Expenses, Financial Aid, and Scholarships

Expenses 16
Estimated Cost of Attendance 16
Payments 17

Financial Aid 17
Financial Aid Application 17
Eligibility Requirements 17

Scholarships 18
Competitive Academic Scholarships 18
Automatic First-Year Academic Scholarships 18
Automatic Transfer Academic Scholarships 18
National Merit Scholarships Winners 18
Donor-Funded Scholarships 18

Federal Grants 18

State and Institutional Grants 19
Minnesota State Grant 19
Institutional University Grant 19

Financial Aid Programs 19
Founders Free Tuition Program 19
Achieve Scholarship Program 19
TEACH Grant Program 19
Multicultural Excellence Program (MEP) 19
Student Employment Program 19
Veterans’ Education Benefits Program 20
Minnesota GI Bill 20
Minnesota War Orphans Tuition Waiver 20

Research and Mentorship Programs 20
Morris Academic Partnership (MAP) 20
Morris Student Administrative Fellows (MSAF) 20
Multi-Ethnic Mentorship Program (MMP) 20
Undergraduate Research Opportunities Program (UROP) 20

American Indian Programs 20
American Indian Tuition Waiver 20
Minnesota Indian Scholarship Program (MISP) 20
Tribal Higher Education Grant Program 20
Ethel M. Curry American Indian Scholarship 20

Students with Disabilities 21
Blind and Deaf Student Tuition Waivers or Assistance 21
Vocational Rehabilitation 21

Loan Programs 21
Ford Federal Direct Subsidized Loan 21
Ford Federal Direct Unsubsidized Loan 21
Federal Perkins Loan 21
Ford Federal Direct Parent Loan for Undergraduate Students (PLUS) Loan 21

Alternative Loan Programs 21
Expenses, Financial Aid, and Scholarships

Expenses
All UMM fees, deposits, and refund policies are subject to change without notice. Current information may be obtained from the UMM Business Office or online at www.morris.umn.edu/admissions/financialaid/costs.html.

Estimated Cost of Attendance
Per Year—The approximate yearly cost of attendance for a UMM student living on campus is currently $17,616. This amount includes tuition and fees, room and board, and an estimate for textbooks and supplies. Not included are personal expenses such as clothing, travel, and recreation, which are best estimated by the individual student. (Reciprocity tuition rates vary from state to state.)

Per Semester—A breakdown of the estimated cost of attendance per semester for a typical student in 2008-09 follows. Note: Minnesota residents and nonresidents pay the same tuition, room and board, and fees.

<table>
<thead>
<tr>
<th>Tuition (13+ credits)</th>
<th>$4,115</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and board</td>
<td>$3,355</td>
</tr>
<tr>
<td>(19 meals/week)</td>
<td></td>
</tr>
<tr>
<td>Mandatory fees</td>
<td>$888</td>
</tr>
<tr>
<td>Textbooks and supplies</td>
<td>$450</td>
</tr>
<tr>
<td>Total</td>
<td>$8,808</td>
</tr>
</tbody>
</table>

Tuition
Semester rates for students taking 13 or more credits:
- Resident and nonresident: $4,115

Per-credit-hour tuition for students taking fewer than 13 credits per semester:
- Resident and nonresident: $316.54 per credit

Student Services Fees
Activities Fee—A fee of $89 per semester is charged to all students registered for 6 or more credits. Those registered for fewer than 6 credits may elect to pay the fee to participate in the activities, events, and services it funds, which include cultural and social events sponsored by student organizations and other UMM units.

Athletic Fee—A fee of $25 per semester is charged to all students registered for 6 or more credits.

Health Service Fee—A fee of $70 per semester is charged to all students registered for 6 or more credits. Those registered for fewer than 6 credits may elect to pay this fee in order to have access to the Health Service, which provides limited outpatient care. (Students must have adequate health insurance coverage to supplement this care.)

Student Center Fee—A fee of $39 per semester is charged to all students. $20 of the fee is applied to debt service for the facility, $13 to services and operating expenses, and $6 to facility repair and improvement.

RFC (Regional Fitness Center) Fee—A fee of $57.50 per semester is charged to all students registered for 6 or more credits and helps fund student memberships and programs at the Regional Fitness Center.

