anesthesia-Health Sciences	MS	Medical University of South Carolina
Surgical Physician Assistant	BS	University of Alabama at Birmingham	Nurse Anesthesia	MS	University of Alabama at Birmingham
Systems Engineering	BS	George Mason University	Nurse Anesthesia	MS	University of Tennessee, Chattanooga
Visual and Performing Arts (Theatre)	BFA	Longwood University	Nutrition (Dietetic Internship)	MS	Texas Woman's University
Wildlife Management	BS	University of Georgia	Ocean Engineering	MS	Virginia Tech
Wood Science & Forest Products (Wood Science or Forest Products & Management)	BS	Virginia Tech	Ocean Engineering	MS/PhD	Florida Atlantic University
Wood Science & Technology	BS	West Virginia University	Organizational Development & Knowledge Management	MS	George Mason University
			Optics	PhD	University of Central Florida
GRADUATE PROGRAMS			Petroleum & Natural Gas Engineering	MS	West Virginia University
Agriculture & Environmental Education	MS	West Virginia University	Physical Education (Athletic Coaching Education)	MS	West Virginia University
Anthropology (Historical Archeology)	MA	University of West Florida	Physical Education (Sports Administration)	MS	Florida State University
Applied Anthropology	PhD	University of Florida	Political Science (Campaigning)	MS	University of Florida
Archeological Preservation	MA	Texas A&M @ Station, TX	Reading (Storytelling)	MA	East Tennessee State University
Art in History (Public History)	MA	University of West Florida	Risk Management/ Insurance	MSM	Florida State University
Arts Management	MA	George Mason University	Safety & Environmental Management	MS	West Virginia University
Art Therapy	MA	Florida State University Space	Slavic Studies	MA	Florida State University
Aviation Systems	MS	University of Tennessee, Knoxville	Social & Organizational Learning	MS	George Mason University
Bioinformatics and Computational Biology	PhD	George Mason University	Special Education (Hearing Impaired)	MS	University of Tennessee, Knoxville
Broadcast Meteorology (Geosciences)	MS	Mississippi State University	Special Education (Visually Impaired - Blindness)	MEd	University of Louisville
Community Health Services	MPH	University of Texas, Houston	Sports Administration	MS	Florida State University
Communicable Diseases (Global)	MPA	University of South Florida	Sports Management	MEd	University of Georgia
Computational Sciences & Informatics	PhD	George Mason University	Sports Management	MA	University of Tennessee, Knoxville
Conflict Analysis and Resolution	MS/PhD	George Mason University	Surgical Physician Assistant	MS	University of Alabama, Birmingham
Diplomacy and International Commerce	MA	University of Kentucky	Visual Disabilities	MA	Florida State University
Environmental Engineering Sciences	MS	University of Florida			

MILITARY EDUCATION

Military Education Programs

The United States Armed Forces offer tuition reimbursement programs, academic courses, and Reserve Officer Training Corps (ROTC) scholarships. The government also operates five highly competitive academies that prepare students for military or merchant marine careers.

U.S. DEPARTMENT OF VETERANS AFFAIRS

The new Post-9/11 GI Bill is for individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The Post-9/11 GI Bill is effective for training from or after August 1, 2009. This program will pay eligible individuals:

- tuition & fees directly to the school not to exceed the maximum in-state tuition & fees at a public Institution of Higher Learning,
- a monthly housing allowance based on the Basic Allowance for Housing for an E-5 with dependents at the location of the school,
- an annual books & supplies stipend of \$1,000 paid proportionately based on enrollment
- a one-time rural benefit payment for eligible individuals see comparison chart for more information.

This benefit is payable only for training at an Institution of Higher Learning. **If you are enrolled exclusively in online training you will not receive the housing allowance. If you are on active duty you will not receive the housing allowance or books and supplies stipend.** This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty.

For further information go to the VA's web-site at www.gibill.va.gov.

Also, the federal Montgomery GI Bill will continue to provide monthly educational benefits to veterans, reservists, and active duty personnel. Benefits are also available under the Survivors' and Dependents' Educational Assistance Program and the Post-Vietnam Era Veterans' Educational Assistance Program. For information, call 1-888-442-4551 or contact the VA Regional Office, 31 Hopkins Plaza, Baltimore, MD 21201.

HEADQUARTERS 70TH LEADERSHIP TRAINING REGIMENT

Many courses are offered year-round for officer candidates and non-commissioned officers at the Headquarters 70th Leadership Training Regiment at Camp Fretterd in Reisterstown. For information, call 410-833-1500, or write to the Regiment at 13720 Omaha Beach Circle, Reisterstown, MD 21136.

AIR FORCE ROTC SCHOLARSHIP PROGRAM

Full college tuition and various laboratory, textbook, and incidental fees covered in addition to a non-taxable monthly allowance during the school year. Minimum four-year active duty service obligation. Student's choice of over 500 colleges and universities throughout the country. Program open to high school graduates who are age 17 to 25 and U.S. citizens. Scholarships based on SAT or ACT scores, GPA, class standing, interview, and physical aptitude test. Apply in junior year of high school or no later than December 1 of senior year. For information, call 1-800-522-2091 or write to HQ AFROTC Recruiting Division, Maxwell AFB, AL 36112-6106.

ARMY ROTC SCHOLARSHIP PROGRAM

Whether you're a college-bound high school student or already attending a college or university, Army ROTC has scholarships available. Scholarships are awarded based on a student's merit and grades, not financial need.

Army ROTC scholarships consist of:

- Two-, three-, and four-year scholarship options based on the time remaining to complete your degree
- Full-Tuition scholarships
- The option for room and board in place of tuition, if you should qualify
- Additional allowances for books and fees

Living Expenses; Army ROTC scholarships also provide monthly living allowances for each school year. You can earn certain amounts depending on your level in the Army ROTC curriculum:

- 1ST year, \$300 per month
- 2ND year, \$350 per month
- 3RD year, \$450 per month
- 4TH year, \$500 per month

This allowance is also available to all non-scholarship Cadets enrolled in the Army ROTC Advanced Course (3rd and 4th years).

For further information go to the Army's web-site www.goarmy.com/rotc/scholarships

NAVAL ROTC NAVY-MARINE CORPS SCHOLARSHIP PROGRAM

Tuition, laboratory fees, books, and fees provided, plus \$150 monthly compensation. Four-year active duty service obligation, plus four-year reserve duty. Attend participating college of choice. High school graduates must be U.S. citizens, at least age 17 when enrolled, and not over 27 when graduated and commissioned. Awards based on SAT or ACT, high school academic review interview, physical aptitude exam, plus other processing requirements. For information, call (703) 696-4581 or write to Commander, Navy Recruiting Command (CODE 314), 801 N. Randolph Street, Arlington, VA 22203.



All military academies require that applicants be American citizens, at least age 17, and of good moral character. Each academy has specific entry requirements regarding marital status, maximum age at time of appointment, good vision, minimum height, and high school academic background. Details and application forms are available by writing the academy of your choice.

Appointments to the Air Force Academy, Naval Academy, and U.S. Military Academy are by Congressional nomination and are competitive. Coast Guard Academy appointments are strictly competitive.



Air Force Academy

All expenses paid by the government. Cadets receive monthly compensation depending on class. Five years active duty service obligation. For information, write to U.S. Air Force Academy, CO 80840.



Naval Academy

Tuition, room, board, medical and dental care provided. Midshipmen receive monthly compensation for uniforms, books, and personal needs. Five years active duty service obligation, plus two years in the Reserves. For information, write to Director of Candidate Guidance, Naval Academy, Annapolis, MD 21402.



U.S. Military Academy

Tuition, room, board, medical and dental care provided, plus annual compensation from which cadets must pay for uniforms, books, and personal needs; a deposit of \$2,400 is required to defray initial expenses. Five years active duty service obligation. For information, write to Director of Admissions, U.S. Military Academy, West Point, NY 10996.



Coast Guard Academy

Cadets compensated monthly, plus daily food allowance. Compensation covers all expenses incidental to cadet training. Five years active duty service obligation. For information, write to Director of Admissions, U.S.C.G.A., 31 Mohegan Avenue, New London, CT 06320.



Merchant Marine Academy

Tuition, room, board, uniforms, books, medical and dental care are provided by U.S. government. Midshipmen compensated by steamship companies who employ them monthly. Eight years Naval Reserve service obligation. Other service obligations available. For information, write to Director of Admissions, U.S. Merchant Marine Academy, Kings Point, NY 11024.

PRIVATE CAREER SCHOOLS



There are about 175 private career schools in Maryland. Private career schools offer training in dozens of fields, from computer certification and real estate to cosmetology and allied health. Thousands of Marylanders today hold rewarding jobs because of training they received at private career schools.

Before you enroll in any career school, explore your options and obtain information about several schools. Ask questions about each school's training, method of payment, and the completion and placement record of its students. Request from each school a list of employers who have hired recent graduates of the school.

Here is a short checklist to help you select the training that is right for you:

- Make sure the school is approved to operate.
- Ask about the admission requirements.
- Inquire about the full cost of the program, including tuition, fees, books, and materials.
- Find out if the school qualifies to offer federal financial aid to its students.
- Visit the school.
- Observe classes and ask current students to comment on their experiences with the school.
- Check out the instructors' qualifications.
- Ask about job placement.
- Obtain a copy of the school's catalog and read it carefully.
- Read and understand what you sign. Pay particular attention to the enrollment agreement, payment plans, and loan terms.

After you enroll, be certain to maintain your school documents, including your enrollment agreement, school catalog, as well as all receipts and financial records. For additional information regarding private career schools (PCS), contact the Maryland Higher Education Commission or see the PCS web page at www.MDgo4it.org for the most up-to-date list of approved private career schools.

ALLIED HEALTH

All-State Career School

2200 Broening Hwy, Suite 160
Baltimore, MD 21224 (410) 631-1818

American Career Institute

11141 Georgia Avenue, Suite 418
Wheaton, MD 20902 (301) 933-4660

American Red Cross, Central Maryland Chapter

4800 Mt. Hope Drive
Baltimore, MD 21215 (410) 624-2060

Baltimore Academy of Nursing Assistants

617 Stemmers Run Road
Essex, MD 21221 (410) 391-6668

Bethel Healthcare Institute, Inc.

5617 Ager Road
Hyattsville, MD 20782 (301) 559-0200

BioTechnical Institute of Maryland, Inc

P.O. Box 1622 | 2001 Aliceanna Street
Baltimore, MD 21203-1622 (410) 752-4224

Cambridge Nursing Assistant Academy

3311 Toledo Terrace, Unit C-202
Hyattsville, MD 20782 (301) 853-9100

Care'Xpert Academy (CXA)

13321 New Hampshire Avenue, Suite 205
Silver Spring, MD 20904 (240) 277-7071

DATS of Maryland at Germantown

19512-A Amaranth Drive
Germantown, MD 20874 (877) 777-8719

DATS of Maryland & Virginia, Inc. at Annapolis

180 Admiral Cochrane Drive, Suite 200
Annapolis, MD 21401 (443) 829-4940

DATS of Maryland & Virginia, Inc. at Columbia

10630 Little Patuxent Parkway, Suite 410
Columbia, MD 21044 (443) 829-4940

DATS of Maryland & Virginia, Inc. at Westminster

412 Malcolm Drive, Suite 100
Westminster, MD 21157 (877) 777-8719

Dominion Academy

7726 Finns Lane, Suite LL2
Lanham, MD 20706 (202) 409-6564

Everest Institute

8757 Georgia Avenue
Silver Spring, MD 20910 (301) 495-4400

Gandhi Institute of Health Foundation - Baltimore

6666 Security Boulevard, Suites 1 & 2
Baltimore, MD 21207 (410) 281-1845

GBMC School of Radiography

6701 North Charles Street
Baltimore, MD 21204 (443) 849-2463

Goldenstar Education Center, Inc.

6201 Riverdale Road, Suite 104
Riverdale, MD 20737 (301) 985-6050

Holy Cross Hospital School of Radiologic Techn.

1500 Forest Glen Road
Silver Spring, MD 20910 (301) 754-7889

IT Works Learning Center - Manor Care

4669 Falls Road
Baltimore, MD 21209 (410) 662-8606

IT Works Learning Center - THI @ Franklin Square

1217 W. Fayette Street
Baltimore, MD 21223 (410) 727-3947

Johns Hopkins Hospital School of Cardiac Sonograph

600 N. Wolfe Street, Blalock 569
Baltimore, MD 21287 (410) 614-3563

Johns Hopkins Hospital Schools of Medical Imaging (The)

