

Financial Information

Graduate nondegree admission in the **School of Business Administration** allows students to enroll as a nondegree student for one semester only and to complete 6 credit hours at nondegree status, provided the applicant submits a completed application with the nonrefundable \$35 application fee. See Nondegree Enrollment beginning on page 36 for further information.

Graduate nondegree admission to the **School of Health Professions** allows students to enroll and complete a maximum of twelve (12) credit hours as nondegree students only in Health Promotion Management classes, Nursing core classes (NU 501, 512, 590, 591), and Nursing electives. Students with nondegree status may not enroll in courses in the clinical majors.

Graduate Admission for International Students

In addition to meeting all admission requirements of individual graduate programs, all degree and nondegree graduate applicants for whom English is a second language are required to have a minimum score of 600 on the Test of English as a Foreign Language (TOEFL). Those students who have a baccalaureate degree from an accredited school where the language of instruction is English are exempt from this requirement.

Transcripts must be certified as true copy by a notary public, an official of the institution in which the student is enrolled, or a United States consular official. Transcripts not in English must be accompanied by an official or certified translation and must be literal. The academic record should include a list of the subjects studied and a qualitative rating.

All international students in need of a Certificate of Eligibility (I-20) see page 16 for requirements.

2002-2003 FINANCIAL INFORMATION

Undergraduate Tuition

- \$7,800 per semester full time
- \$15,600 per academic year (September-May) \$200 discount if paid in full by August 9.

Undergraduate students enrolled for more than 18 credits in a semester are charged \$505 per credit in excess of 18.

Undergraduate students enrolled for 11 credits or fewer are considered to be part-time students and are charged \$505 per credit.

Graduate Tuition

- \$530 per credit

Physical Therapy Program Tuition

This program is for full-time students only. Annual tuition is \$17,900 (fees included). Tuition for PT 515, which is a full-time clinical practicum offered during the summer semester, is equal to the tuition fee for one graduate credit.

Summer Tuition

Tuition and fees for the summer sessions are announced in the Summer Semester Course Schedule published annually in March.

Tuition Prepayment Discount

Students are given a discount of \$200 on tuition and \$100 on room and board if the entire year's charges have been paid in full by August 9.

Note: Students may not deduct their financial aid package when paying for the year to qualify for the discount.

Family Discount on Tuition

When a first member of a family pays full-time undergraduate tuition, any additional family members concurrently enrolled in the full-time undergraduate program may receive a 25 percent tuition discount. Family is defined as parents and dependent children, or married couples.

Senior Citizens' Discount

As a service to senior citizens residing in its community, the University offers to persons 65 years or older a tuition discount of 50 percent for undergraduate and graduate courses.

Applicants must first meet all regular admission criteria for either degree candidacy or nondegree status.

Fees

Fees are charged to partially support periodic equipment maintenance and replacement, added instruction costs incurred, and costs for consumable materials in the following courses:

Applied Arts	\$50 per course
AA 250, 265, 270, 272, 350, 365, 370, 372, 374, 385, 407, 414, 415, 418, 420	
Biology	\$50 per course
BIO 110, 111, 120	
Biology	\$75 per lab
BIO 151, 152, 161, 162, 220, 260, 262, 272, 352, 368, 369	
Communications	\$50 per course
COM 200, 203, 303, 308, 309	
Communications	\$100 per course
COM 304	
Fine Arts	\$50 per course
FA 211, 350A-F	
Graphic Design	\$50 per course
GD 112, 200, 203, 255, 256, 260, 263, 300, 303, 305, 308, 309, 312, 360	
Graphic Design	\$100 per course
GD 304	
Interior Design	\$50 per course
ID 111, 141, 212, 214, 242, 313, 343, 344, 412, 423, 445, 446, 485, 487	
Nursing Clinical Fees	\$125 per clinical
NU 111, 112, 220, 221, 222, 223, 400	
Nursing Lab Fees	
NU 113, 503	\$60
NU 114	\$55
NU 302	\$15
NU 363	\$50
NU 400	\$25
Nursing AAS Test Fee	\$250
NU 111	
<i>This is a one-time fee that can only be refunded if the course is dropped within 14 days of the beginning of the semester.</i>	
Physical Science	\$50 per lab
PSC 101, 102, 125	
Physical Science	\$75 per lab
PSC 171, 172, 211	
Physical Science	\$100 per lab
PSC 151, 152, 221, 222, 352	
Psychology	\$75 per course
PS 510, 511, 513, 514	
Student teaching application	\$35
Counseling Psychology internship application	\$50
PACE Reading Fee	\$35 per credit hour
PACE Credit Hour Fee	\$150 per credit hour