Special Course Fees (charged in addition to tuition)
Music Lesson Fee—A fee of $350 per credit is charged to students registered in Individual Performance Studies (Mus 1200 through 1223), Class Piano (Mus 1044), and Class Guitar (Mus 1045). (Note: Applied music instructors are not expected to make up sessions for unexcused student absences from scheduled lessons.)

Studio Art Materials Fee—A materials fee is charged for supplies that are used by students who are registered in many of the Studio Art (Arts) courses. The amount of the fee varies by the course being taken.

Supplemental Fees
Application Fee—A nonrefundable fee of $35 must be submitted with a paper application for admission to UMM. The online application fee is $25.

Admissions Confirmation Fee—A fee of $125 is necessary for admitted students to show their intent to enroll at UMM.

Credit by Examination Fee—A fee of $50 per credit is charged to take special subject exams to demonstrate knowledge acquired outside specific courses offered at UMM. Special exams are given at the discretion of the discipline.

Health Insurance Fee—All UMM students who are registered for 6 credits or more are required to provide proof of health insurance. Students who are unable to provide such proof are required to carry insurance through a group plan provided by an outside agency contracted through UMM Health Services. The annual cost for the insurance premium is $1,564. Students from foreign countries are required to purchase the UMM group insurance or they may seek a waiver based on proof of equivalent coverage. For more information, call Health Services at 320-589-6070.

U-Card Replacement Fee—A fee of $15 is charged to replace a U-Card, the University’s identification card. This fee applies to registered UMM students who have lost or damaged their cards.

Lockers Fee—A fee of $10 per year is charged for use of a locker and towel service in the Physical Education Center. Lockers also are available in the lower level of the Student Center and are accessible in two ways. Coin operated lockers are 25 cents per use and an unlimited use locker may be rented for $5 per year ($3 for the summer). These lockers are located on the west wall across from Louie’s Lower Level. Unlimited use lockers may be rented from the Information Center.

Parking Fee—A fee of $80 per academic year is charged for a permit to park in campus lots.
Technology Fee — A fee of $52.50 per semester is charged to all students registered for 6 or more credits. This fee helps fund technological enhancements on campus that are of direct benefit to students and their educational programs.

Testing Service Fees — Students are not assessed any testing fees for placement exams (foreign language and math) at UMM. Exams for national testing companies or agencies, i.e., for admissions, licensing, or CLEP (College Level Examination Program), are administered by the UMM Test Center and students register with and pay fees to the respective testing company. UMM’s Test Center is located in the Student Counseling office, 235 Behmler Hall.

Transcript Fees — Unofficial transcripts are available online at no cost to currently registered students. If a student has no financial holds on his/her record, official transcripts are issued for a fee at the student’s signed request. Transcripts are processed in two to three working days. Rush and fax service are also available at a higher rate. For current prices, students may call the Office of the Registrar, 320-589-6030, or view them online at www.morris.umn.edu/services/registrar/transcript.php.

University Fee — This fee helps cover infrastructure and administrative support costs in a wide variety of areas. It is not dedicated to one particular need or to one particular office. This fee is assessed to all students and is prorated as follows: $55 per credit for students taking 1-9 credits; $550 for students taking 10 credits or more.

Deposits

Housing Deposit — A $200 nonrefundable deposit must be paid by all newly admitted UMM students seeking on-campus housing.

Key Return Deposit — A $10 refundable deposit is charged for each key issued for an outside door of, or a room in, a campus building to ensure its return.

Payments

Students must pay tuition, student services fees, special course fees, room and board, and other financial obligations by the due date shown on the billing statement. It is the student’s obligation to pay bills on time in order to avoid late fees.

Installment Option

Students may elect to pay their tuition and fees in three installments. Under this plan, one third of the total amount due for the semester must be paid in each installment. A $10 installment fee is added to each payment. Students who do not pay through the installment plan are expected to pay their bill in full by the due date on the first bill produced for the term.

Late Payment Fees

Students who fail to pay at least one third of the amount due on their first bill of the term are assessed a $20 late fee. Accounts not paid in full by the due dates on all subsequent bills are assessed an additional $20 late fee each time a due date passes.