600 North Wolfe Street
Radiology Administration Blalock B179
Baltimore, MD 21287 (410) 528-8211

Knowledge First Institute

11510 Georgia Avenue, Suite 180
Silver Spring, MD 20902 (301) 933-7474

Maryland Center for Arts & Technology

2901 Druid Park Drive, Suite 303
Baltimore, MD 21215 (410) 728-0679

Maryland Dental Assistant School

9500 Livingston Road
Fort Washington, MD 20744 (301) 213-1144

Medix School

700 York Road
Towson, MD 21204 (410) 337-5155

Medix School-South

4351 Garden City Drive
Landover, MD 20785 (301) 459-3650

Medix School-West

6901 Security Boulevard, Suite 21
Baltimore, MD 21244 (410) 907-8110



MISS Health Care Training Institute 5000 Sunnyside Avenue, Suite 303 Beltsville, MD 20705 (301) 931-3235	Bladensburg Barber School 4810 Annapolis Road Bladensburg, MD 20710 (301) 277-8913	New Horizons Computer Learning Center 6940 Tudbury Road Baltimore, MD 21244 (410) 597-9722	Empire Beauty School 9616 Reisterstown Road, Suite 105 Owings Mills, MD 21117 (410) 581-0317
National Phlebotomy Association 1901 Brightseat Road Landover, MD 20785 (301) 386-4200	Fila Academy (The) 6320-F Ritchie Highway Glen Burnie, MD 21061 (410) 789-9516	COMPUTER/TECHNICAL Lambertine Technical Institute 1300 Mercantile Lane, Suite 142 Largo, MD 20774 (301) 350-9710	Fila Academy (The) 6320-F Ritchie Highway Glen Burnie, MD 21061 (410) 789-9516
NurseOne, Inc. 9470 Annapolis Road, Suites 219 & 220 Lanham, MD 20706 (301) 459-8899	International Academy of Hair Design & Technology 1500 West Pratt Street Baltimore, MD 21223 (410) 566-2420	Medix School-West 6901 Security Boulevard, Suite 21 Baltimore, MD 21244 (410) 907-8110	Frederick School of Cosmetology 403 S. Jefferson St., 8A Prospect Plaza Frederick, MD 21701 (301) 668-2900
Quality First Career Center, Inc. 6475 New Hampshire Avenue, Suite 501 Hyattsville, MD 20783 (301) 270-5105	BARTENDING Authentic Bartending School of Maryland 5124-B Baltimore Avenue Hyattsville, MD 20781 (301) 277-0020	CONSTRUCTION TRADES North American Trade Schools 6901 Security Blvd., Suite 16, Security Square Mall Baltimore, MD 21244 (410) 298-4844	Hair Academy - New Carrollton 8435 Annapolis Road New Carrollton, MD 20784 (301) 459-2509
Sanford-Brown Institute 8401 Corporate Drive, Suite 500 Landover, MD 20785 (301) 683-2400	Bartender of America Bartending School 9651 Baltimore Avenue, Suite 202 College Park, MD 20740 (301) 220-0055	COSMETOLOGY/MANICURIST Aaron's Academy of Beauty 11690 Doolittle Drive Waldorf, MD 20602 (301) 645-3681	Hair Expressions Academy 12450 Parklawn Drive Rockville, MD 20852 (301) 984-8182
Sanz School 8455 Colesville Road Silver Spring, MD 20910 (301) 608-2300	Maryland Bartending Academy 209 New Jersey Avenue, NE Glen Burnie, MD 21060 (410) 787-0020	Aesthetics Institute of Cosmetology 15958-C Shady Grove Road Gaithersburg, MD 20877 (301) 330-9252	Harmon's Beauty School 7760 Landover Road Landover, MD 20785 (301) 772-2244
Stein Academy - School of Health, Technology & Car 600 Reisterstown Road, Suite 416 Baltimore, MD 21208 (410) 602-0666	CABLING Lincoln Technical Institute 9325 Snowden River Parkway Columbia, MD 21046 (410) 290-7100	Aesthetics Institute of Cosmetology at Lakeforest Mall 701 Russell Avenue, Space H110 Gaithersburg, MD 20877 (301) 351-3642	International Beauty School - Bel Air 227 Archer Street Bel Air, MD 21014 (410) 838-0845
TLC Nurse Aide Training 4010 Bladensburg Road Brentwood, MD 20722 (301) 675-3480	COMPUTER Academy of Computer Education (ACE) 7833 Walker Drive, Suite 520-C Greenbelt, MD 20770 (301) 220-2802	American Beauty Academy 11006 Veirs Mill Road, Suite L2 Wheaton, MD 20902 (301) 949-3000	International Beauty School - Cumberland 119 N. Centre Street Cumberland, MD 21502 (301) 777-3020
Vision Allied Health Institute 1055 Taylor Avenue, Suite 106 Towson, MD 21286 (443) 520-0801	American Computer Utopia 2781 Hamilton Street Hyattsville, MD 20782 (301) 559-0234	American Beauty Academy - Baltimore 4719 Harford Road Baltimore, MD 21213 (410) 444-3100	Lakeforest Beauty Academy 701 Russell Avenue, #H-110 Gaithersburg, MD 20877 (301) 355-7017
Washington Adventist Hospital School of Radiograph 7600 Carroll Avenue Takoma Park, MD 20912 (301) 891-6556	ASM Educational Center 11200 Rockville Pike, Suite #220 Rockville, MD 20852 (301) 984-7400	Aspen Beauty Academy - Laurel 3535 Laurel/Ft. Meade Road Laurel, MD 20724 (301) 490-8580	Madison Institute of Cosmetology 2 Carroll Plaza Shopping Center Westminster, MD 21157 (410) 848-1277
AUDIO-VIDEO/RADIO/TV Broadcasting Institute of Maryland, Inc. 7200 Harford Road Parkville, MD 21234 (410) 254-2770	Computer Institute 1335 Rockville Pike, Suite 300 Rockville, MD 20852 (301) 424-0044	Aspen Beauty Academy - Silver Spring 13639 Georgia Avenue Silver Spring, MD 20906 (301) 949-5100	Maryland Beauty Academy - Essex 505 Eastern Blvd Baltimore, MD 21221 (410) 686-4477
Omega Studios' School of Applied Recording Arts (The) 5609 Fishers Lane Rockville, MD 20852 (301) 230-9100	ComputerTraining.com at Annapolis Junction 8955 Henkels Lane, Suite 509 Annapolis Junction, MD 20701 (800) 733-5641	Award Beauty School 26 East Antietam Street Hagerstown, MD 21740 (301) 733-4520	Maryland Beauty Academy - Owings Mills 152 Chartley Drive Chartley Park Shopping Center Reisterstown, MD 21136 (410) 517-0442
Sheffield Institute for the Recording Arts (The) 13816 Sunnybrook Road Phoenix, MD 21131 (410) 628-7260	ComputerTraining.com at Towson 501 Fairmont Avenue, Suite 102 Towson, MD 21286 (800) 733-5641	Baltimore Studio of Hair Design 318 North Howard Street Baltimore, MD 21201 (410) 539-1935	Medix School-West 6901 Security Boulevard, Suite 21 Baltimore, MD 21244 (410) 907-8110
BARBER Academy of Professional Barber/Stylists 2401 Blueridge Ave. Wheaton, MD 20902 (301) 942-2260	GlobalTech Bilingual Institute 149 N. Luzerne Avenue Baltimore, MD 21224 (410) 558-3510	Blades School of Hair Design 22576-316 MacArthur Blvd. P.O. Box 226 California, MD 20619 (301) 862-9797	Montgomery Beauty School 8736 Arliss Street Silver Spring, MD 20901 (301) 588-3570
American Beauty Academy 11006 Veirs Mill Road, Suite L2 Wheaton, MD 20902 (301) 949-3000	Harmony Institute 19225 Liberty Mill Road Germantown, MD 20874 (301) 340-2340	Del-Mar-Va Beauty Academy 111 Milford Street Salisbury, MD 21804 (410) 742-7929	New Creations Academy of Hair Design 3930 Bexley Place Suitland, MD 20746 (301) 899-9100
Avara's Academy of Hair Design 16 N. Dundalk Avenue Baltimore, MD 21222 (410) 285-7820			Robert Paul Academy of Cosmetology Arts & Sciences 1811-B York Road Timonium, MD 21093 (410) 252-4481



PRIVATE CAREER SCHOOLS

THE TEMPLE: A Paul Mitchell Partner School

22-24 West Church Street
Frederick, MD 21701 (301) 682-7550

CULINARY ARTS**L'Academie de Cuisine - Gaithersburg**

16006 Industrial Drive
Gaithersburg, MD 20877 (301) 670-8670

Lincoln Technical Institute

9325 Snowden River Parkway
Columbia, MD 21046 (410) 290-7100

DOG GROOMING**Baltimore School of Dog Grooming**

1007 West 41st Street
Baltimore, MD 21211 (410) 889-9070

DRY-CLEANING**Drycleaning and Laundry Institute**

14700 Sweitzer Lane
Laurel, MD 20707 (301) 622-1900

FINANCE**Accounting and Bookkeeping Center, Inc. (The)**

40 York Road, Suite 520
Baltimore, MD 21204 (410) 828-1902

Millennium Training Services

6475 New Hampshire Avenue, Suite 504-S
Hyattsville, MD 20783 (877) 891-1241

HEATING, AIR CONDITIONING & REFRIGERATION**All-State Career School**

2200 Broening Hwy, Suite 160
Baltimore, MD 21224 (410) 631-1818

Lincoln Technical Institute

9325 Snowden River Parkway
Columbia, MD 21046 (410) 290-7100

North American Trade Schools

6901 Security Blvd., Suite 16, Security Square Mall
Baltimore, MD 21244 (410) 298-4844

MAKEUP/SKIN CARE**Aaron's Academy of Beauty**

11690 Doolittle Drive
Waldorf, MD 20602 (301) 645-3681

Aesthetics Institute of Cosmetology

15958-C Shady Grove Road
Gaithersburg, MD 20877 (301) 330-9252

Baltimore School of Massage

517 Progress Drive, Suites A-L
Linthicum, MD 21090 (410) 636-7929

BEAT - Beauty Expert Artistry Training

2453 Maryland Avenue, Suite 2
Baltimore, MD 21218 (410) 243-1147

Chesapeake School of Esthetics: Skin Care & MakeUp

1507 Ritchie Highway, Suite 105
Arnold, MD 21012 (410) 757-5545

Fila Academy (The)

6320-F Ritchie Highway
Glen Burnie, MD 21061 (410) 789-9516

Hair Expressions Academy

12450 Parklawn Drive
Rockville, MD 20852 (301) 984-8182

Lasting Effects™ Permanent Cosmetic Training Inst.

22 West Padonia Road, #C-253
Timonium, MD 21093 (410) 252-3994

Von Lee International School of Aesthetics

309 Reisterstown Road
Pikesville, MD 21208 (410) 653-1966

MARITIME STUDIES**Maritime Institute of Technology & Graduate Studie**

692 Maritime Blvd.
Linthicum Heights, MD 21090 (410) 859-5700

MASSAGE**American Career Institute**

11141 Georgia Avenue, Suite 418
Wheaton, MD 20902 (301) 933-4660

Baltimore School of Massage

517 Progress Drive, Suites A-L
Linthicum, MD 21090 (410) 636-7929

Central Maryland School of Massage

1890 N. Market Street, Suite 201
Frederick, MD 21701 (301) 228-2214

Holistic Massage Training Institute

1 East University Parkway, Suite 110
Baltimore, MD 21218 (410) 243-4688

Massage Institute of Maryland, Inc.

816 Frederick Road
Catonsville, MD 21228 (410) 744-9130

Medix School

700 York Road
Towson, MD 21204 (410) 337-5155

MECHANIC TECHNOLOGY**Lincoln Technical Institute**

9325 Snowden River Parkway
Columbia, MD 21046 (410) 290-7100

North American Trade Schools

6901 Security Blvd., Suite 16, Security Square Mall
Baltimore, MD 21244 (410) 298-4844

MONTESSORI TEACHER**Institute for Advanced Montessori Studies**

13500 Layhill Road
Silver Spring, MD 20906 (301) 576-2867

Maryland Center for Montessori Studies

10807 Tony Drive
Lutherville, MD 21093 (410) 321-8555

Montgomery Montessori Institute

10500 Darnestown Road
Rockville, MD 20850 (301) 279-2799

MORTGAGE**2 Blue Chip Professionals, LLC**

5457 Twin Knolls Road, Suite 101
Columbia, MD 21045 (410) 581-0786

Financial Strategies Mortgage, Inc.

3545 Ellicott Mills Drive
Ellicott City, MD 21043 (866) 411-9752

Maxa Strategies

600 S. Frederick Avenue, Suite 102
Gaithersburg, MD 20877 (301) 977-9220

Metropolitan Mortgage and Real Estate Training Ins

6480 New Hampshire Avenue, Suite 202
Takoma Park, MD 20912 (301) 891-8599

Professional Development Institute (The)

2730 University Boulevard, Suite 200
Wheaton, MD 20902 (301) 949-1771

Real Estate and Mortgage Training Institute (The)

16201 Trade Zone Avenue, Suite 101
Upper Marlboro, MD 20774 (240) 556-1168

Resource Real Estate Services, LLC

300 Red Brook Blvd., Suite 300
Owings Mills, MD 21117 (410) 654-5550

TrainingPro (Advanced Education Systems LLC, dba)

11350 McCormick Road, EP III, Ste. 1001
Hunt Valley, MD 21031 (877) 878-3600

PHOTOGRAPHY**Washington School of Photography**

4850 Rugby Avenue
Bethesda, MD 20814 (301) 654-1998

POLYGRAPH**Maryland Institute of Criminal Justice**

8424 Veterans Hwy, Suite 3
Millersville, MD 21108 (410) 987-6665

REAL ESTATE**1st Realty Academy**

3082 Festival Way
Waldorf, MD 20601 (301) 843-2211

About Real Estate Academy

6444 Bock Road
Oxon Hill, MD 20745 (301) 839-9000

American Academy of Real Estate

2528 Mountain Road, Suite 102
Pasadena, MD 21122 (410) 439-0999

Baldus Institute of Real Estate

3475 Leonardtown Rd. | PO Box 1500
Waldorf, MD 20604 (301) 870-3131

Camelot Real Estate Academy

1709 Elton Road
Silver Spring, MD 20903 (301) 445-1544

Carruthers Academy of Real Estate, LLC

565 Benfield Road
Severna Park, MD 21146 (410) 647-8000

Century 21 The Real Estate Centre School

8220 Ritchie Highway, Suites 7-8
Pasadena, MD 21122 (410) 384-9000

Century 21/HT Brown Real Estate Institute

630 Stevens Forest Road, Suite 150
Columbia, MD 21046 (410) 964-6711

Champion Institute of Real Estate

541-B Baltimore-Annapolis Blvd.
Severna Park, MD 21146 (410) 544-6004

Chesapeake Real Estate Academy

216 E. Pulaski Highway
Elkton, MD 21921 (443) 309-1334

Chesapeake Residential School of Real Estate

4200 North Point Blvd., Suite A
Baltimore, MD 21222 (410) 477-7990

Coldwell Banker Residential Brokerage School of RE

6021 University Boulevard, Suite 500
Columbia, MD 21043 (800) 992-4794

Community Real Estate Team Learning Center

5205 East Drive, Suite S
Baltimore, MD 21227 (410) 242-4791

D&D Real Estate & Business Training Academy, Inc.

24709 Kings Valley Road
Damascus, MD 20872 (301) 482-1051

Deep Creek School of Real Estate

24439 Garrett Hwy, Suite 103
McHenry, MD 21541 (301) 387-8181

Diana School of Real Estate

414 South Main Street
Bel Air, MD 21014 (410) 893-1200

Diplomat Real Estate Center

5505 Sargent Road
Hyattsville, MD 20782 (301) 559-6000

Don Gurney Academy of Real Estate

3201 Mountain Road, Suite 117
Pasadena, MD 21122 (410) 760-9984

Ed Smith Real Estate School

Sunset Industrial Business Pk, Rt 611
P.O. Box 371, Suite #17
Ocean City, MD 21842 (410) 213-2700