Technology Fees

Each term students will be assessed \$5.50 per credit up to a maximum of \$66 as a fee to support computer enhancement in the laboratories.

Room and Board

- \$3,460 per semester double occupancy
- \$6,920 per academic year (September-May), double occupancy
- \$135 per semester for resident telephone, data, and cable TV service

\$100 discount if paid in full by August 9.

Single occupancy is an additional \$650 per semester (to the above rates), subject to availability.

Health service privileges and student health insurance are included in the fee for room and board.

Insurance

All students enrolled for at least 6 credits are eligible to participate in the 12-month accident and sickness plan: \$430 per year (August-August).

Accident and health insurance is mandatory for all international students, Nursing students, and student-athletes. Physical Therapy students must have health insurance only. Students who are required to carry insurance and who elect not to accept the University-approved policy must produce adequate and acceptable documentation of coverage in Virginia. **Commuter students who are required to have insurance may not register until they present an approved waiver or pay the premium.** The open enrollment period ends at the close of business on the 10th class day after the semester begins. After that date, the application and payment must be accompanied by a completed Evidence of Good Health form supplied by the carrier.

Payment

All tuition, fees, and room and board charges must be paid by August 9 for the fall semester and January 6 for the spring semester to retain class selection and residence hall assignments. All payments must be made in U.S. currency and drawn on U.S. banks. Payment may be made by cash, check, credit card, certified check, or cashier's check. Do not mail cash. Registration is not complete until payment is received. Any nominal adjustments made necessary during registration will be due within 30 days following the first day of the semester. A penalty is imposed for late payment. Requests for receipts must be made at time of payment and should include a stamped, self-addressed envelope. The University charges a fee to provide statements from prior years. No student whose account is in arrears will be permitted to register until all obligations are met.

Collection of Accounts

Failure to meet financial obligations to the University may result in the delinquent account being placed with a collection agency or attorneys. All costs, including attorney fees, collection agency fees, and court costs are the student's responsibility.

Washington Consortium Credits

Payment for consortium credits is due at the time of registration.

Late Registration Fee

A \$50 fee is charged if registration is not completed during the established schedule.

Continuous Registration Fee

A continuous registration fee of \$30 is payable at registration each semester to maintain registration when not matriculating in classes.

Deferred Payment Plan

A Deferred Payment Plan is available to qualifying students. To obtain an application, call (703) 284-1489. All arrangements, including the down payment, must be completed at least one week prior to registration.

Credit Cards

The University accepts VISA and MasterCard credit cards within the limits imposed by the issuing institutions. Charges paid by credit card will be refunded to the credit card account.

Deposits

- **RETURNING RESIDENTS** A \$300 nonrefundable deposit is required to reserve a place in a residence hall for the academic year. This amount will be credited toward room charges for the spring semester. This deposit is credited for fall semester only for students scheduled to graduate in December.
- **NEW RESIDENTS** A \$300 nonrefundable deposit is required by May 1 to reserve a place in a residence hall for the academic year for students entering residence halls in the fall semester. For those entering residence halls in the spring semester, a \$300 nonrefundable deposit is required by November 1. Applicants accepted after these dates must make the deposit within 15 days after acceptance. Reservations are made on a space-available basis. This deposit is credited to room charges for the spring semester.
- **NEW FRESHMEN COMMUTERS** A \$100 nonrefundable advance deposit is required from freshman commuting students to confirm intention to enroll. This is credited toward tuition charges upon registration.
- **PHYSICAL THERAPY STUDENTS** A \$500 nonrefundable advance deposit is required from Physical Therapy students.