Financial Aid

The University of Minnesota, Morris financial aid staff is dedicated to providing students with the most comprehensive and simplified methods of financial aid delivery. Financial Aid Office procedures are designed to provide financial assistance to as many students as possible in an equitable and consistent manner. For more detailed information on financial aid, visit www.morris.umn.edu/financialaid.

Financial Aid Application

The Free Application for Federal Student Aid (FAFSA) is the only application needed to receive federal, state, or institutional financial aid at UMM.

The priority deadline to complete and submit the FAFSA or Renewal FAFSA for the University of Minnesota, Morris to the federal processor is March 1.

Eligibility Requirements

Financial aid is based on federal, state, and institutional formulas, criteria, policy, regulations, and the availability of funds under the direction of the University administration.

The student’s Expected Family Contribution (EFC) and financial need is determined by federal methodology based on information provided in the FAFSA. The EFC determines what the student/parent(s) can reasonably be expected to pay toward the student’s educational costs.

Unusual Circumstances

When/if a family’s financial situation changes after the FAFSA has been received by the federal processor, the student should contact the Financial Aid Office at 1-800-992-8863 or 1-320-589-6035.

Death, separation, divorce, unemployment, loss of employment, unusual medical care expenses, tuition expenses for children attending a private elementary or high school, or loss of nontaxable income or benefits are unusual circumstances that may affect financial aid eligibility.

A financial aid officer can help determine whether unusual circumstance adjustments should be made to the processed FAFSA by requesting the appropriate documentation.

Satisfactory Academic Progress (SAP)

Each term, the Financial Aid Office staff is required by federal and state regulations to determine if students receiving financial aid are making Satisfactory Academic Progress. To maintain eligibility for federal, state, and institutional aid, students must meet University of Minnesota, Morris academic progress standards for financial aid recipients.
Scholarships

Unless otherwise noted, a student must be enrolled for at least 12 credits to receive scholarships. For more detailed information, visit www.morris.umn.edu/financialaid.

Competitive Academic Scholarships

These awards require completion of the Application for Admission and Competitive Scholarships. The application must be submitted by December 15 of the student’s senior year in high school.

These renewable four-year scholarships are awarded on a per-semester (fall/spring) basis. Students are required to maintain a 2.50 cumulative GPA.

• **Prairie Scholars Award**—Prairie Scholars are selected during a competitive interview process. This award is based on a scholarship essay and an outstanding academic and leadership record. The Prairie Scholars Award is a full-tuition scholarship. Transfer students are not eligible.

• **Morris Scholars Award**—Morris Scholars are selected during a competitive interview process. This award is based on a scholarship essay and an outstanding academic and leadership record. A Morris Scholar will receive up to $20,000 with this automatic $5,000 ($2,500 per semester) scholarship, along with a one-time, $2,500 scholar stipend. The stipend may be used during the second, third, or fourth year at UMM to engage in an eligible scholarly experience (e.g., to study abroad, to participate in a research or artistic project, or for travel to academic conferences). Transfer students are not eligible.

Automatic First-Year Academic Scholarships

• The Automatic Academic Scholarships are for first-year students (who have never attended another postsecondary institution) based on high school class rank and additional criteria. Students without a class rank, including home-schooled students, are considered for these scholarships on an individual basis.

• These renewable four-year scholarships are awarded on a per-semester (fall/spring) basis. Students are required to maintain a 2.50 cumulative GPA.

• **Chancellor’s Scholarship**—Students graduating in the top five percent of their high school class receive up to $14,000 with this automatic $3,500 ($1,750 per semester) scholarship.

• **Dean’s Scholarship**—Students graduating in the top 10 percent of their high school class receive up to $10,000 with this automatic $2,500 ($1,250 per semester) scholarship.

• **Associate’s Scholarship**—Students graduating in the top 20 percent of their high school class receive up to $4,000 with this automatic $1,000 ($500 per semester) scholarship.

Note: Automatic Academic Scholarships may not be combined with the Prairie Scholars Award, Morris Scholars Award, or National Merit Finalist Scholarship.

Automatic Transfer Academic Scholarships

Students transferring to UMM from an accredited institution outside of the University of Minnesota system, with at least 30 transferable credits (not earned prior to high school graduation) and a 3.75 cumulative GPA, qualify for a $2,000 ($1,000 per semester) nonrenewable scholarship. Students with at least a 3.50 cumulative GPA qualify for a $1,000 ($500 per semester) non-renewable scholarship. Both scholarships are awarded for the student’s first year at UMM.