First American School of Real Estate, LLC

401 East Pratt Street, Suite 800
Baltimore, MD 21202 (410) 685-9200



PRIVATE CAREER SCHOOLS

Frederick Academy of Real Estate 11849 Ramsburg Road Marriottsville, MD 21104 (800) 854-0950	Sawyer & Associates Real Estate Academy, Inc. 7126 Temple Hill Road Temple Hills, MD 20748 (301) 449-9700	Jackson Hewitt Tax School - Fort Washington 9400 Livingston Road, Suite 135 Fort Washington, MD 20744 (301) 248-7275	Liberty Tax Service Tax School - Salisbury 717 S. Salisbury Blvd Salisbury, MD 21801 (410) 742-6200
GBBR® School of Real Estate (The) 1306 Bellona Avenue Lutherville, MD 21093 (410) 337-7200	Southern MD Assn of Realtors Inst. of Real Estate 8440 Old Leonardtown Road Hughesville, MD 20637 (301) 274-4406	Jackson Hewitt Tax School - Hagerstown 585 Northern Avenue Hagerstown, MD 21741 (301) 739-1528	Liberty Tax Service Tax School - Silver Spring 8025 Georgia Avenue Silver Spring, MD 20910
Housing Consultants Real Estate School 9420 Annapolis Road, Suite 216 Lanham, MD 20706 (301) 429-3065	Weichert Real Estate School 7701 Greenbelt Road, Suite 100 Greenbelt, MD 20770 (301) 486-4643	Jackson Hewitt Tax School - Hyattsville 3412 Hamilton Street Hyattsville, MD 20782 (301) 927-3278	Saunders Tax School 17339 Virginia Avenue Hagerstown, MD 21740 (301) 582-1291
Kelley Academy of Real Estate 23 West Main Street Middletown, MD 21769 (301) 473-1831	TAX H&R Block Eastern Enterprises, Inc. 3353 Corridor Marketplace, Suite 150 Laurel, MD 20724 (301) 776-7728	Jackson Hewitt Tax School - Prince Frederick 70 Solomons Island Road P.O. Box 1996 Prince Frederick, MD 20678 (410) 535-4435	TRAVEL Bennett School of Travel 8659 Baltimore National Pike Ellicott City, MD 21043 (410) 465-8555
Lawyers Advantage Career School 3355 Saint Johns Lane Ellicott City, MD 21042 (410) 480-2800	Jackson Hewitt Tax School - Baltimore-Eastern 3404 Eastern Avenue Baltimore, MD 21224 (410) 276-4804	Jackson Hewitt Tax School - Salisbury 901 G North Salisbury Blvd. Salisbury, MD 21801 (410) 641-2223	Maryland School of Travel 9805 York Road Cockeysville, MD 21030 (410) 667-6090
Long & Foster Institute of Real Estate 1312 Bellona Avenue, Suites 302-305 Lutherville, MD 21093 (410) 561-8380	Jackson Hewitt Tax School - Baltimore-Kingston 30 Kingston Road P.O. Box 18102 Baltimore, MD 21220 (410) 574-6968	Jackson Hewitt Tax School - Severn 2622-G Annapolis Road Severn, MD 21144 (410) 665-9275	TRUCK DRIVING All-State Career School 2200 Broening Hwy, Suite 160 Baltimore, MD 21224 (410) 631-1818
Mackintosh School of Real Estate 262 W. Patrick Street Frederick, MD 21701 (301) 662-0155	Jackson Hewitt Tax School - Bel Air 5 Belair S. Parkway, Suite L 1219 Bel Air, MD 21015 (410) 569-1937	Liberty Tax Service Tax School - Abingdon 2927 Emmorton Road Abingdon, MD 21009 (410) 569-9920	North American Trade Schools 6901 Security Blvd., Suite 16, Security Square Mall Baltimore, MD 21244 (410) 298-4844
National Academy of Professional Development 50 Citizens Way, Suite 301 Frederick, MD 21701 (301) 695-0530	Jackson Hewitt Tax School - Catonsville 3404 Eastern Avenue Baltimore, MD 21224 (410) 276-4804	Liberty Tax Service Tax School - Baltimore II 6414 Reisterstown Road Baltimore, MD 21215 (410) 764-7190	Southern MD Tri-County Community Action Com. 8383 Leonardtown Road, P.O. Box 280 Hughesville, MD 20637 (301) 274-4474
New Millennium Real Estate School 23063 Three Notch Road California, MD 20619 (301) 862-2169	Jackson Hewitt Tax School - Eldersburg P.O. Box 1712 Westminster, MD 21158 (410) 848-4024	Liberty Tax Service Tax School - Cumberland 776 Bishop Walsh Road Cumberland, MD 21502 (301) 722-2330	WELDING Delta School of Trades 5418 Pulaski Highway Baltimore, MD 21205 (410) 485-3449
O'Brien Institute of Real Estate 22894 Three Notch Road California, MD 20619 (410) 326-1004	Jackson Hewitt Tax School - Elkton 251 S. Bridge Street Elkton, MD 21921 (410) 392-6232	Liberty Tax Service Tax School - Gaithersburg 331 Kentlands Boulevard Gaithersburg, MD 20878 (301) 806-6004	North American Trade Schools 6901 Security Blvd., Suite 16, Security Square Mall Baltimore, MD 21244 (410) 298-4844
Professional Development Institute (The) 2730 University Boulevard, Suite 200 Wheaton, MD 20902 (301) 949-1771	Jackson Hewitt Tax School - Forestville 5758 Silver Hill Road Forestville, MD 20747 (301) 568-0920	Liberty Tax Service Tax School - Perry Hall 8620-D Belair Road Baltimore, MD 21236 (410) 256-8312	
Real Estate Institute (The) 295-5 Bay Street Easton, MD 21601 (410) 819-0100			



WHAT IS FINANCIAL AID?

You're getting ready to go to college and you're looking forward to all the new experiences, making friends, and preparing for your future. You now need to think about how you're going to pay for it. Now is the time to start thinking about one of the biggest expenses and investments of your life, a college education.

Every fall, students gather in financial aid offices across the State of Maryland with hopes and expectations only to be surprised at the cost of attendance. If you haven't given much consideration to financial aid prior to this point, it can be a very frustrating experience. There's nothing more discouraging than not being eligible for an award because you missed a deadline. Start planning now on how you are going to afford the next few years of your life.

It's been our experience that if you ask a student how they are going to pay for college, they will say financial aid. Ask them specifically what financial aid program and too many students can only name one or two different programs. Now is the time to learn about the financial aid process and what it involves.

A good place to begin is by understanding the sources and types of financial assistance. There are four (4) basic types of financial aid offered by four (4) basic sources. However, each type has many different programs and that is why it is important to find out which financial assistance programs are best for you. It will make more sense the more you read.

The four (4) basic sources of financial aid are:

- **Federal Financial Aid** – the largest source of financial aid that offers (9) nine different aid programs;
- **State** – Maryland has 22 different aid programs based on financial need, academic merit, talents, or career choices (some programs require students to complete a specific employment obligation after graduation);
- **Institutional** – colleges and universities offer numerous scholarships, grants, and loans to students; and
- **Private Sources** – come from many different civic organizations, associations, clubs, foundations, churches, and businesses.

The four (4) types of financial aid are:

- **Grants** – awarded to students that show they have financial need. Grants typically do not require repayment;
- **Loans** – a source of aid that must be repaid, usually with interest, after you graduate or stop going to school;
- **Employment** – a program where students may work and earn money to help pay for school; and
- **Scholarships** – awarded to students based on special talents, skills or high academic achievement.

*Some loan, employment and scholarship programs have need as a requirement.

If you've done your research well, and applied for all programs for which you are eligible, your financial aid package will be a combination of the different types of aid that best fit your educational goal. You'll have applied for the best financial assistance programs that offer you the most benefits and least amount of debt. Don't only rely on the financial aid office at your institution to tell you what you are eligible to receive. Have some idea of how financial aid works and learn about what each different financial aid program has to offer. Your college experience will be much better once you have a solid plan on how you are going to pay for it.

Start by taking some time to read the following pages where you will learn about all sources and types of aid offered to students. It is a basic description of financial assistance offered by the federal government, the State of Maryland, and private sources. Pay close attention to information in bold.



WHAT IS FEDERAL STUDENT AID

Federal student aid is funded through the U.S. Department of Education and is available if your field of study leads to an academic, professional, or vocational degree or certificate (or other recognized educational credential) at an eligible institution. An eligible institution must have accreditation from an accrediting body recognized by the U.S. Department of Education to be able to participate in federal student aid programs. Federal student aid helps with tuition and fees, room and board, and books and supplies. It can also aid in transportation expenses, purchasing a computer, and even dependent child care expenses.

WHO MAY APPLY

You must either have a high school diploma or a General Education Development (GED) Certificate, or have completed high school education in a home school setting approved under Maryland law. Also, you must be enrolled or accepted as a regular student for the purposes of obtaining a degree, a certificate, or other legitimate educational credentials.

All students should apply for need-based financial aid. Many families mistakenly think they may not qualify for this type of aid based on their income and assets. However, if you choose not to apply for need-based financial aid, you may be closing the door on opportunities that could help you pay for college. There are other sources of financial assistance available regardless of your need, but most require that you first file the Free Application for Federal Student Aid (FAFSA).

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the primary application form for federal need-based aid and other types of federal student aid. It is highly recommended that you file an electronic FAFSA online at www.fafsa.ed.gov. Online FAFSA applications are processed quicker and more accurately than paper FAFSAs. A paper FAFSA can be obtained by calling 1-800-433-3243.

Note: The FAFSA is a federal application form, however, the State of Maryland, as well as Maryland institutions, use information filed on the FAFSA in determining a student's financial need. Please file your FAFSA as soon as possible after January 1 to ensure you comply with all the State and institutional deadlines for need-based financial aid. The State of Maryland deadline for filing the FAFSA is **March 1**.

To apply online for federal student aid, both you, and your parents if you are a dependent, must get a PIN (personal identification number). A PIN allows you to sign

an online FAFSA. It also allows you to make corrections to your online application if necessary. To learn more about PINs, visit www.FAFSA.ed.gov. Keep your number as you will need it to update your FAFSA in the future.

Before you fill out your FAFSA, gather the documents you will need to complete the application, such as income tax returns, W-2 forms, and any other records of income. You will also need your Social Security number, driver's license, and most recent bank statements. If you are not a U.S. citizen, you will need your alien registration number or permanent residence card. For a complete list of documents needed, go to www.FAFSA.ed.gov/before003.htm

Remember to list a Maryland college and the college's Federal Title IV Institution Code to be considered for Maryland State financial aid. Title IV codes for Maryland institutions are listed next to the institutional description in the front of the Student Guide to Higher Education and Financial Aid in Maryland or at the U.S. Department of Education's website, www.FAFSA.ed.gov/FOTWebApp/FSLookupServlet

If you use an APO or a Post Office Box as your address, the Office of Student Financial Assistance will ask you to provide your actual Maryland street address.

If you filed a FAFSA last year, you will probably file a 2010-2011 Renewal FAFSA this year. Your Renewal FAFSA will only be available for you to submit electronically via the web. You will be sent a reminder to file your Renewal FAFSA via the web. The reminder will be sent to you either via email or at your home address. If you do not receive a Renewal FAFSA reminder by January 1, you should go online and file a regular FAFSA form.

Many colleges may require that you complete one or more supplemental application forms to apply for institutional financial aid. Ask the colleges you plan to attend for information about any additional applications you may need to complete as well as their deadline for FAFSA submission, which may be earlier than that of the State so that you may be considered for all types of college financial aid.

WHEN TO APPLY

Complete and submit the FAFSA between January 1, 2010 and June 30, 2011. Do not sign, date, or mail your FAFSA before January 1, 2010. Your eligibility is determined one award year at a time. The results from your 2010-2011 application are good only for the 2010-2011 academic year. Because your financial circumstances can change from one year to the next, you must complete the FAFSA each year. The State of Maryland requires that the FAFSA be filed by March 1, 2010 in order to receive any State need-based financial assistance for the 2010-2011 academic year. You should apply as soon as possible after January 1, 2010.

If you are filing a paper FAFSA, make sure you fill out, stamp, and mail the postcard that comes with your FAFSA so you will be notified when it has reached the federal



FEDERAL FINANCIAL ASSISTANCE

processor. To prove that you mailed the FAFSA, you should get a Certificate of Mailing from the post office when you mail your form.

FAFSAs that are filed after the March 1 deadline will be considered for fewer types of State need-based aid programs. If you or your parents do not have your federal tax returns completed before the March 1 deadline, you should carefully estimate your answers on the FAFSA and correct them later.

SERVICES OF CONSULTANT TO HELP FIND SCHOLARSHIPS OR TO HELP COMPLETE THE FAFSA

The Office of Student Financial Assistance (OSFA) urges you to **look carefully at these services. Make sure you are not paying for something that is available for free** from your high school guidance office, the public library, a college financial aid office, the web or from OSFA. If the consultant guarantees that you will receive some sort of financial aid, learn as much as you can about the consultant, the company, and the students who have used the service before you spend the \$50 to \$1,000 fee that some consultants may charge.

WHAT HAPPENS AFTER I APPLY

The federal processing center will review your FAFSA for proper signatures, correct Social Security number, etc. It is important not to leave items blank on your FAFSA, as incomplete applications will delay the application process and prevent you from being considered for financial aid. After your FAFSA has been processed, you will receive a report containing your answers to the FAFSA questions. This report is called the Student Aid Report (SAR) and will be received via email. Review your SAR carefully. If you find a mistake or have to update information because you may have completed the form based on estimates you will need to make the required changes and resubmit the form. **Keep a copy of the corrected SAR in your files and send one copy by April 1 to OSFA.**

Your SAR will indicate how much the federal government expects your family to contribute toward your college costs. Financial aid officers refer to this as your Expected Family Contribution or EFC. Your EFC is used to determine the amount of federal and State financial aid you may be eligible to receive.

ELIGIBLE MAJORS

A U.S. citizen or eligible noncitizen who is enrolled or accepted as a regular student working toward a degree or certificate in an eligible program is eligible to apply for federal and State aid. To learn more about eligible majors, please call 1-800-4-FED-AID (1-800-433-3243).

TYPES OF FEDERAL ASSISTANCE

The U.S. Department of Education is the largest source of financial aid and offers nine (9) different types of assistance. The following pages describe the Pell Grant, Supplemental Educational Opportunity Grant, Academic Competitiveness Grant, National SMART Grant, TEACH Grant, Federal Work-Study, Perkins Loans, Stafford Loans, and PLUS Loans. Each type of assistance has specific criteria, so please read carefully. Contact your financial aid office if you have any questions about federal assistance.

FEDERAL PELL GRANT WHO MAY APPLY

The Federal Pell Grant is awarded to eligible undergraduate students who have not earned a bachelor's or professional degree. In some cases, you may receive a Pell Grant if you're enrolled in a postbaccalaureate teacher certificate program. Awards are based on financial need, which is determined by your institution's cost of attendance, your EFC, and your enrollment status (full-time or part-time).

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for federal student aid. You may either file an electronic or a paper FAFSA. Apply online at www.fafsa.ed.gov

WHEN TO APPLY

You should apply by filing your FAFSA as soon as possible after January 1 in order to meet the State of Maryland's deadline of March 1 (If you are eligible for a Pell Grant, you will automatically be considered for Maryland's Howard P. Rawlings Educational Assistance Grant).

ELIGIBLE MAJORS

All majors are eligible.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

WHO MAY APPLY

The FSEOG is awarded to undergraduate students that have exceptional financial need, which is determined by those with the lowest EFC. Not all institutions participate in the FSEOG program, so you will need to contact your financial aid office for information. Full-time and part-time students may apply, however, your grant may be reduced if you are a part-time student.



HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for federal student aid. You may either file an electronic or a paper FAFSA. Apply online at www.fafsa.ed.gov

Also, please contact the financial aid office at the institution you plan on attending to see if they participate in the FSEOG program. The institutions decide how to disburse the funds they receive from the U.S. Department of Education and will be able to explain their awarding methodology.

WHEN TO APPLY

You should apply by filing your FAFSA as soon as possible after January 1. Each school that participates receives a limited amount of funds from the U.S. Department of Education. Schools may not have enough funds to award every applicant who qualifies for FSEOG.

ELIGIBLE MAJORS

All majors are eligible.

ACADEMIC COMPETITIVENESS GRANT

WHO MAY APPLY

The Academic Competitiveness Grant (ACG) is awarded to first and second year, full-time and part-time undergraduate students who are U.S. citizens and eligible non-citizens. Students must have completed a rigorous high school program. Second year students must maintain a 3.0 Grade Point Average (GPA).

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for student aid. You may either file an electronic or paper FAFSA. Apply online at www.fafsa.ed.gov

WHEN TO APPLY

(See the Pell Grant)

ELIGIBLE MAJORS

(See the Pell Grant)

NATIONAL SCIENCE AND MATHEMATICS ACCESS TO RETAIN TALENT (SMART) GRANT

WHO MAY APPLY

Science and Mathematics Access to Retain Talent (SMART) Grant is awarded to third and fourth year, full-time and part-time undergraduate students who are U.S. citizens and eligible non-citizens. Students must have completed a rigorous high school program. Students must maintain a 3.0 Grade Point Average (GPA). Students may be eligible to receive a SMART Grant for their fifth year of college if their program requires a fifth year of study.

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form in student aid. You may either file an electronic or paper FAFSA. Apply online at www.fafsa.ed.gov

WHEN TO APPLY

(See the Pell Grant)

ELIGIBLE MAJORS

(See www.studentaid.ed.gov for a list of eligible majors)

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT

WHO MAY APPLY

Graduate and undergraduate students who intend to teach full time in high need subject areas for at least 4 years at schools that serve students from low income families. Freshman must have a cumulative high school GPA of 3.25 and continuing students must have a cumulative GPA of 3.25 in all college course work.

