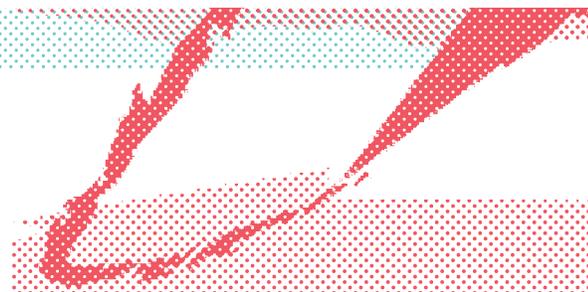


# A GUIDE TO FINANCIAL AID



Paying for college can seem overwhelming, but it doesn't have to be. We're committed to helping you understand what kind of resources are available to help you fund your education, manage your finances and stay on track to graduate.

## TUITION AND COSTS

UBalt's tuition and costs can vary depending on a number of factors. You can learn more at [ubalt.edu/tuition](http://ubalt.edu/tuition).

## WHAT IS FINANCIAL AID?

Financial aid is any form of federal, state, institutional or private funding that helps you pay for college. Types of aid include: scholarships, federal/state grants, loans and federal work-study. Your particular aid package could include a combination of resources.

**Scholarships and grants** are funds that you do not need to repay. They're reserved for students with special qualifications like academic achievement, interest in particular fields of study or financial need. UBalt scholarships and grants are divided into three main categories:

- merit scholarships, which are awarded at the time of admission
- UBalt Foundation Scholarships, which are offered throughout the academic year to selected current and prospective students thanks to generous UBalt alumni and friends
- grants, which may be offered by federal or state organizations or by the University, and are based on your financial need.

Visit [ubalt.academicworks.com](http://ubalt.academicworks.com) to apply for scholarships.

**Loans** allow you to borrow money for educational expenses. Loans must be repaid with interest and fall into three major categories:

- federal student loans, which offer lower interest rates and more flexible repayment plans than most consumer loans
- parent and graduate PLUS loans
- private credit-based education loans.

**Federal work-study** provides aid in the form of on- and off-campus employment. Students that qualify can gain valuable work experience while earning funds from their aid package to cut their college costs.

## HOW DO I APPLY FOR FINANCIAL AID?

To apply for most types of financial aid, you must fill out the Free Application for Federal Student Aid (FAFSA).

**To complete and file the FAFSA:**

1. Create a [studentaid.gov](http://studentaid.gov) account. If you are a dependent, you and your contributors must each obtain a FSA ID, which serves as your electronic signature. Select "Create Account."
2. Prepare the Required Documents (e.g., social security number, tax returns, current balances of cash, savings, and checking accounts, etc.).
3. Complete the FAFSA at [studentaid.gov](http://studentaid.gov) using The University of Baltimore's school code (002102). Each contributor must give their consent to access tax data from the IRS and approval to transfer federal tax information into the form.
4. Submit and sign the FAFSA using your FSA ID. If you are considered a dependent for financial aid purposes, you and all required contributors must provide their signatures before the form is considered complete.

Visit [studentaid.gov](http://studentaid.gov) for more detailed information on determining your dependency status and reporting your spouse's or contributor's information, as each student's situation will vary.

## HAVE QUESTIONS ABOUT FINANCIAL AID?

Office of Financial Aid  
410.837.4763  
[financialaid@ubalt.edu](mailto:financialaid@ubalt.edu)  
[ubalt.edu/financialaid](http://ubalt.edu/financialaid)

## HAVE QUESTIONS ABOUT PAYMENT PLANS, BILLING OR TUITION?

Office of the Bursar  
410.837.4848  
[ubaltbursar@ubalt.edu](mailto:ubaltbursar@ubalt.edu)  
[ubalt.edu/bursar](http://ubalt.edu/bursar)