National Merit Scholarships Winners

These renewable, four-year scholarships are awarded on a per-semester (fall/spring) basis. Students are required to maintain a 2.50 cumulative GPA.

National Merit Scholar Finalists—National Merit Scholar Finalists who choose UMM as their first college choice will receive a full tuition scholarship.

National Merit Scholar Finalists and Commended Scholars—Semi-Finalists and Commended Scholars are eligible to receive up to $4,000 with this automatic $1,000 ($500 per semester) scholarship. Students must provide the Admissions Office with documentation of their Semi-Finalist or Commended status to receive this award.

Note: National Merit Semi-Finalists or Commended Scholars who have been awarded the Prairie Scholars Award or Morris Scholars Award will have their Automatic Academic Scholarship and National Merit Semi-Finalist or Commended Scholars Award replaced by the Prairie Scholars Award or Morris Scholars Award.

Donor-Funded Scholarships

UMM offers more than 75 scholarships with funds donated to UMM by private donors. For more information, visit www.morris.umn.edu/financialaid/scholarships.html.

Federal Grants

Unless otherwise noted, a student must be enrolled for at least 12 credits to receive grants. For more information visit www.morris.umn.edu/financialaid.

Supplemental Educational Opportunity Grant (SEOG)—The Supplemental Educational Opportunity Grant is awarded to students who are pursuing their first undergraduate degree. The actual award amount is determined by UMM financial aid criteria, availability of funds, and the student’s enrollment status.

Pell Grant—The Pell Grant is awarded to students who are pursuing their first undergraduate degree. The actual Pell Grant award depends on the cost of education, financial need, and the student’s enrollment status. When students are enrolled for fewer than 12 credits, the Pell Grant is prorated.
**Academic Competitiveness Grant (ACG)**—The Academic Competitiveness Grant is a federally-funded gift program. Students who are Pell Grant recipients, enrolled full-time in a degree program, and have successfully completed a rigorous secondary school program are eligible for this grant. Students who have completed 30 cumulative credits and maintain a 3.00 cumulative GPA are eligible to receive a second-year award.

**National Science and Mathematics Access to Retain Talent (SMART) Grant**—The National Science and Mathematics Access to Retain Talent Grant is a federally-funded gift program. In order to receive this grant, students must be Pell Grant recipients, enrolled full-time in a degree program, and maintain a 3.00 cumulative GPA. They must also complete 60 cumulative credits (junior standing) or 90 cumulative credits (senior standing) and be majoring in one of the following: physical, life, or computer science; engineering; mathematics; technology; or a critical foreign language.

**State and Institutional Grants**

**Minnesota State Grant**
The Minnesota State Grant is awarded to students who are pursuing their first undergraduate degree, are Minnesota residents, and have not attended a postsecondary institution more than the equivalent of four years at full-time status. The FAFSA is required and must be submitted no later than 30 days after the term begins in order to be considered for the Minnesota State Grant. Students must be enrolled for 15 credits to receive a full Minnesota State Grant. Students must be enrolled for 15 credits to receive a full Minnesota State Grant. When students are enrolled for fewer than 15 credits, the Minnesota State Grant is prorated on a credit-per-credit basis each term.

**Institutional University Grant**
The University Grant is awarded to students who are pursuing their first undergraduate degree. The actual award amount is determined by UMM financial aid criteria, availability of funds, and student’s enrollment status.

**Financial Aid Programs**
Unless otherwise noted, a student must be enrolled for at least 12 credits to receive support. For more information visit www.morris.umn.edu/financialaid.

**Founders Free Tuition Program**
The University of Minnesota Founders Free Tuition Program supports admitted eligible Minnesota residents to provide them with access to a University of Minnesota education. This program combines federal, state, and institutional grants to cover 100 percent of tuition and required student service fees for all first-year students who are Pell Grant recipients and are Minnesota residents. Students are required to complete the FAFSA, be enrolled full-time in a degree program, be working on their first undergraduate degree, and maintain satisfactory academic progress. This scholarship is renewable. First-year students are eligible for up to eight semesters and transfer students are eligible for up to four semesters of funding.