Student Loans

Students who plan to pay tuition through a Federal Direct Student Loan should apply for this loan in time for it to be processed before registration. Loan applications for eligible students generally require at least six to eight weeks for processing. Students receiving their first loan at Marymount are required by federal regulation to attend an entrance loan counseling session before receiving loan funds.

Veterans

Information on veterans' benefits from the Veterans Administration is available in the Registrar's Office.

Credit Refunds

Providing all University charges have been paid, credit refunds will be processed as quickly as possible, generally within 10 business days of the receipt of a written request to the Student Accounts Office. Refunds will be made to the student unless otherwise designated or required by federal regulations. **Students should bring sufficient funds or valid credit cards to purchase books or their supplies with them at the beginning of the semester.** The bookstore is managed by Barnes & Noble. Credit balances may not be applied to bookstore purchases.

Withdrawals

A unilateral withdrawal without proper school processing by the vice president for Student Services and official approval, or a dismissal for cause, yields no refund. A student who withdraws from the University for good reason with an officially approved withdrawal, or a student who officially drops a course or moves out of residence halls may receive a refund for withdrawing from full-semester offerings.

Refunds for withdrawals from full-semester offerings are as follows:

During the first week of classes and no later than 9/6 or 1/17—90 percent

During the second week of classes and no later than 9/13 or 1/24—75 percent

During the third week of classes and no later than 9/20 or 1/31—50 percent

During the fourth week of classes and no later than 9/27 or 2/7—25 percent

No refunds are given for withdrawals after the fourth week of classes.

Refunds for withdrawals from summer session courses are as follows:

During the first week of classes—75 percent

During the second week of classes—50 percent

During the third week of classes—25 percent

No refunds are given for withdrawals after the third week of classes.

Refunds for dropped weekend and concentrated course offerings are as follows:

Drop date more than 30 days (two weeks for summer session) prior to beginning of class: full refund, less \$50 administrative fee

Drop date within the two weeks (one week for summer session) prior to beginning of class: 75 percent

No refunds are given for drops after class begins.

A student who received financial aid and subsequently withdraws may be required to repay a portion of the award to the program from which aid was received. A copy of the refund and repayment policy is available from the Financial Aid Office.

Room and Board Refunds

If a student moves out of the residence halls before the end of the semester, refunds will be calculated on the same basis as tuition refunds (e.g., first week: 90 percent, second week: 75 percent, etc.). See the current course schedule for refund percentage dates. The vice president for Student Services may authorize an exception to this policy in extenuating circumstances based on documentation provided by the student.

UNDERGRADUATE FINANCIAL AID

Purposes of Student Financial Aid Programs

The Marymount University program of financial aid attempts to help those students who have academic potential and limited financial resources. In addition, scholarships are awarded to students who demonstrate outstanding academic potential and performance, with financial need considered but not a prerequisite.

The objective of all federal and most state aid programs is to provide opportunities for those who would not be able to complete their college education without financial assistance. Certain states, such as the Commonwealth of Virginia, award grants without regard to financial need to those students who apply and can prove state residence.

Information and deadlines for applying for scholarships and aid are available from the University's Financial Aid Office.

Eligibility for Need-based Aid

Financial aid is any grant, scholarship, loan, or paid employment offered for the express purpose of helping a student meet educationally related expenses. Determining how much financial aid a student will receive is calculated in the following manner:

1. The budget for a student's academic year living and educational expenses is determined, taking into account factors such as residence, enrollment, and dependence.
2. The expected contribution by the student and family toward the student's yearly expenses is determined through a federal formula.
3. The resources contributed by the student and family are subtracted from the budget, and the remaining amount is referred to as the student's "financial need."

Financial Aid Application Procedure

1. New and currently enrolled undergraduate students must file a Free Application for Federal Student Aid (FAFSA). The information is analyzed and a report sent to the University on the estimated contribution expected from the family or the self-supporting student.
2. Awards are offered when applications are complete and the student has been accepted for enrollment into a degree program.
3. Financial aid applications must be submitted for each academic year in which financial assistance is required.