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for federal student aid. You may either file an electronic or paper FAFSA. Apply online at www.fafsa.ed.gov

WHEN TO APPLY

(See the Pell Grant)

ELIGIBLE MAJORS

(See

<http://www.ed.gov/about/offices/list/ope/pol/tsa.doc>)

OBLIGATION

TEACH grant recipients who fail to complete their program and/or fail to meet the teaching obligation will have their grants converted to unsubsidized student loans including interest from the date the grant was paid.

FEDERAL WORK-STUDY

WHO MAY APPLY

Federal Work-Study provides part-time jobs in community service and work related to your course of study. You must demonstrate financial need. Not all institutions participate in the Federal Work-Study program, so you will need to contact your financial aid office for more information. Funds are available to undergraduate and graduate students. You may be a full-time or part-time student.

FEDERAL FINANCIAL ASSISTANCE

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for federal student aid. You may either file an electronic or a paper FAFSA. Apply online at www.fafsa.ed.gov

Contact the financial aid office at the institution you plan on attending to see if they participate in the Work-Study program. The institutions decide how to disburse the funds they receive from the U.S. Department of Education and will be able to explain their awarding methodology.

WHEN TO APPLY

You should apply by filing your FAFSA as soon as possible after January 1. Each school that participates receives a limited amount of funds from the U.S. Department of Education. Schools may not have enough funds to award every applicant who qualifies for Work-Study.

ELIGIBLE MAJORS

All majors are eligible.

FEDERAL PERKINS LOAN

WHO MAY APPLY

The Federal Perkins Loan is for undergraduate, graduate, and professional students who are full-time or part-time. Perkins Loans are offered through participating schools to students who have the greatest financial need.

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for federal student aid. You may either file an electronic or a paper FAFSA. Apply online at www.fafsa.ed.gov

The Federal Perkins Loan is a 5% fixed-rate loan that must be paid back to your institution. When applying for a Perkins Loan, you will be required to sign a promissory note agreeing to repay the amount borrowed plus interest.

WHEN TO APPLY

You should apply by filing your FAFSA as soon as possible after January 1. Schools may not have enough funds to award every applicant who qualifies for a Perkins Loan.

ELIGIBLE MAJORS

All majors are eligible.

FEDERAL STAFFORD LOAN

WHO MAY APPLY

Federal Stafford Loans are for undergraduate, graduate, and professional students who are full-time or part-time. Stafford Loans are either subsidized or unsubsidized, meaning that if you demonstrate financial need according to your FAFSA, the U.S. Department of Education

pays the interest on your loan. If you have demonstrated need, you may be eligible for a subsidized Stafford Loan. If you do not have financial need, you may be eligible for an unsubsidized Stafford Loan. Unsubsidized Stafford Loans require you to pay the interest as it accrues or interest can be added to the principal amount (If interest accumulates, the amount you will be required to repay will be higher).

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the key application form for federal student aid. You may either file an electronic or a paper FAFSA. Apply online at www.fafsa.ed.gov

You will be required to sign a promissory note agreeing to repay the loan amount, plus interest. Depending on whether you received a subsidized or unsubsidized Stafford Loan (or a combination of both), the amount you will be required to repay will vary. Please be sure to consult with the financial aid office at the institution you plan on attending.

WHEN TO APPLY

You should apply by filing your FAFSA as soon as possible after January 1.

ELIGIBLE MAJORS

All majors are eligible.

FEDERAL PLUS LOAN

WHO MAY APPLY

Parents of dependent undergraduate students are eligible to apply for a Parent Loan for Undergraduate Students (PLUS). Graduate students may also be eligible to apply for the PLUS Loan on behalf of themselves.

HOW TO APPLY

For the PLUS Loan, your parents must complete an application and promissory note (part of the application), which you may receive from the financial aid office at your institution.

WHEN TO APPLY

Your parents should apply for the PLUS Loan prior to the beginning of the semester, but may be able to apply after the academic year has begun. Check with your financial aid office for more information.

ELIGIBLE MAJORS

All majors are eligible.



STATE OF MARYLAND FINANCIAL ASSISTANCE

STATE FINANCIAL ASSISTANCE

This year, the State of Maryland will award almost \$110 million in financial aid to more than 57,500 Maryland residents. Students use this aid at Maryland community colleges, independent colleges and universities, private career schools, and the State's 13 public four-year institutions. The Office of Student Financial Assistance (OSFA), a division of the Maryland Higher Education Commission, awards State financial aid funds.

Programs are classified in one of five categories:

- Need-based Aid Programs;
- Legislative Programs;
- Merit-based Programs;
- Career and Occupational Programs; and
- Unique Population Programs.

Many State grants and scholarships combine aspects of several of these categories in that they may require a specific grade point average, or a service obligation and have income limitations. However, programs are classified by the predominant awarding criteria and program goal.

Grants and scholarships are gift aid that you do not have to pay back. State grants are awarded if you have financial need, while scholarships are usually given to recognize academic achievement. OSFA also awards scholarships that require a specific employment obligation after graduation.

With few exceptions, Maryland residency is required for all State financial assistance and students are required to attend a college in Maryland.

The pages that follow provide more information on State need-based aid programs and other financial assistance programs offered by the State of Maryland.

APPLYING FOR MERIT, CAREER AND OTHER TYPES OF STATE SCHOLARSHIPS

The State of Maryland offers a number of other State scholarship programs that are based on merit or other criteria. Some programs consider a student's need as well as other factors. Some programs require a student to work in Maryland in a specific employment field after graduation.

The various grants and scholarships offered by the State of Maryland have different application forms and deadlines. Please read the individual descriptions of Maryland's financial aid programs for more specific application information. Pay close attention to the deadlines and other required information to be submitted with the applications.

Scholarships may also be available from your Maryland State senator or delegates. A list of all the Maryland legislators is available from the OSFA. Some legislators allow the OSFA to select the students who will receive a Senatorial or Delegate Scholarship and some senators and

delegates make their own awards. If your legislators make their own awards, you must contact them to find out the application procedures they require.

FINANCIAL AID AWARD NOTICE

How will I know if I am awarded State financial aid?

You will receive an award letter from the OSFA along with information about the award you are being offered. Review the letter to make sure everything is correct. Your address may have changed or you may have decided to go to a college other than the one listed on the award letter. Be sure that your correct Social Security number is listed. You can make changes on the letter. You must then sign the letter and check the box showing that you accept the award. Make a copy of the letter for your records and return the original to the Office of Student Financial Assistance by the deadline listed in the letter.

You may also check your award status and/or print an award letter by visiting our website at www.MDgo4it.org under the option "Student Inquiry."

What if I have to make changes after I return my award letter?

Call or write the OSFA to make corrections to your address or to tell us you will be attending a different college.

How is my college notified of my award?

The OSFA will send a list of students who have been offered a State grant or scholarship to each college. The financial aid office at your college is responsible for determining how much federal and institutional financial aid you will be awarded and for coordinating all of your aid. The total of your federal, state, institutional and private aid may not exceed your cost of education.

When is my award paid to my college?

At the beginning of each semester, your college will be asked to certify that you meet the requirements for the award, including Maryland residency. When the certification is completed and sent back to the OSFA, your award will be processed for payment. Payment to the college will be made approximately four weeks after the college completes the certification.

Can I appeal the decisions of the OSFA?

The OSFA will consider appeals for several situations (e.g., special financial circumstances or failure to maintain a required GPA). You must call or write your Office of Student Financial Assistance staff person for further information.



STATE OF MARYLAND NEED-BASED FINANCIAL ASSISTANCE

CALENDAR FOR MARYLAND NEED-BASED FINANCIAL AID

September to June of your senior year of high school (or the year before you plan to start college)

SEPTEMBER TO JANUARY

- Take SAT I or ACT if required by the college you plan to attend.
- Write to colleges for information about how and when to apply for both admission and financial aid.
- Beginning January 1 you will be able to file the FAFSA electronically at www.fafsa.ed.gov. If your application must be mailed it should be sent no later than February 15. Remember your college may require you to file the FAFSA prior to March 1 to be considered for financial aid.

JANUARY

- File a Free Application for Federal Student Aid (FAFSA) electronically at www.fafsa.ed.gov or obtain a paper copy by calling 1-800-433-3243.
- Call or write the Office of Student Financial Assistance (OSFA) for specific Maryland State scholarship applications. Most State applications are available at www.MDgo4it.org
- Contact your district's State legislative representatives for Senatorial and Delegate Scholarship Applications. Deadlines vary among separate offices. Contact information may be found at www.mlis.state.md.us.

MARCH 1

- March 1 is the deadline for receipt of the FAFSA by the federal processor so you can be considered for Maryland State aid.
- If the FAFSA is received after March 1, your application is late and you may not be considered for State aid.

APRIL 1

- Make a copy of any changes you made to your Student Aid Report (SAR) and send it to the OSFA no later than April 1.

MID-APRIL

- Renewal and new Howard P. Rawlings Guaranteed Access Grant, Howard P. Rawlings Educational Assistance Grant, and other scholarship award letters are sent to students beginning in mid-April.

JUNE

- State Senators and Delegates begin to make scholarship awards.

ELIGIBILITY CRITERIA FOR STATE NEED-BASED AID

How does the State determine how much aid I'm eligible for?

When you apply for financial aid, the information on your FAFSA is used to calculate your Expected Family Contribution (EFC).

The Office of Student Financial Assistance uses your EFC to determine your eligibility for need-based Maryland financial aid.

Generally, your EFC will determine if you will be eligible for a Federal Pell Grant. The amount of your Pell Grant depends on your EFC, and your enrollment status (full-time, three-quarters time, etc.).

Your financial need is the difference between what it costs to attend college and your EFC minus the amount of your Pell Grant (if any).

Cost of Attendance – The cost of attendance at your college is the total amount of money you will need to go to college for one year.

- EFC
- Federal Pell Grant (if eligible)
- = Financial Need

What other requirements do I have to meet to be eligible?

You and your parents (if you are a dependent student) must be Maryland residents to receive financial aid from the State. Students and their parents (if you are a dependent student) must reside in Maryland for 12 months prior to attending a four-year college or for three months prior to attending a community college or private career school.



To be considered Maryland residents, you and your parents (if you are dependent) must:

- own or rent and occupy living quarters in Maryland;
- keep most of your personal property in Maryland;
- pay Maryland income tax on any of your earned income;
- register all vehicles in Maryland;
- have a valid Maryland driver's license (if you drive);
- be registered to vote in Maryland (if you are registered); and
- receive no public assistance from another state (or entity).

If you or your parents (if you are a dependent student) are active duty military personnel stationed and residing in Maryland, you are considered Maryland residents for financial aid purposes. If you or your parents (if you are a dependent student) are Maryland residents and in the military, you will be considered for Maryland financial aid whether stationed in Maryland or not.

In addition, Maryland residency requirements will be waived for civilian employees of the U.S. Armed Forces and defense contractors whose positions are transferred from other States to Maryland as the result of the Base Realignment and Closure (BRAC). This waiver also applies to the spouses and dependent children of the affected employee. Documentation of a BRAC-related transfer must be provided to the Maryland Higher Education Commission (MHEC).

If you are entering college directly from high school, you are probably a dependent student. If you are dependent, you must report both your and your parents' financial information on the FAFSA.

To be considered an independent student, you must meet one of the following conditions:

- you were born before January 1, 1987;
- you are married as of the date you file the FAFSA;
- at the beginning of the 2010-2011 school year you will be working on a master's or doctoral program (MA, MBA, MD, JD, PhD, EdD, or graduate certificate);
- you are currently serving on active duty in the U.S. Armed Forces for purposes other than training;
- you are a veteran of the U.S. Armed Forces;
- you have children who receive more than half of their support from you;
- you have a dependent other than a child or a spouse who lives with you and receives more than half of his or her support from you;

- you are an orphan or are in foster care or are a ward of the court on or after your 13th birthday;
- you are an emancipated minor;
- you are in a legal guardianship; or
- at any time after July 1, 2009 you were an unaccompanied youth who was homeless.

Each scholarship or grant program has specific enrollment requirements. You must enroll for a minimum of 12 credit hours each semester to be considered a full-time **undergraduate** student. To be considered a full-time **graduate** student, you must take at least 9 credit hours each semester. Audited courses cannot be used to reach the minimum credit hours required for full or part-time status.

To be considered a part-time undergraduate or graduate student, you must enroll for at least 6 credits each semester.

If you go to a Maryland private career school, you must enroll for at least 18 clock hours per week. Each Maryland financial aid program has other specific eligibility requirements. Please refer to the program description section.

What is verification?

Verification is the process used to confirm that the information you reported on the FAFSA is accurate.

If the Office of Student Financial Assistance or your college or university selects you for verification, you may be required to complete a Verification Worksheet. You must also provide copies of your and your parents' (if you are a dependent student) signed federal income tax forms, W-2 forms and other documents that may be requested, along with statements from any agencies from which you and your parents received benefits.

If there is a significant difference between the information reported on your FAFSA and the information you provided for verification, the Office of Student Financial Assistance or your college will recalculate your need. Awards you had been offered may remain the same, decrease, increase, or be cancelled.

EARLY COLLEGE ACCESS GRANT WHO MAY APPLY

Students enrolled simultaneously in a secondary school and an institution of higher education in Maryland (dually enrolled students). Home school students may not apply.

HOW TO APPLY

Contact your college financial aid office for instructions about the application process.

WHEN TO APPLY

Contact your college financial aid office for the deadline.



STATE OF MARYLAND NEED-BASED FINANCIAL ASSISTANCE

ELIGIBILITY REQUIREMENTS

Students who are enrolled simultaneously in a secondary school and an institution of higher education in Maryland should contact the financial aid office at the higher education institution to determine eligibility requirements and the application method.

FINANCIAL NEED

Eligibility for the Early College Access Grant is based on financial need.

AWARD AMOUNT

The minimum Early College Access Grant is \$200, and the maximum award is \$1,000. Funds may not be available to award all eligible students.

RENEWING AN AWARD

You may continue to receive an Early College Access Grant as long as you are still enrolled simultaneously in a secondary school and an institution of higher education in Maryland.

PART-TIME GRANT

WHO MAY APPLY

Part-time, degree-seeking undergraduates and students who are simultaneously enrolled in a secondary school and an institution of higher education (dually enrolled students).

HOW TO APPLY

Part-time undergraduates must complete and file the Free Application for Federal Student Aid (FAFSA). Contact the financial aid office at the institution you will attend and ask to be considered for the Part-Time Grant. Dually enrolled students must contact their college financial aid office to determine the application process.

WHEN TO APPLY

File your FAFSA preferably January 1 through March 1. Contact the financial aid office at the institution you will attend for additional deadlines.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS FOR PART-TIME UNDERGRADUATES

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university as a part-time (6-11 credits per semester), degree-seeking undergraduate student. Some institutions may award students enrolled between 3-5 credits. You must demonstrate financial need. Recipients are selected by the institution.

ELIGIBILITY REQUIREMENTS FOR DUALY ENROLLED STUDENTS

Students who are enrolled simultaneously in a secondary school and an institution of higher education in Maryland should contact the financial aid office at the institution they plan to attend to determine eligibility requirements and application policies. Home school students are not eligible.

FINANCIAL NEED

Eligibility for a Part-Time Grant is based on student financial need, as determined by the FAFSA.

AWARD AMOUNT

The minimum Part-Time Grant award is \$200, and the maximum award is \$2,000. Funds may not be available to award all eligible students.

RENEWING AN AWARD

To renew your award, you must maintain satisfactory academic progress at the college you attend and submit the FAFSA each year. You must also continue to demonstrate financial need. You may be a recipient of a Part-Time Grant for a total of eight years. Your school determines renewal policies.