**Achieve Scholarship Program**
The Achieve Scholarship Program is a state-funded gift program designed to address two critical barriers to college attendance: lack of academic preparation and financial access. High school graduates who complete any one of four sets of courses defined as rigorous earn a one-time scholarship to help pay for college. The Achieve Scholarship is available to students who graduate after January 1, 2008. It must be used within four years of high school graduation and is awarded on a per-semester basis.

**TEACH Grant Program**
The TEACH Grant Program is a federally-funded program that provides grant aid to undergraduate students or students enrolled in a post-baccalaureate teacher credential program. In exchange for TEACH Grant Program aid, the student must agree to serve as a full-time teacher at specified schools and teach in a specified field for four academic years within eight years after completing the college course. TEACH Grant recipients who do not fulfill their teaching obligations must repay the grant as if it were a Ford Federal Direct Unsubsidized Loan.

**Multicultural Excellence Program (MEP)**
The Multicultural Excellence Program is an academic support program for St. Paul, Minnesota school students and is designed to enable more multi-ethnic students to complete a four-year college degree. Each year, students with potential are selected by the St. Paul Public School District to participate in this program. UMM strongly supports this program and covers the cost of tuition, education related fees, and course books. The MEP is renewable by maintaining a 2.50 cumulative GPA and available until the student receives an undergraduate degree or up to a maximum of 10 semesters. The MEP award ensures that the student’s total support from the Pell Grant, Minnesota State Grant, and institutional grants covers the cost of tuition, fees, and books.

**Student Employment Program**
There are three types of student employment at UMM: Federal Work-Study (FWS), State Work-Study (SWS), and Institutional Work-Study (IWS). All employment programs are handled in the same manner; however, eligibility requirements differ for each. Students must be registered for a minimum of six credits per semester to maintain eligibility for all student employment.
Veterans’ Education Benefits Program
UMM is approved by the Minnesota State Approving Agency to participate in all Veterans Education Assistance Programs. These programs include benefits for those who have served on active duty and their eligible dependents, as well as members of the Reserve and National Guard. Contact the director of financial aid for coordinated veterans’ services support at UMM.

Minnesota GI Bill
The Minnesota GI Bill program was established in 2007 to provide postsecondary financial assistance to eligible Minnesota veterans who served on or after September 11, 2001. The Minnesota Office of Higher Education determines funding based on enrollment status.

Minnesota War Orphans Tuition Waiver
Students who have lost a parent through death as a result of a military service-related injury or disease may be eligible for a full-tuition waiver and assistance to help with other educational expenses at a Minnesota institution. Contact the director of financial aid for coordinated veterans’ services support at UMM.

Research and Mentorship Programs
Unless otherwise noted, a student must be enrolled for at least 12 credits to receive support. For more information visit www.morris.umn.edu/financialaid.

Morris Academic Partnership (MAP)
UMM offers the Morris Academic Partnership program in which faculty select academically talented, qualified third-year students to assist them in scholarly and creative projects. Selected MAP students undertake assignments intended to enhance their intellectual competence and increase their interest in graduate or professional study.

Morris Student Administrative Fellows (MSAF)
UMM offers the Morris Student Administrative Fellows Program, in which academic and administrative staff select academically talented, qualified students to assist them in administrative and managerial projects. Selected students undertake assignments intended to enhance their intellectual competence and increase their interest in graduate or professional study

Multi-Ethnic Mentorship Program (MMP)
The Multi-Ethnic Mentorship Program is an opportunity for second-year students of color to work with UMM faculty and/or staff on a year-long project and/or research endeavor.

Undergraduate Research Opportunities Program (UROP)
The Undergraduate Research Opportunities Program benefits students by allowing them to work with a faculty member on research, scholarly, or creative projects. Students develop detailed knowledge of research methods and have unique access to the faculty and facilities of the entire University of Minnesota system.

American Indian Programs
With the exception of the American Indian tuition waiver, a student must be enrolled for at least 12 credits to receive support. For more information visit www.morris.umn.edu/financialaid.