Grants

DC Leveraging Educational Assistance

Partnership (LEAP) Grant is a need-based program for undergraduates who meet DC residency requirements. Applicants must enroll at least half time in a degree program. Students must follow financial aid application procedures. The DCLEAP application must also be completed and submitted to the Financial Aid Office prior to the published June deadline.

Federal Pell Grant program provides federal gift aid for students. The grants range from \$400 to \$4,000 a year based on enrollment status. Eligibility is determined by the federal government. A student applies for this grant by following the financial aid application procedures. Repayment is not required.

Federal Supplemental Educational Opportunity

Grant (SEOG) is a federal grant for eligible full-time undergraduate students who demonstrate financial need. Awards range from \$100 to \$4,000 per academic year. Students must follow financial aid application procedures to apply.

Marymount Tuition Assistance Grants are sponsored by the University to make education affordable for as many full-time, first-degree undergraduate students as possible. To apply, students must follow financial aid application procedures. Awards are based on an indication of financial need.

Virginia State College Scholarship Assistance Program (CSAP) is available to Virginia residents who will be full-time undergraduates and who demonstrate financial need. Students must file for the Virginia Tuition Assistance Grant and follow the financial aid application procedure. Repayment is not required.

Virginia Tuition Assistance Grant Program (VTAGP), not based on financial need, is available to all legal Virginia residents who are full-time students and who do not have a previously earned bachelor's degree. The amount of the award is up to \$3,000. Awards will be made by the Commonwealth to students who file their applications by July 31. Repayment is not required. Late applications will be considered if funds are available. For further information, contact the Financial Aid Office. The program is funded by the Commonwealth of Virginia.

Loans

Federal PLUS Loan may be used to supplement other financial aid programs. Parents of dependent undergraduates are eligible to apply for this loan each academic year at a variable interest rate. Eligibility is based on credit worthiness. Students must follow the financial aid application procedures. Specific details may be obtained by contacting the Financial Aid Office.

William D. Ford Federal Direct Stafford Loan

is for students enrolled on at least a half-time basis in a degree program; it enables them to borrow an annual amount based on their grade level and length of program. The federal government will pay the interest until the repayment period begins six months after the student leaves school.

The Financial Aid Office provides information on obtaining the loan with Award Letter notification. The loan is borrowed directly from the federal government and the amount of the loan is based on the applicant's eligibility. Students must complete the financial aid application process and demonstrate need in order to qualify. A Federal Direct Unsubsidized Stafford Loan is available for those who do not demonstrate need. The terms are the same as those for the William D. Ford Federal Direct Stafford Loan except that the student is responsible for the interest while in school.

Federal Perkins Loan* is a federal program providing long-term loans to students who demonstrate financial need and are capable of academic performance at an acceptable level. The amounts awarded vary, depending on financial need. No interest accrues on the loan as long as the borrower remains at least a half-time student. Interest begins to accrue nine months after the borrower ceases to be at least a half-time student. The interest accrues at the rate of five percent per year. There are special cancellation provisions for borrowers who either become teachers in designated schools educating students from low-income families, or are teachers of handicapped students, or are in Head Start programs. Students must follow financial aid application procedures.

***Notice to Perkins Participants**

By law, each student who participates in the Perkins Loan program must comply with the following requirements:

- Attend an entrance interview at the time the promissory note is signed during which the borrower's rights, responsibilities, and obligations under the loan are explained.
- Attend an exit interview to be scheduled with the Loan Officer prior to leaving the University.
- Repay the loan in accordance with the repayment schedule and notify the Loan Officer of any change in name or address.

Failure to comply with these rules will result in the withholding of academic transcripts and grade reports and re-entry may be refused by Marymount University. Delinquent accounts may be referred to a collection agency. Legal action or reassignment of the loan to the federal government may occur in cases of defaulted loans.