GRADUATE AND PROFESSIONAL SCHOLARSHIP PROGRAM

WHO MAY APPLY

Degree-seeking graduate and professional students in specific programs listed below.

HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA). Also contact the financial aid office at the institution you will attend and ask to be considered for a Graduate and Professional Scholarship.

WHEN TO APPLY

Contact the financial aid office at the school you will attend for their deadlines.

ELIGIBLE MAJORS

Graduate and professional programs in dentistry, law, medicine, nursing, pharmacy, social work, and veterinary medicine.

ELIGIBILITY REQUIREMENTS

You must be a Maryland resident and demonstrate financial need. You must be enrolled as a degree-seeking student, either part-time or full-time, and attend one of the following schools: University of Maryland, Baltimore (UMB) Schools of Medicine, Dentistry, Law, Pharmacy, or Social



MARYLAND LEGISLATIVE SCHOLARSHIPS

Work; University of Baltimore School of Law; The Johns Hopkins University School of Medicine; The Virginia-Maryland Regional College of Veterinary Medicine; certain Maryland institutions offering a master's degree in nursing or social work; or any Maryland institution offering a professional degree in Pharmacy.

FINANCIAL NEED

Applicants are ranked on the basis of student financial need as demonstrated by the FAFSA.

AWARD AMOUNT

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.

RENEWING AN AWARD

You may receive an award for a maximum of eight semesters if you remain enrolled in an eligible program, maintain the satisfactory academic progress standards of your institution, file a FAFSA each year, and demonstrate need. The institution determines eligibility for renewals.

SENATORIAL SCHOLARSHIP

WHO MAY APPLY

Current high school seniors and full-time and part-time, degree-seeking undergraduate and graduate students. Students attending certain private career schools may also apply.

HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA). If your senator makes his/her own awards, you must call or write to your legislator for further instructions. The OSFA can provide a list of all State legislators.

WHEN TO APPLY

Complete and file the FAFSA by May 15. To be given consideration for all State programs, the FAFSA should be filed by March 1. Contact your senator in February for further instructions.

ELIGIBLE MAJORS

All majors are eligible.

You may use this scholarship at an out-of-state school if your major is not available at any Maryland school, and if your senator agrees. OSFA must verify that your major is unique. To be considered for unique major approval, students must submit the curriculum outlined for their intended major and a cover letter that includes: name, date of birth, Social Security number, address, phone number, name of major, name of institution, degree to be earned, and academic year of entrance. Information on academic programs offered within Maryland can be found at www.MDgo4it.org/higherEd/HEPrograms.asp.

ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university, as a full-time or part-time, degree-seeking undergraduate or graduate student, or attend certain private career schools. Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status. You must demonstrate financial need. You must take the SAT1 or the ACT unless you graduated from high school five or more years ago; have earned 24 college credit hours; or are attending a community college or a private career school.

FINANCIAL NEED

Some senators ask OSFA to make awards for them. These awards are made on the basis of financial need as demonstrated by the FAFSA.

AWARD AMOUNT

The minimum annual award amount is \$400. You may hold the Senatorial Scholarship with all State awards. The total dollar amount of all State awards may not exceed your cost of attendance as determined by your school's financial aid office or \$19,000, whichever is less. Funds may not be available to award all eligible students.

RENEWING AN AWARD

Some awards will be renewed automatically if satisfactory academic progress at the college is maintained. Other awards may be offered for one year only. It is the student's responsibility to contact his/her senator for renewal procedures. Full-time students may receive a Senatorial Scholarship for a total of four years. Part-time students may receive a Senatorial Scholarship for a total of eight years.

DELEGATE SCHOLARSHIP

WHO MAY APPLY

Current high school seniors and full-time or part-time, degree-seeking undergraduate and graduate students. Students attending certain private career schools may also apply.

HOW TO APPLY

If your delegates make their own awards, you should call or write them for further instructions. The OSFA can provide a list of all State legislators. Some delegates ask OSFA to make awards for them. If OSFA makes the awards, they are made on the basis of financial need as demonstrated by the FAFSA. Students must complete and file the FAFSA to be considered by OSFA.



MARYLAND LEGISLATIVE SCHOLARSHIPS

WHEN TO APPLY

Complete and file the FAFSA by March 1 if OSFA makes awards for the delegate. Contact your delegates in February for further instructions.

ELIGIBLE MAJORS

All majors are eligible.

You may use this scholarship at an out-of-state school if your major is not available at any Maryland school and if your delegate agrees. OSFA must verify that your major is unique. To be considered for unique major approval, students must submit the curriculum outlined for their intended major and a cover letter that includes: name, date of birth, Social Security number, address, phone number, name of major, name of institution, degree to be earned, and academic year of entrance. Information on academic programs offered within Maryland can be found at www.MDgo4it.org/higherEd/HEPrograms.asp.

ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university as a full-time or

part-time, degree-seeking undergraduate or graduate student, or attend certain private career schools. Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status.

FINANCIAL NEED

If OSFA makes the awards for your delegates, you must demonstrate financial need.

AWARD AMOUNT

The minimum annual award is \$200. You may hold the Delegate Scholarship with all State awards. The total dollar amount of all State awards may not exceed your cost of attendance as determined by your school's financial aid office or \$19,000, whichever is less. Funds may not be available to award all eligible students.

RENEWING AN AWARD

To renew your award, you must maintain satisfactory academic progress at the institution you attend. You must re-apply each year to your delegate(s). If required, you must complete and file the FAFSA by March 1.

If you do not know how to contact your state senator or delegates, please call the Board of Supervisors of Elections for your county:

Allegany	(301) 777-5931	Harford	(410) 638-3565
Anne Arundel	(410) 222-6600	Howard	(410) 313-5820
Baltimore	(410) 887-5700	Kent	(410) 778-0038
Baltimore City	(410) 396-5550	Montgomery	(240) 777-8500
Calvert	(410) 535-2214	Prince George's	(301) 430-8020
Caroline	(410) 479-8145	Queen Anne's	(410) 758-0832
Carroll	(410) 386-2080	St. Mary's	(301) 475-7844
Cecil	(410) 996-5310	Somerset	(410) 651-0767
Charles	(301) 934-8972	Talbot	(410) 770-8099
Dorchester	(410) 228-2560	Washington	(240) 313-2050
Frederick	(301) 694-1005	Wicomico	(410) 548-4830
Garrett	(301) 334-6985	Worcester	(410) 632-1320



MARYLAND MERIT-BASED SCHOLARSHIPS

DISTINGUISHED SCHOLAR AWARD

WHO MAY APPLY

Current high school juniors may apply or may be nominated by their high schools. Finalists in the National Merit Scholarship and National Achievement Scholarship programs will automatically receive the award if they attend a Maryland institution.

HOW TO APPLY

Achievement applications may be obtained from the high school guidance counselor.

WHEN TO APPLY

Applications for the academic achievement category must be submitted to the high school guidance office in February of the applicant's junior year and are due at OSFA by March. The high school guidance counselor submits talent nominations in March of the nominee's junior year.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university or a private career school as a full-time (12+ credits per semester), degree-seeking undergraduate student. Audited courses cannot be used to reach the minimum credit hours required for full-time status.

Academic Achievement Category: Applicants must have earned a minimum cumulative unweighted GPA of 3.7 on a 4.0 scale in academic subjects taken during their first five semesters of high school. The applicant's highest set of SAT I scores as of January of the junior year or earlier are used with the student's GPA to determine final eligibility. PSAT scores will be used if the SAT I has not been taken. ACT scores may be submitted only if the student has not taken the PSAT or SAT I.

National Merit Scholarship and National Achievement Category: An award will automatically be offered to students in these scholarship programs when they have been selected as finalists and indicate they will attend a Maryland institution.

Talent in the Arts Category: Your high school can nominate five juniors for an audition in visual art, instrumental music, vocal music, dance, or drama. Officially designated magnet schools for the arts may nominate 10 juniors. In early June, nominated students must appear in person for an audition or portfolio review before a panel of professional judges.

FINANCIAL NEED

This award is not based on financial need.

AWARD AMOUNT

The award is \$3,000 each year. This program is competitive. Students who are not funded initially will be placed on a waiting list. Funds may not be available to award all eligible students. The total dollar amount of all State awards may not exceed your cost of attendance as determined by your school's financial aid office or \$19,000, whichever is less.

RENEWING AN AWARD

Your award is automatically renewed if you maintain a minimum annual 3.0 GPA, you and your parents remain Maryland residents, and you remain enrolled full-time at a two-year or four-year Maryland college or university or private career school. The award may be renewed for an additional three years of full-time, degree-seeking undergraduate study.

DISTINGUISHED SCHOLAR COMMUNITY COLLEGE TRANSFER PROGRAM

WHO MAY APPLY

Maryland residents who have completed 60 credit hours at a Maryland community college and are transferring to a Maryland 4-year institution of higher education.

HOW TO APPLY

Complete the Distinguished Scholar Community College Transfer application, and submit an official college transcript(s).

WHEN TO APPLY

By March 1

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must have completed at least 60 credits or an associate degree program at a community college in Maryland and must enroll at a Maryland 4-year college or university as a full-time (12+ credits per semester) undergraduate student. You must have a community college transcript indicating an overall academic grade point average of at least 3.0 on a 4.0 scale, or its equivalent grade point average. You must apply for the scholarship within 1 year of completing the required credit hours or an associate degree program.

FINANCIAL NEED

This award is not based on financial need.



MARYLAND MERIT-BASED/CAREER-BASED SCHOLARSHIPS

AWARD AMOUNT

The award is \$3,000 each year. This program is competitive. Students who are not funded initially will be placed on a waiting list. Funds may not be available to award all eligible students. The total dollar amount of all State awards may not exceed your cost of attendance as determined by your school's financial aid office or \$19,000, whichever is less.

RENEWING AN AWARD

The award is automatically renewed for one additional year if you maintain a minimum annual 3.0 grade point average, you and your parents remain Maryland residents, and you remain enrolled full-time at a Maryland 4-year institution.

CHARLES W. RILEY FIRE & EMERGENCY MEDICAL SERVICES TUITION REIMBURSEMENT PROGRAM WHO MAY APPLY

Active career or volunteer firefighters, ambulance or rescue squad members.

HOW TO APPLY

Complete and file a Charles W. Riley Fire & Emergency Medical Services Tuition Reimbursement Program application. Applications are available at www.MDgo4it.org.

WHEN TO APPLY

By July 1. Late applications cannot be accepted.

ELIGIBLE MAJORS

Fire service technology and emergency medical technology.

ELIGIBILITY REQUIREMENTS

You must be an active career or volunteer firefighter, ambulance or rescue squad member. You must serve a Maryland community while you take college courses and continue to serve for another year after you complete the courses. You must attend a Maryland two-year or four-year institution as a full-time (12+ credits per semester) or part-time (6-11 credits per semester) undergraduate student or as a full-time (9+ credits per semester) or part-time (6-8 credits per semester) graduate student. You must enroll in a degree or certificate program in either fire service technology or emergency medical technology.

AWARD AMOUNT

You will receive the actual dollar amount of tuition charges you have paid. Reimbursement cannot exceed \$6,776 for academic year 2009-2010. Funds may not be available to award all eligible students.

RENEWING AN AWARD

To renew an award, you must maintain the satisfactory academic progress standards of the institution you attend

and remain enrolled in an eligible program. You may reapply for the award each year.

SERVICE OBLIGATION

You must agree to serve a Maryland community as a career or volunteer firefighter or ambulance and rescue squad member while you take college courses. You must continue to serve for one year after you complete the courses. If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years.

JANET L. HOFFMAN LOAN ASSISTANCE REPAYMENT PROGRAM (LARP) WHO MAY APPLY

Maryland residents who work in State or local government or the nonprofit sector in Maryland.

HOW TO APPLY

Complete and file a LARP General application. Third-year law students must file a Pre-Graduation Law application and LARP General application. Applications are available at www.MDgo4it.org.

WHEN TO APPLY

LARP General applications become available in June. The application deadline is September 30. Pre-Graduation Law applications become available in September of your third year of law school.

ELIGIBLE EMPLOYMENT FIELDS

2010-2011 eligible employment fields:

- lawyers (judicial clerks in any court are not eligible)
- nurses (degree- or diploma-holding registered nurses)
- nurse faculty members
- physical and occupational therapists
- social workers (either a bachelor's or master's degree in social work)
- speech pathologists
- physician assistants
- teachers with the following areas of certification: Spanish (secondary); earth science/space science (secondary); physical science (secondary); technology education (secondary); chemistry; computer science (secondary); English for speakers of other languages-ESOL (elementary and secondary); mathematics (secondary); physics (secondary); speech language pathology (educational service area); reading specialist; health occupations (secondary); Latin (secondary); and special education; generic (infant to grade 3; grade 1



MARYLAND CAREER-BASED SCHOLARSHIPS

through 8; grade 6 to adult), hearing impaired, severely and profoundly disabled, and visually impaired.

- Teachers in schools designated as Federal Title I or schools identified for improvement by the Maryland State Department of Education. Official list available on MHEC's website www.MDgo4it.org.

ELIGIBILITY REQUIREMENTS

You must have earned an undergraduate, graduate, or professional degree from a college or university located in Maryland or any school of law; or a resident teacher certificate from the Maryland State Department of Education. You must be employed full-time in state or local government or in a nonprofit organization in Maryland. Your employer must provide service to low income, underserved residents or underserved areas in the state. You must have loans from a university, government, or commercial source that you used to pay college expenses. You may not be in default on a loan. Your gross salary cannot exceed \$60,000 and, if married, your combined salaries cannot exceed \$130,000. If employed as a nurse faculty member, your gross salary cannot exceed \$75,000, and if married, your combined salaries cannot exceed \$160,000.

PRE-GRADUATION LAW STUDENT REQUIREMENTS

You must be a law student attending University of Maryland, Baltimore or University of Baltimore and in your third and final year of school. You must submit a Pre-Graduation Law Application before graduation in May, together with verification of an employment offer. You must submit a LARP General application by September 30 and meet all eligibility requirements listed above.

AWARD AMOUNT

Awards will be determined by an applicant's overall reported educational debt at the time of application. Recipients will lock-in to an award level that contains set award amounts. Award funds are distributed annually over a three (3) year period as long as the recipient remains eligible and continues to submit the required annual employment, lender and tax documentation by the September 30 deadline.

Total Debt	Overall Award Limit	Yearly Payment
\$75,001 - Over	\$30,000	\$10,000
\$40,001 - \$75,000	\$18,000	\$6,000
\$15,001 - \$40,000	\$9,000	\$3,000
\$15,000 - Below	\$4,500*	\$1,500*

*Payment amount cannot exceed total debt; amount will be adjusted

RENEWING AN AWARD

Recipients are required to submit annual employment, lender and tax documentation by the September 30 deadline for each year that they receive funding. Failure to submit required documentation by the deadline or failure to report changes in your employment status and/or salary level throughout the service/award years will make you ineligible for the award.

MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM FOR PHYSICIANS

WHO MAY APPLY

Physicians who engage in primary care or practice a medical specialty other than primary care at an eligible practice site, or medical residents specializing in primary care or practicing a medical specialty other than primary care who agree to practice at an eligible practice site.

HOW TO APPLY

Complete and file a MLARP application available from the Department of Health and Mental Hygiene (DHMH). The Department's web site is: www.fha.state.md.us/ohpp/pco_larp.cfm.

For information, please contact Judy Gerahty by calling (410) 767-5046 or by email jgerahty@dhmh.state.md.us.