American Indian Tuition Waiver
In recognition of the Morris campus’ history as an Indian boarding school in the 1800s, the Minnesota Legislature mandated that American Indians attending Morris are not required to pay tuition. Students must be admitted to UMM, complete the American Indian Tuition Waiver Application, and present acceptable documentation of blood quantum or blood line/heritage, such as Tribal Registration, Certificate of Indian Blood, or other legal documentation of American Indian heritage. Applicants are not required to be residents of Minnesota.

Minnesota Indian Scholarship Program (MISP)
The Minnesota Indian Scholarship Program provides postsecondary financial assistance to eligible Minnesota resident students who are of one-fourth or more Indian ancestry and demonstrate financial need for an award. Students should apply with the Minnesota Higher Education Office.

Tribal Higher Education Grant Program
The Tribal Higher Education Grant Program allows students to apply for funding by directly contacting their tribal agency. The amount awarded is based on financial need and availability of funds. Students are encouraged to apply with their tribe as early as possible. Students receive official notification of an award from their tribal agency.

Ethel M. Curry American Indian Scholarship
The Ethel M. Curry American Indian Scholarship is awarded to first-year freshman students who are at least one-fourth American Indian. This renewable four-year scholarship is awarded on a per-semester (fall/spring) basis. Students are required to maintain a 2.00 cumulative GPA. This scholarship is awarded by the Financial Aid Office. Students must be admitted to UMM, complete the American Indian Tuition Waiver Application, and present acceptable documentation of blood quantum or blood line/heritage, such as Tribal Registration, Certificate of Indian Blood, or other legal documentation of American Indian heritage. Preference will be given to Minnesota residents, however, this is not binding.
Students with Disabilities
For more detailed information visit www.morris.umn.edu/financialaid.

Blind and Deaf Student Tuition Waivers or Assistance
Minnesota resident students who are blind or deaf may be eligible for a tuition waiver or partial tuition assistance. To apply for either of these tuition assistance programs, students must complete the Tuition Waiver/Assistance for Blind or Deaf Students application.

Vocational Rehabilitation
Students may be eligible for vocational rehabilitation if they have a physical or mental disability that makes it difficult for them to find or keep a job. If students are determined eligible for services, Minnesota’s vocational rehabilitation program considers a student’s eligibility for other financial aid and may fund some direct costs such as tuition, student service fees, books, supplies, and equipment.

Loan Programs
For more detailed information visit www.morris.umn.edu/financialaid.

Ford Federal Direct Subsidized Loan
The Ford Federal Direct Subsidized Loan is a need-based loan program subsidized by federal funds that allows students to borrow money interest-free while in school at least half-time. Students must have a completed FAFSA on file at UMM in order to be eligible. The amount students can borrow each year depends on their grade level and dependency status.

Ford Federal Direct Unsubsidized Loan
The Ford Federal Direct Unsubsidized Loan is a non-need-based loan program. Students will be charged interest on this loan, but have the option to defer the interest while in school at least half time. If students decide to defer the in-school interest payments, the accrued interest is capitalized and added to the loan principle when repayment begins. Students must have a completed FAFSA on file at UMM to be eligible. The amount students can borrow each year depends on their grade level and dependency status.

Federal Perkins Loan
The Federal Perkins Loan is a low-interest, need-based loan program available to students who meet certain UMM financial aid criteria. There is no origination fee and interest does not accrue while a student is enrolled at least half time. Full details are provided on the promissory note. Students must have a completed FAFSA on file at UMM in order to be eligible. This loan is based on the availability of funds.

Ford Federal Direct Parent Loan for Undergraduate Students (PLUS) Loan
The Ford Federal Direct Parent Loan for Undergraduate Students is a non-need-based program that allows a parent of a dependent student to borrow an amount, up to the cost of attendance, minus other financial aid awarded. The dependent student must have a completed FAFSA on file at UMM and be enrolled at least half time in order to be eligible.

Alternative Loan Programs
Alternative loans are non-need-based loan programs that allow students to borrow an amount, up to the cost of attendance, minus other financial aid awarded. Alternative loan terms such as interest rate, origination fees, borrowing limits, and length of repayment are based on student/cosigner creditworthiness. UMM recognizes that not all students and their parents will be able to meet the financial burden of paying for an education, even with the assistance of traditional aid resources.

Because each student’s needs are unique, the Financial Aid Office staff cannot not recommend an alternative loan program. Students and their cosigners should evaluate each loan program to determine the best loan for their educational plans.