WHEN TO APPLY

Rolling deadline, usually in August

ELIGIBILITY REQUIREMENTS

If you are a physician, you must have a valid unrestricted license to practice medicine in Maryland and work in an approved underserved area in Maryland. If you are a medical resident, you must have at least one year remaining in a residency program specializing in primary care. You must have outstanding eligible higher education loans. You cannot be in default on a loan or have incomplete service obligations.

FINANCIAL NEED

This award is not based on need.

AWARD AMOUNT

Physicians engaged in primary care or practicing a medical specialty other than primary care may receive up to \$35,000 per year, depending on the length of their service commitment. If applicable, a supplement equal to 39 percent of the MLARP recipient's annual repayment amount to help defray the MLARP recipient's associated tax liability may also be awarded.

Medical residents may receive awards to cover the installments payable during the residency period covered by the contract between the MLARP recipient and the Commission on the MLARP recipient's eligible higher

MARYLAND CAREER-BASED SCHOLARSHIPS

education loans plus, if applicable, a 39 percent supplement to help defray the MLARP recipient's associated tax liability.

Funds may not be available to award all eligible applicants.

RENEWING AN AWARD

You may re-apply for this award after completion of the service obligation. Recipient's total award amount cannot exceed \$140,000 plus 39 percent. In addition, the MLARP award may not exceed the recipient's total indebtedness from eligible higher education loans.

SERVICE OBLIGATION

MLARP recipients who are engaged in primary care or an approved specialty must sign and return a promissory note agreeing to serve for a minimum of two years in a full-time practice at an eligible practice site. Practice performed while in school or in medical residency training does not fulfill any portion of the MLARP recipient's service obligation.

A full-time practice refers to a minimum of 40 hours per week. With the exception of obstetricians/gynecologists (OB/GYN), MLARP recipients must provide at least 32 hours of the 40 hours per week during normally scheduled office hours in the ambulatory setting at an eligible practice site. An OB/GYN practitioner must provide at least 21 hours of the 40 hours per week during normally scheduled office hours in the ambulatory setting at an eligible practice site. The 40 hours per week may be compressed into no less than four days per week with no more than 12 hours to be performed in any 24-hour period. Time spent "on-call" cannot be attributed to the 40-hour week.

MARYLAND DENT-CARE LOAN ASSISTANCE REPAYMENT PROGRAM (MDC-LARP)

WHO MAY APPLY

Practicing dentists.

HOW TO APPLY

Complete and file an MDC-LARP application available from the Department of Health and Mental Hygiene (DHMH). Contact DHMH by calling (410) 767-7899.

WHEN TO APPLY

Rolling deadline.

ELIGIBLE FIELD OF EMPLOYMENT

Dentistry.

ELIGIBILITY REQUIREMENTS

You must be a Maryland resident. You must have graduated from an accredited U.S. dental school. You must have a valid unrestricted license to practice dentistry in Maryland and be employed full-time as a dentist in Maryland providing care to Maryland Medical Assistance Program (MMAP) recipients in Maryland. You must have at least 30 percent of your patient population as MMAP recipients. You must have outstanding

eligible higher education loans. You cannot be in default on a loan or have incomplete service obligations.

FINANCIAL NEED

This award is not based on need.

AWARD

The award amount for new MDC-LARP awards will be determined on an annual basis by OSFA and DHMH. Award amounts will be based on available annual funding, number of selected recipients, recipient's total indebtedness from eligible higher education loans at time of application, and number of years recipient will agree to serve in the program.

RENEWING AN AWARD

Award may be renewed up to three years if you continue to meet all requirements.

SERVICE OBLIGATION

You must sign and return a promissory note stating that you will remain employed full-time as a dentist. You must agree to maintain at least 30 percent of your patient population as MMAP recipients. If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years.

NURSE SUPPORT PROGRAM II – GRADUATE NURSING FACULTY SCHOLARSHIP AND LIVING EXPENSES GRANT

WHO MAY APPLY

An eligible student who is sponsored by a Maryland higher education institution to complete the graduate education necessary to become a qualified nursing faculty at a Maryland higher education institution.

HOW TO APPLY

Complete and submit the application for the Graduate Nursing Faculty Scholarship and Living Expenses Grant and all required documentation to the Office of Student Financial Assistance (OSFA). To be considered for the Living Expenses Grant, an applicant must submit the prior year federal and state taxes and W-2 forms.

WHEN TO APPLY

The Graduate Nursing Faculty Scholarship and Living Expenses Grant application and documentation must be submitted prior to the semester you wish to be considered for funding. Recommended dates listed on applications.

ELIGIBILITY REQUIREMENTS

You must be a Maryland resident and be enrolled at a Maryland college or university as a full-time (9+ credits per semester) or part-time (6-8 semester credits) graduate student in a Master's of Science in Nursing (MSN) program



MARYLAND CAREER-BASED SCHOLARSHIPS

or another graduate-level nursing program required to prepare individuals to become nursing faculty. Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status. The Graduate Nursing Faculty Scholarship is not based on financial need.

You must provide documentation of sponsorship by a nursing school in Maryland. The nursing school sponsoring the student must agree to provide mentors for the student and incorporate the student into its campus faculty culture and, provide career counseling and assistance with placement as a faculty member at the institution or another nursing school in the State.

To be eligible for a Living Expense Grant, an applicant must be offered and accept a Graduate Nursing Faculty Scholarship and have an annual gross salary not to exceed \$75,000. In addition, if the applicant is married, the applicant and spouse's gross salary may not exceed \$160,000. Grant awards are subject to the availability of funds and not all eligible applicants may receive an award.

Recipients of the Graduate Nursing Faculty Scholarship and Living Expenses Grant must commit to: (1) completing the required graduate program within a maximum of two years for full-time students and (2) working as a nursing faculty at a Maryland institution upon program completion.

FINANCIAL NEED

The Graduate Nursing Faculty Scholarship is not based on financial need. The Living Expenses Grant is based on the student's income.

AWARD AMOUNT

The Graduate Nursing Faculty Scholarship equals the amount of tuition and mandatory fees not to exceed \$13,000 per academic year (\$6,500 per semester) and will be prorated for part-time recipients. The award is renewable for a maximum amount of \$26,000. Award recipients may request summer funding, as long as the total amount of funding for the academic year does not exceed \$13,000. Summer funding requests must be in writing and be received by OSFA by April 1 of each year. Summer awards are subject to the availability of funds.

Living Expenses Grant awards may not exceed the maximum of \$25,000 per academic year (\$12,500 per semester) for full-time (9+ credits per semester) recipients and will be prorated for part-time recipients.

A student who is receiving a stipend, salary supplement and/or other financial assistance for living expenses from their employer, must report it on the application and the amount may be deducted from the grant award total. Living Expenses Grant awards are subject to the availability of funds and not all eligible applicants will receive an award.

Note: If the recipient's employment status changes as a result of accepting this award (the recipient discontinues working, or changes from full-time to part-time employment), the recipient may submit a separate appeal form to request a recalculation of the recipient's income.

RENEWING AN AWARD

A Graduate Nursing Faculty Scholarship award may be renewed for up to three additional years until the maximum total award limit of \$26,000 has been reached. A recipient's award will be renewed automatically if the recipient remains a Maryland resident; maintains a minimum 3.0 annual GPA in graduate course work; remains enrolled in an eligible nursing program; maintains the satisfactory academic progress standards of the institution; and, if receiving the Living Expenses Grant, continues to meet income requirements.

SERVICE OBLIGATION

A recipient must sign a promissory note affirming that he/she will serve as a nurse faculty at Maryland institutions with nursing degree programs by working two years as a full-time nurse faculty member for each year the award was received as a full-time student; or by working one and one-half years as a full-time nurse faculty member for each year the award was received as a part-time student.

Individuals fulfilling their service obligations as a part-time nurse faculty member must work two years for each year of their full-time employment obligation. Full-time employment is defined as 35 or more hours per week. Part-time employment is defined as 20-34 hours per week.

Service must begin within six months of graduation. A recipient must fulfill his/her service obligation at any Maryland institution granting nursing degrees and is not required to work at the sponsoring institution. If the service obligation is not met, the scholarship must be repaid with interest. If the Graduate Nursing Faculty Scholarship is held with any other award requiring a service obligation, the obligations must be performed in consecutive years.

OPTOMETRY TUITION REDUCTION PROGRAM INTERSTATE COMPACT PENNSYLVANIA COLLEGE OF OPTOMETRY/STATE OF MARYLAND

WHO MAY APPLY

Students admitted to the Pennsylvania College of Optometry (PCO) and certified as Maryland Residents.

HOW TO APPLY

Complete and file an Optometry Tuition Reduction Certification form.

WHEN TO APPLY

Deadline to become certified as a Maryland resident is July 7.



MARYLAND CAREER-BASED SCHOLARSHIPS

ELIGIBLE MAJORS

Optometry

ELIGIBILITY REQUIREMENTS

You must be a Maryland resident. You must have been admitted to the Pennsylvania College of Optometry (PCO). You must enroll full-time in the Doctor of Optometry program leading to licensure as an optometrist in Maryland. Students in each entering class may participate in this tuition reduction program and are determined on a first come, first served basis by PCO. All inquiries for admission to PCO should be directed to the Office of Admissions, 8360 Old York Road, Elkins Park, PA 19027-1598, telephone: (215) 780-1300 or (800) 824-6262.

FINANCIAL NEED

This award is not based on financial need.

AWARD AMOUNT

The minimum annual reduction, contingent upon State funding, is \$8,275. Funds may not be available to award all eligible students.

RENEWING AN AWARD

You may renew your award for up to three years if you remain enrolled in the Doctor of Optometry program and maintain the satisfactory academic progress standards of the institution.

SERVICE OBLIGATION

You must sign and return a promissory note agreeing to serve full-time as a practicing Doctor of Optometry or professional in the field of optometry in Maryland, one year for each year you receive the tuition reduction, or repay the amount with interest. If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years.

WORKFORCE SHORTAGE STUDENT ASSISTANCE GRANT BACKGROUND

The Workforce Shortage Student Assistance Grant (WSSAG) program is for students who plan on working in specific career/occupational programs upon graduation. Eligible fields include: child care, human services, teaching, nursing, physical and occupational therapy, and public service.

Note: Individuals who have received scholarships under these programs in prior academic years will continue to receive their awards as long as they remain eligible. All awards made in these majors or occupational fields beginning with academic

year 2007-2008 are made as Workforce Shortage Student Assistance Grants. Please visit our website at www.MDgo4it.org for program application information.

WHO MAY APPLY

Current high school seniors, full-time and part-time, degree seeking undergraduate and graduate students enrolled in an eligible accredited Maryland postsecondary institution.

HOW TO APPLY

Complete and file the Workforce Shortage Student Assistance Grant application and provide official transcripts from all institutions attended. To be considered based on need, students must file the Free Application for Federal Student Aid (FAFSA) by July 1 of the application year. The FAFSA is not required, however, it will be used to determine the order in which students will be awarded.

WHEN TO APPLY

Complete and file the Workforce Shortage Student Assistance Grant application by July 1.

ELIGIBLE MAJORS

Eligible majors and employment fields will be determined by an Advisory Council biennially and will address statewide and regional workforce needs. Employment fields may be limited to certain occupational areas within a field. Eligible majors and employment fields for academic year 2010-2011 will be listed on the Workforce Shortage Student Assistance Grant application and on our website at www.MDgo4it.org in January 2010.

ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university as a full-time (12+ credits per semester) or part-time (6-11 credits per semester) degree seeking undergraduate student, or a full-time (9+ credits per semester) or part-time (6-8 credits per semester) degree seeking graduate student. Audited courses cannot be used to reach the minimum credit hours for full-time or part-time status. Students may be enrolled for less than (6) six credits in a semester, but must earn at least 12 credit hours (undergraduate) or (9) nine credit hours (graduate) in each academic year, including the summer term.



MERIT AND/OR NEED-BASED CRITERIA

Both merit and need-based criteria will be used when making awards. Applicants will be ranked by Grade Point Average (GPA), and then by need, within each occupational field. Those students with the greatest need within each GPA range will be awarded first.

To determine a student's merit ranking, transcripts will be required. To determine the GPA ranking of students, a cumulative, unweighted GPA will be used. All GPAs will be recalculated to be considered on a standardized 4.0 scale.

To determine a student's need ranking, a Free Application for Federal Student Aid (FAFSA) must be filed by the applicant by the July 1 deadline, however, it is not mandatory to be eligible to receive an award.

AWARD AMOUNT

The minimum award amount is \$1,000 and the maximum award amount will be established each year by MHEC. Award amounts will vary based on full-time/part-time status and the type of institution at which the student enrolls (community college or 4-year). More detailed information will be available at www.MDgo4it.org in January 2010.

RENEWING AN AWARD

Your award will be automatically renewed for up to a maximum of 5 years as long as you continue to meet all the eligibility requirements and maintain the satisfactory academic progress standards of the institution.

SERVICE OBLIGATION

You must sign and return a promissory note agreeing to begin fulfillment of your service obligation in the employment field for which your award was received within one year of completing your degree. Employment fields for academic year 2008-2009 will be listed on the Workforce Shortage Student Assistance Grant application and on our website at www.MDgo4it.org in January 2008.

If you work full-time, you must fulfill your obligation at a rate of one-year for each year that you received the scholarship, even if you were enrolled on a part-time basis for some of the semesters. If you work part-time, you must fulfill your service obligation at a rate of two-years for each year the scholarship was received, even if you were enrolled on a part-time basis. Full-time employment is considered to be at least 35 hours per week and part-time is at least 20 hours per week.

The service obligation begins after completion of your degree program, and cannot be fulfilled prior to completion. If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years.

EDWARD T. CONROY MEMORIAL SCHOLARSHIP PROGRAM

WHO MAY APPLY

Current high school seniors, full-time and part-time, degree-seeking undergraduate and graduate students or those enrolled in certain private career schools with a 2-year terminal certificate program in which the coursework is acceptable for transfer credit for an accredited undergraduate program at an eligible institution.

HOW TO APPLY

Complete and file an Edward T. Conroy Memorial Scholarship application with your institution. Applications are available in the financial aid office.

WHEN TO APPLY

Deadline is July 15.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

With one exception, you and your parents (if you are a dependent student) must be Maryland residents at the time of application. You must enroll at a two-year or four-year Maryland college or university, as a full-time (12+ credits per semester) or part-time (6-11 credits per semester) degree-seeking undergraduate, or full-time (9+ credits per semester) or part-time (6-8 credits per semester) degree-seeking graduate student or attend a private career school. Audited courses cannot be used to reach the minimum credit hours required.

You must be:

- the son or daughter of a member of the United States Armed Forces who died or who suffered a service connected 100 percent permanent disability as a result of military service;
- a veteran who suffers a service connected disability of 25 percent or greater as a result of military service and has exhausted or is no longer eligible for federal veterans' educational benefits;
- the son, daughter, or surviving spouse (who has not remarried) of a victim of the September 11, 2001 terrorist attacks who died as a result of the attacks on the World Trade Center in New York City, the attack on the Pentagon in Virginia, or the crash of United Airlines Flight 93 in Pennsylvania;



UNIQUE POPULATIONS

- a POW/MIA of the Vietnam Conflict or his/her son or daughter;
- the son, daughter, or surviving spouse (who has not remarried) of a State or local public safety employee or volunteer who died in the line of duty or who was 100 percent disabled in the line of duty (may not be required to be a Maryland resident); or
- a State or local public safety employee or volunteer who became 100 percent disabled in the line of duty.

Note: The public safety employee or volunteer must have been a resident of Maryland at the time of death or when declared disabled.

FINANCIAL NEED

This award is not based on financial need.

AWARD AMOUNT

The amount of your award may be equal to your tuition and fees, but the total dollar amount may not exceed \$9,000, whichever is less.

An applicant who is the child or spouse of a victim of the September 11, 2001, terrorist attacks may not receive awards that exceed \$19,000 when combined with any other scholarship received. Recipients of the Conroy Scholarship who also receive grants or scholarships from other sources as a result of September 11 events may have the Conroy adjusted to remain below the \$19,000 fund limit.

Funds may not be available to award all eligible students.

RENEWING AN AWARD

Your award will be automatically renewed each year if you continue to meet eligibility requirements. Awards may be held for five years of full-time study (12+ credits per semester) or eight years of part-time study (6-11 credits per semester) or a combination of both. Audited courses cannot be used to reach the minimum credit hours required.

JACK F. TOLBERT MEMORIAL STUDENT GRANT PROGRAM

WHO MAY APPLY

Students attending or who plan to attend a private career school.

HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA) by March 1. Apply to the financial aid office of the private career school you will attend.

WHEN TO APPLY

Rolling deadline.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at an approved Maryland private career school. You must enroll for at least 18 clock hours per week.

FINANCIAL NEED

These awards are made on the basis of financial need, as demonstrated by the FAFSA.

AWARD AMOUNT

The award amount of a Tolbert Grant is \$500. Funds may not be available to award all eligible students.

RENEWING AN AWARD

The award may be renewed one time.

NONRESIDENT TUITION REDUCTION AND STATE AID PROGRAM FOR NURSING STUDENTS

WHO MAY APPLY

Nonresidents of Maryland who attend a nursing program at a two-year or four-year public institution in Maryland.

HOW TO APPLY

Complete and file a Nonresident Tuition Reduction and State Aid Program For Nursing Students application and submit it to the financial aid office at the school you attend. Applications are available at www.MDgo4it.org.

WHEN TO APPLY

Applications become available in May and are accepted throughout the year.

ELIGIBLE MAJORS

Undergraduate nursing program.

ELIGIBILITY REQUIREMENTS

If you are a resident of another state and accepted into a nursing program you may apply. You must enroll at a two-year or four-year Maryland public college or university as a full-time (12+ credits per semester) or part-time (6-11 credits per semester), degree-seeking undergraduate student.

FINANCIAL NEED

This award is not based on financial need.

AWARD AMOUNT

Your college may reduce your tuition so that you pay the tuition charged to a Maryland resident.



RENEWING AN AWARD

Your award will be renewed automatically for an additional year if you attend a two-year public institution, or for an additional three years if you attend a four-year public institution. You must maintain the satisfactory academic progress standards of the institution you attend and remain enrolled in an eligible program.

SERVICE OBLIGATION

You must sign and return a promissory note agreeing to serve as a full-time (35 hours or more per week) nurse in Maryland in an organized institution or at a home that provides domiciliary, personal, or nursing care for two or more unrelated individuals. The service obligation is two (2) years if you attended a community college, and four (4) years if you attended a 4-year public institution. If the service obligation is not met, the award must be repaid to the state with interest. You must begin your service obligation within six (6) months of graduation. If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years.

TUITION WAIVER FOR FOSTER CARE RECIPIENTS WHO MAY APPLY

Certain students under the age of 21 who have resided in an out-of-home placement in Maryland and who are attending public colleges in Maryland.

HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA) by March 1 of each year. Contact the financial aid office of the institution you will attend to have the waiver activated.

WHEN TO APPLY

Apply between January 1 and March 1, each year.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

You must have resided in an out-of-home placement in Maryland at the time you graduated from high school or successfully completed a general equivalency development examination (GED); or you must have resided in an out-of-home placement in Maryland foster care home on your 13th birthday and were then adopted after your 13th birthday.

The Department of Human Resources must also confirm that you are eligible for the waiver. Each year in January and July, DHR produces a list of eligible students that is sent to each public higher education institution. The student's name must be on the list to receive the waiver. If a student's name is not on this list, the student should contact his/her caseworker.

You must enroll as a degree-seeking student at a public two-year or four-year higher education institution in Maryland on or before age 21.

AWARD AMOUNT

You are exempt from paying tuition and mandatory fees at a public college in Maryland. The tuition waiver applies to any balance on tuition and fees minus any grants and scholarships you receive. The tuition waiver does not apply to room and board and other expenses incurred as part of the overall cost of attendance.

RENEWING AN AWARD

You may renew your award for an additional four years or until your bachelor's degree is awarded, whichever occurs first. You must file a renewal FAFSA by March 1, maintain the satisfactory academic progress standards of the institution you will attend and remain enrolled in an eligible program.

VETERANS OF THE AFGHANISTAN AND IRAQ CONFLICTS SCHOLARSHIP PROGRAM WHO MAY APPLY

The Veterans of the Afghanistan and Iraq Conflicts Scholarship Program is designed to provide financial assistance to United States armed forces personnel who served in the Afghanistan or Iraq Conflicts, and their spouses, sons, or daughters who are current high school seniors, and are full-time and part-time, degree-seeking undergraduate students enrolled in an eligible accredited Maryland postsecondary institution.

HOW TO APPLY

Initial applicants for the scholarship must submit the Veterans of the Afghanistan and Iraq Conflicts Scholarship application, with all required documentation, which includes:

- A completed Veterans of the Afghanistan and Iraq Conflicts Scholarship application form;
- A Free Application for Federal Student Aid (FAFSA) filed by March 1 each year;
- If a son or daughter of a veteran, a birth certificate showing the names of both parents;
- If a spouse of a veteran, a marriage certificate;
- Documentation of military orders;
- United States Armed Forces - Active Duty: copy of current official military orders; documentation of service in Afghanistan/Iraq
- United States Armed Forces - Veteran: copy of Certificate of Release or Discharge from Active Duty (DD-214)
- United States Armed Forces - Reserve Component: copy of Certificate of Release or Discharge from Active Duty (DD-214)
- Maryland National Guard: copy of Certificate of Release or Discharge from Active Duty (DD-214)



UNIQUE POPULATIONS

Note: D-214 form must include dates served and where served (Afghanistan/Iraq or contiguous waters or air space). If information is not on the DD-214, other official documentation must be provided with dates and places as listed above.

WHEN TO APPLY

Complete and file the Veterans of the Afghanistan and Iraq Conflicts Scholarship application and a Free Application for Federal Student Aid (FAFSA) by March 1.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

Uniformed Services Members of the United States who served in Afghanistan, or contiguous air space as defined in federal regulations, on or after October 24, 2001, and before a terminal date to be prescribed by the United States Secretary of Defense; or in Iraq, or contiguous waters or air space as defined in federal regulations, on or after March 19, 2003, and before a terminal date to be prescribed by the United States Secretary of Defense, may apply for a scholarship if they are:

- A veteran who served at least 60 days in the Afghanistan or Iraq Conflicts, as defined above;
- An active duty member of the Armed Forces who served at least 60 days in the Afghanistan or Iraq Conflicts, as defined above;
- A member of a reserve component of the Armed Forces of the United States or the Maryland National Guard who was activated as a result of the Afghanistan or Iraq Conflicts and served at least 60 days, as defined above; or
- A son, daughter, or spouse of:
 - A veteran or active duty member of the Armed Forces who is serving or has served in the Afghanistan or Iraq Conflicts at least 60 days, as defined above; or
 - A member of a reserve component of the Armed Forces or Maryland National Guard who was activated as a result of the Afghanistan or Iraq Conflicts and served at least 60 days, as defined above.

Applicants must be residents of Maryland, must be accepted for admission or enrolled in a regular undergraduate program at an eligible Maryland institution, or accepted for admission or enrolled in a 2-year terminal certificate program in which the course work is acceptable for transfer credit for an accredited baccalaureate program at an eligible Maryland institution, and must be enrolled as either a full-time (12 or more credits per semesters) or part-time (6-11 credits per semester) undergraduate student.

Note: Residents of Maryland include active members of the United States Armed Forces, their spouses and their dependent children who are stationed in the State of Maryland or whose home of residency is Maryland.

AWARD AMOUNT

The annual award may not exceed 50% of the equivalent annual tuition and mandatory fees and room and board of a resident undergraduate at a four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate.

Scholarships awarded under this program shall supplement any federal education benefits for which a recipient qualifies as a result of an individual's military service or status as a dependent of a member of the armed forces or of a veteran of the armed forces. The funds may be used at any eligible Maryland institution to pay for educational expenses including tuition and mandatory fees, and room and board.

RENEWING AN AWARD

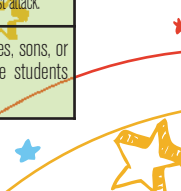
You may renew your award for an additional four years or until your bachelor's degree is awarded, whichever occurs first. You must file a renewal FAFSA by March 1, maintain a cumulative grade point average (GPA) of at least 2.5 on a 4.0 scale and remain enrolled in an eligible program.



MARYLAND FINANCIAL ASSISTANCE PROGRAMS AT A GLANCE

MARYLAND OFFICE OF STUDENT FINANCIAL ASSISTANCE PROGRAMS		UNDERGRADUATE	GRADUATE	VOCATIONAL/ PRIVATE CAREER SCHOOL	FULL-TIME	PART-TIME	NEED-BASED GRANT/SCHOLARSHIP	APPLICATION METHOD	ANNUAL MAXIMUM AWARD	SERVICE REQUIREMENT	ADDITIONAL INFORMATION
NEED-BASED AID	Howard P. Rawlings Guaranteed Access Grant	■			■		■	¹ FAFSA and ² OSFA	\$13,700		Apply as a high school senior; income limit; minimum cumulative 2.5 GPA required; complete college preparatory program; maintain satisfactory academic progress in college.
	Howard P. Rawlings Educational Assistance Grant	■			■		■	FAFSA	\$3,000		Maintain satisfactory academic progress in college. Demonstrate financial need.
	Part-Time Grant	■				■	■	FAFSA; contact inst. financial aid office	\$2,000		College or university selects recipients.
	Early College Access Grant	■					■	Contact inst. financial aid office	\$1,000		Apply as a high school junior. Students who are enrolled simultaneously in a secondary school and an institution of higher education in Maryland.
	Graduate & Professional Scholarship Program		■		■	■	■	FAFSA; contact inst. financial aid office	\$5,000		Must enroll in a graduate program for dentistry, law, medicine, social work, veterinary medicine, nursing or pharmacy. Contact college Financial Aid Office for application procedures.
LEGISLATIVE SCHOLARSHIPS	Senatorial	■	■	■	■	■		FAFSA Contact Senator	Varies		SAT/ACT required for some applicants; Senator selects recipients.
	Delegate	■	■	■	■	■		Contact Delegate	Varies		Delegate selects recipients.
MERIT-BASED	Distinguished Scholar	■		■	■			Contact High School Guidance Counselor	\$3,000		Apply as a high school junior. PSAT/SAT/ACT recommended; awarded to National Merit & Achievement Finalists, high academic achievers, and talented students in the fine and performing arts.
	Distinguished Scholar Community College Transfer	■			■			OSFA	\$3,000		Students who have completed 60 credit hours at a Maryland community college, with at least GPA of 3.0, that want to transfer to a Maryland 4-year institution.
CAREER/OCCUPATIONAL	Charles W. Riley Fire & Emergency Medical Services Tuition Reimbursement Program	■	■		■	■		OSFA	\$6,776	■	Reimbursement is made one year after completion of courses in fire service technology or EMT degree program. Only currently employed firefighters and EMT workers in Maryland may apply.
	Janet L. Hoffman Loan Assistance Repayment Program							OSFA	\$10,000	■	Provides assistance for repayment of loan debt to select individuals working full-time in non-profit organizations and State or local government in Maryland.
	Loan Assistance Repayment Program - Dentists							OSFA	Varies	■	Provides assistance for repayment of loan debt to dentists working with under-served populations in Maryland.
	Maryland Loan Assistance Repayment Program Physicians/Medical Residents							OSFA	\$30,000	■	Provides assistance for repayment of loan debt to physicians and medical residents specializing in primary care in under-served areas in Maryland.
	Nurse Support Program II Graduate Nursing Faculty Scholarship and Living Expenses Grant		■		■	■		FAFSA and OSFA	\$13,000	■	Up to an additional \$25,000 living expenses grant based on need to complete the graduate education necessary to become a qualified nursing faculty at a Maryland higher education institution.
	Optometry Tuition Reduction		■		■			OSFA	\$8,275	■	You must be admitted to the Pennsylvania College of Optometry and be enrolled full-time in the Doctor of Optometry Program. Must agree to work in Maryland as an Optometrist.
	Workforce Shortage Student Assistance Grant	■	■		■	■		FAFSA and OSFA	\$4,000	■	Includes grants for critical workforce shortage areas throughout the State of Maryland. For a complete list of shortage areas, go to our website at www.MDgo4it.org .
UNIQUE POPULATIONS	Jack F. Tolbert Memorial Student Grant			■	■		■	FAFSA	\$500		Contact school financial aid office.
	Edward T. Conroy Memorial Scholarship	■	■	■	■	■		Contact the Institution Financial Aid Office	\$9,000		Provides assistance to 100% disabled public service employees; children & spouses of deceased and 100% disabled public safety employees; POW's, children of POW's; children of deceased or 100% disabled military; certain 25% disabled military; and spouses and children of victims of the Sept. 11, 2001 terrorist attack.
	Veterans of the Afghanistan and Iraq Conflicts Scholarship	■			■	■		FAFSA and OSFA	\$9,072		Veterans who served in the Afghanistan or Iraq Conflicts, and their spouses, sons, or daughters, and full-time and part-time, degree-seeking undergraduate students enrolled in an eligible accredited Maryland postsecondary institution.

1 FAFSA (Free Application for Federal Student Aid) 2 OSFA (Office of Student Financial Assistance)



PRIVATE (OR ALTERNATIVE) STUDENT LOANS

Why is information about private (or alternative) student loans important?

After you have explored and applied for all federal aid, Maryland State aid, and institutional financial aid for which you are eligible, you may wish to investigate private (or alternative) loans. You will want to be knowledgeable about loans and know what alternatives you have before you sign up for a private student loan that may require years of repayment. You may need and be offered a private student loan when your cost of education exceeds available personal funds and federal and State financial aid. Private student loans typically are very different from federal loans, contain more restrictive terms, and are more expensive.

What are private student loans?

Private student loans are credit-based loans offered by private banks or lending institutions with terms and conditions that vary from lender to lender. These loans are similar to personal loans you might receive when you purchase a car. Most private student loans are available to U.S. citizens and permanent residents attending schools within the USA; however, not everyone is approved because a credit check and oftentimes a co-signer are required. Private Alternative Student Loans are NOT funded or guaranteed by the federal government. Private Loans are a contract between you (the student) and the private lender. You are responsible for repayment even if the school you are attending closes and does not refund the loan amount used in paying your cost of attendance.

How do private student loans differ from federal student loans?

- Private lending companies are not required to offer the same federally “guaranteed” low interest rates or student safeguards.
- Federal loans may be discharged if your institution closes while you are enrolled. Private loans may still require you to repay the loan.
- Private loans are based on ability to repay the loan rather than financial need.
- The interest rate for private student loans is based on the credit rating of the student or co-signer and the amount of the loan, so the interest rate may be higher if the borrower's credit rating is poor or the loan amount is low.
- Options to postpone or lower payments may be limited and subject to additional fees.
- There is no interest subsidy on private student loans as there is on some federal loans, so the borrower is responsible for repaying all of the interest, including the interest that accrues while the student is attending school.

- Private student loans usually cannot be consolidated (combined for easier repayment) with other loans.
- Tax deduction benefits may not be available on private student loans.

What does it cost to obtain a private student loan?

The cost of the loan = the original loan amount + fees + compounded interest.

A breakdown of the various loan charges is provided below. Note that “fees” are the lender's cost for processing, issuing and maintaining the loan.

- Origination fees: Generally, origination fees range from 5% to 10% of the original loan amount, paid up-front. That means that a 7.5% origination fee for a \$10,000 private student loan would amount to \$750 in additional costs.
- Service fees: These are charges for processing additional paperwork, usually changes in the loan for items like a deferment, forbearance or early repayment.
- Interest: The ongoing fee that lenders charge you to use their money to pay for your education. The interest is a percentage of the outstanding (remaining) loan amount.
- Interest rates differ from lender to lender and from student to student and historically have varied from 6.5% to 18.5%.
- After analyzing a student or co-signer's credit rating and loan amount, the lender sets the loan's interest rate proportionately. A higher interest rate is usually required for borrowers whose credit rating is poor and whose loan amount is low.

What a Private Student Loan Costs

(Interest Costs for a 15-year, \$10,000 Loan Based on Different Interest Rates)

Interest Rate	Original Loan Amount	Final Cost of Loan Plus Interest
8% annual interest	\$10,000	\$17,201
12% annual interest	\$10,000	\$21,603
18% annual interest	\$10,000	\$28,987

Note: Typically, private lenders allow 10 to 25 years for repayment. The longer the repayment period, the more the loan will cost.



ADDITIONAL FINANCIAL AID RESOURCES

What's the relationship between a school and a private lender?

The loan agreement signed at the school is a binding contract between the private lender and the student borrower and, once signed, the student has agreed to borrow and owe the lender the money. Therefore, the student borrower is usually still held responsible for repaying the private loan even if the student withdraws or is terminated, or if the school closes. For that reason, it is especially important to know the school's published refund policy.

How do you know if a private student loan is right for you?

- Read and understand the contract before you sign.
- Ask questions before you sign if you do not clearly understand something.
- Because of the overall higher cost of a private student loan, you should consider borrowing conservatively (only what you need).
- Know how contract disputes will be settled (civil court versus binding arbitration).
- Understand what may happen should you fail to make the contracted payments you agree to make:
 - it may harm your credit rating
 - it may harm your co-signer's credit rating
 - it may harm the ability to obtain future credit (for cars, appliances, other student loans, homes, etc.)
 - you may get sued for the entire amount of the loan, immediately
 - you may be ineligible for deferments or forbearances
 - you may be held liable for the costs associated with collecting your loan, including court costs and attorney fees

Explore Private (or Alternative) Loans only after you have applied for all other sources of financial assistance.

ADDITIONAL FINANCIAL AID RESOURCES

The first stop in your search for student financial assistance should be with your high school counselor or your college's financial aid office. This guide describes the major sources of financial assistance that are generally available to large numbers of students. There are many other sources of financial aid. Using the Internet is the easiest, fastest, and most comprehensive way to search for the thousands of scholarships and grants not described in this guide. We have included several Internet search sites for your use that are free, comprehensive, and easy to use.

The Maryland State Department of Education

(www.marylandpublicschools.org/MSDE/audiences/parents/byrd_scholarship.htm)

MSDE administers the Robert C. Byrd Honors Scholarship program. For information, please visit the web site or contact your principal, headmaster, or the School and Community Outreach Office at (888) 246-0016 or (410) 767-0484.

Maryland Prepaid College Trust

(www.collegesavingsmd.org)

If you would like information about saving for college and reducing your dependence on student loans, visit the web site or call (888) 4 MD-GRAD or (888) 463-4723.

SOURCES OF FEDERAL STUDENT AID

U.S. Department of Education

(www.ed.gov/finaid.html or www.fafsa.ed.gov)

If you need information about federal student financial aid programs or wish to complete the electronic version of the Free Application for Federal Student Aid (FAFSA), you may visit the Education Department's web site. If you need help completing the FAFSA, want to check on the status of your FAFSA, or request a copy of your SAR, call the Federal Student Aid Information Center at (800) 4FED-AID, (800) 433-3243 or TTY: (800) 730-8913.

You may also call these numbers if you would like a Federal Methodology Workbook, the Title IV codes, or a campus security report.

USAFunds (www.usafunds.org)

If you need more information about federal student loans, call the financial aid office at the school you plan to attend. You may also get information on federal student loans by contacting USA Funds at (888) 272-5543.



ADDITIONAL FINANCIAL AID RESOURCES

Department of Veterans Affairs

(www.gibill.va.gov/GI_Bill_Info/benefits.htm)

If you are a veteran, a member of the reserves, or an eligible dependent of a veteran who is permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service-related condition, you may qualify for VA assistance. (888) GI-BILL-1 or (888) 442-4551.

Department of Health and Human Services Bureau of Primary Health Care (www.bphc.hrsa.gov)

If you are interested in financial assistance to pursue a health professions career, visit the web address above or call (301) 594-4400 or (800) 435-6464.

AmeriCorps Program (www.cns.gov)

AmeriCorps rewards individuals for volunteer service to the community with money for education. (800) 94-CORPS or (800) 942-2677.

SOURCES OF PRIVATE STUDENT AID Bill and Melinda Gates Foundation – Gates Millennium Scholars (www.gmsp.org)

The Foundation seeks to increase the number of African Americans, Native Americans/Alaska Natives, Asian Pacific Americans, and Hispanic Americans enrolling in and completing undergraduate and graduate degree programs. (877) 690-GMSP or (877) 690-4677.

United Negro College Fund (www.uncf.org)

UNCF oversees more than 400 scholarship programs. (800) 331-2244.

Employers and Membership Organizations

Many employers provide educational assistance to employees and their dependents. Membership organizations, such as credit unions, religious organizations, clubs, affinity groups, etc., also offer educational grants and scholarships.

FREE RESOURCES TO HELP LOCATE OTHER SOURCES OF STUDENT AID

www.finaid.org

The National Association of Student Financial Aid Administrators sponsors this financial aid information page. It is comprehensive, independent, and objective and contains information on thousands of scholarships and grants.

www.fastweb.com

Financial Aid Search Through the Web is a free scholarship service with a personal online mailbox for answers to your financial aid questions.

www.petersons.com

The Peterson Education and Career Center covers everything from financial aid to admissions tests to graduate studies. It is complete and easy to use.

www.collegeboard.com

The College Entrance Examination Board and Educational Testing Service provides information about college entrance requirements, the financial aid process, and other educational services.

FEDERAL TUITION TAX CREDITS*

The Hope and Lifetime Learning Tax Credits

If you're paying for your own or your dependent student's college education, there are two federal tax credits available for you – the Hope and Lifetime Learning credits.

What's a tax credit?

A credit is subtracted directly from your federal income tax on a dollar-for-dollar basis. This credit saves you more money than a deduction, which you subtract from your income before you calculate your tax and which yields much less than dollar-for-dollar savings.

Who gets to claim the credit?

If someone claims the student as a dependent for tax purposes, that person, not the student, may receive the tax credit, even if the student files a tax return. Otherwise, only the student may receive the credit.

What's the difference between the credits?

The Hope credit can be claimed for each of the first two years of college or vocational school for classes that lead to a degree or recognized certificate. The student must be enrolled at least half time to qualify for the Hope credit. The Lifetime Learning credit is available for any postsecondary education, including graduate and professional school, and unlike the Hope credit, there is no minimum enrollment. If you qualify for both credits, it will usually be to your advantage to claim the Hope credit.

What college costs qualify?

Qualified expenses include tuition and required fees, minus any grants and scholarships that are received tax-free. Expenses for books and supplies are not included unless they are paid to the institution as a condition of enrollment. The costs of room and board, insurance, transportation, and medical fees (including health fees) are not qualified expenses, even if required for enrollment. For more information on the Hope and Lifetime Learning Credits, including information on how much the tax credits are worth and income limits, go to:

<http://www.irs.gov/publications/p970/index.html>

*Source: U.S. Department of Education



ADDITIONAL FINANCIAL AID RESOURCES

It's easy to claim the credit!

- The college will send the student IRS Form 1098-T Tuition Payments Statement, which will report the tuition and related expenses paid for the student.
- The person claiming the credit needs to fill out IRS Form 8863 and attach the form to his or her federal tax return. You can call (800) 829-3676 to order the form. It is a worksheet that will help to calculate the amount of the Hope or Lifetime Learning credit that will be claimed on the return.
- Please refer to IRS Publication 970 - Tax Benefits for Education for additional information.

PUBLICATIONS

You should use up-to-date financial aid materials. Check with your guidance office or library for the most recently published edition of each guide.

Undergraduate Students

Funding Education Beyond High School: The Guide to Federal Student Aid, U.S. Department of Education. These publications tell students about federal student aid programs and how to apply for them.

Paying Less for College, Peterson's Guide. This guide provides step-by-step advice on how to apply for financial aid and has a detailed listing of financial aid options, including college scholarships, athletic awards, tuition payment plans, and grants.

College Costs and Financial Aid Handbook, College Board. This book provides a detailed listing of financial aid opportunities and costs at various types of schools.

Don't Miss Out - The Ambitious Student's Guide to Financial Aid, Anna Leider and Robert Leider. This publication describes the financial aid process and gives lists of special financial aid opportunities for students in certain career fields.

Graduate Students

The Graduate Scholarship Book: The Complete Guide to Scholarships, Fellowships, Grants, and Loans for Graduate and Professional Study, David Cassidy. Over 1,600 scholarships and awards are arranged within broad areas of graduate study. Information provided includes: name, address, telephone number, amount of award, application deadlines, field of study, and brief descriptions.

Free Money for Graduate School: A Directory of Private Grants, Laurie Blum. Lists financial aid

opportunities available through a variety of resources. Included are names, addresses, telephone numbers, eligibility requirements, and deadlines.

Minority Students, Disabled Students, Military Personnel, and their Families

Directory of Financial Aid for Women, Gail Ann Schlachter. This source lists over 2,000 sources of loans, scholarships, internships, and grants.

Directory of Financial Aid for Minorities, Gail Ann Schlachter with Sandra Goldstein. More than 2,250 entries are listed in this directory, including private foundations, government and other public agencies, professional associations, and honor societies.

Financial Aid for Minorities, Garrett Park Press. In this series, there are six small booklets dealing with scholarships, fellowships, loan information, related associations, and a bibliography for specific career fields.

Financial Aid for the Disabled and their Families, Gail Ann Schlachter and David Weber. This book identifies over 950 sources of financial aid assistance designed exclusively for the disabled, their spouses, parents, and children.

Need A Lift? The American Legion Service for Young People. This handbook lists opportunities available to children of deceased and disabled veterans.



IMPORTANT TERMS

Award Letter

When the State of Maryland offers you a scholarship or grant, the Office of Student Financial Assistance will send you an official award letter. This letter will list the name and amount of the scholarship or grant and which school should receive the award on your behalf. You must sign, date, and initial the letter confirming that you accept or reject the scholarship and return the letter to the Office of Student Financial Assistance. You can also print a copy of your award letter from our website at www.MDgo4it.org and click on "Student Inquiry."

Cost of Attendance (COA)

The total amount of money it will cost for you to go to college for a year is called the cost of attendance. This amount includes tuition and fees, room and board or housing/living costs, and allowances for books, supplies, and other necessities. Where you choose to live (on-campus, off-campus, or with your parents) is also a factor used in determining the total cost of attendance.

Expected Family Contribution (EFC)

This figure is determined by the information you report on the FAFSA and is calculated by the federal methodology. Your EFC combined with your college costs will determine your eligibility for a Federal Pell Grant and other need-based aid.

Family Income

Family income includes all income (taxed and untaxed) for you and your parent(s) (if you are a dependent student) that is reported on the Free Application for Federal Student Aid (FAFSA).

Federal Methodology

Federal methodology is a formula used to calculate your Expected Family Contribution (EFC). This formula, established by Congress, is used nationwide for all students. The most important factors in the formula are the income, assets, and net worth of your parents; your income and assets; and the size of your family.

Free Application for Federal Student Aid (FAFSA)

The FAFSA is the basic application you must complete and file to apply for federal student aid, State of Maryland financial aid, and much of the financial aid your college may give to you. If you are a dependent of your parents, you must complete the student section of the FAFSA, and you must have your parents complete the parent section of the FAFSA. To file the FAFSA online go to www.fafsa.ed.gov. For a paper or hard copy of the FAFSA, call 1-800-433-3243.

Financial Aid Package

Your financial aid package consists of the total amount of financial aid you have been offered. Your package may contain federal grants, loans, and work study; State scholarships or grants; and scholarships, grants or loans from your college and other outside sources.

Financial Need

The difference between the cost of attending your college and the amount of your EFC is your financial need. Your financial aid package is based on the amount of your financial need.

Full-Time Student

If you are enrolled as an undergraduate student for 12+ credits per semester, you are considered a full-time student. If you enroll as a graduate student for 9+ credits per semester, you are considered a full-time student. Audited courses do not count.

Grade Point Average (GPA)

Your GPA is the average of your grades, where the grades have been converted to a 4.0 scale. On this scale a 4.0 is an A, 3.0 is a B, and 2.0 is a C. A cumulative GPA is the average of all your grades when you attended a high school or college (i.e., cumulative GPA of grades 9-12 of high school).

Graduate Student

A student who is enrolled in a master's or doctoral program is called a graduate student.

Grant

Grants are financial aid you do not have to repay and are usually for students who have a financial need. The largest Maryland State grant program is the Howard P. Rawlings Educational Assistance Grant. The largest federal grant program is the Federal Pell Grant.

Loan

A loan is money that you borrow and must repay later with interest. Federal funds provide most of the money used in making educational loans. The Stafford Loan and the Perkins Loan are federal loan programs.

Official Transcript

An official transcript is a list of all classes taken and all grades received by the student and is provided by the college or university in a sealed envelope, usually with an original signature of a school official and an official seal.



Part-Time Student

If you are enrolled as an undergraduate student for 6-11 credits, you are considered a part-time student. If you enroll as a graduate student for 6-8 credits, you are considered a part-time student. Audited courses do not count.

Promissory Note

If you accept a scholarship that has a service obligation, you must sign a promissory note. The note is a binding legal document that states the terms and conditions of repayment of the scholarship should you not complete the service obligation.

Scholarship

A scholarship is financial aid you don't have to repay and is usually awarded to students who are recognized for academic achievement, athletic ability, or other talents.

Service Obligation

Some scholarships and grants require that you work in State or local government or nonprofit agencies in your chosen field after you complete your education. If you fail to complete your service obligation, you must repay the money you received, with interest.

Student Aid Report (SAR)

The SAR summarizes the information you included on the FAFSA you filed. The SAR will tell you your EFC and whether you are eligible for a Pell Grant. You should receive your SAR approximately 1 week after you have filed electronically.

Title IV School Code

When you fill out the FAFSA, you need to put in the six-digit Title IV code for each school to which you are applying. You can find a list of the Title IV school codes at your high school guidance office, college financial aid office, public library, the Federal Student Aid Information Center, and at www.fafsa.ed.gov/FOTwebApp/FSLookupServlet. Title IV codes for Maryland schools appear in the *College 411: A Student Student Guide to Higher Education and Financial Aid in Maryland* beside each institution's description.

Undergraduate Student

A college or private career school student who is enrolled in a certificate, nursing diploma, associate's degree, or bachelor's degree program is called an undergraduate student. The student may not also be enrolled in high school.

Work-Study

Work-study is part-time employment during the school year, usually at an on-campus job.



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