Educational Payment Plan

Academic Management Services (AMS) offers a ten-month budgeting plan that begins in May prior to fall semester. All or part of the annual costs may be budgeted with no interest rate assessed. A nonrefundable annual enrollment fee of \$50 (includes insurance) is needed to apply. Applications are available from the Office of Student Accounts or from AMS at (800) 635-0120.

Undergraduate Scholarships

There are three categories of scholarships offered by Marymount University: Academic Scholarships, awarded on the basis of academic performance; Need-based Scholarships; and Other Scholarships. All scholarships are designed for full-time, first-degree undergraduates. Please see the following list for eligibility criteria, contact information, and other details.

Academic Scholarships

Freshman Academic Scholarship

For new full-time freshman students who have cumulative average of B or better in high school and a combined SAT score of 1050 or higher. The scholarship is renewable to students who maintain academic eligibility. Contact: Admissions Office

Clare Boothe Luce Scholarship

Offered pursuant to a major bequest to the University by Mrs. Luce. The fund provides scholarships to highly qualified female undergraduates, to encourage them to enter; study; graduate; and teach physics, chemistry, biology, meteorology, engineering, computer science, mathematics, or physical science. Graduating high school seniors, transfer students, and currently enrolled students may apply. Awards are made solely on the basis of merit and are calculated to include the cost of tuition and/or room and board. Eligibility is limited to women who are U.S. citizens and enrolled full-time. Applications received by February 1 will be given priority consideration; late applications accepted until May 1 contingent upon funding. Contact: Admissions Office

Presidential Scholarship

The University's most competitive freshman scholarship program. Students must have a combined SAT score of 1200 or higher and at least a B average. Each student must complete a scholarship application. Contact: Admissions Office

Rowley Oxford Scholarship

This scholarship is awarded each year to at least one student whose competitive essay, based upon broad scholarship, is judged to be of highest merit. This scholarship provides, travel, tuition, and room and board expenses for a six-week summer course of study at Oxford University. Contact: Academic Affairs Office

Transfer Academic Scholarship

A competitive scholarship for new full-time students who present transfer credit for 30 semester credits or more with a cumulative grade point average (GPA) of 3.3 or better and intend to earn their first bachelor's degree from Marymount. The scholarship is renewable for full-time students maintaining eligibility. Deadline is May 1. Contact: Admissions Office

Upperclassman Academic Scholarship

Competitive scholarships for full-time students who have completed the required number of semester credits of academic work with a cumulative GPA of 3.0 or better, intend to enroll as full-time students toward their first bachelor's degree at Marymount, do not already have an academic scholarship, and are recommended by the Scholarship Review Committee. Application deadline is April 1. Contact: Financial Aid Office

Need-based Scholarships

The following scholarships all carry a need component in addition to other criteria. Therefore, students must complete the Free Application for Federal Student Aid (FAFSA) process. (See page 22.) Consideration for any of these scholarships occurs at the time a student's financial aid form is reviewed. There are no separate applications required for any of these scholarships. Funding in some programs is limited to one recipient who retains the scholarship for four years. Contact the Financial Aid Office with questions about any of the following Need-based Scholarships.

Kazuko Barkey Scholarship

Established in 1997 in honor of Mrs. Kazuko Barkey and awarded annually to a full-time undergraduate student majoring in Interior Design, who possesses a minimum of a 3.0 grade point average, and who demonstrates financial need.

Mary Phelan Baynes Scholarship

This scholarship is awarded annually to a full-time undergraduate student pursuing a degree in the School of Business Administration who has an interest in retailing and who demonstrates financial need. The student is eligible to retain the scholarship from initial receipt until graduation.

Fred W. Beazley Scholarships

Awarded annually to two entering full-time freshmen with academic promise and financial need. Awards are limited to Virginia residents and are renewable with maintenance of a satisfactory cumulative grade point average.

Sr. M. Majella Berg, RSHM, Scholarship

Awarded competitively to full-time students demonstrating need.

Daphne Brady Nursing Scholarship

Awarded to a full-time undergraduate Nursing major who has financial need and satisfactory academic ability.

Richard Eaton Foundation Nursing Scholarship

Established in 1995 with a grant from the Richard Eaton Foundation, this scholarship is awarded each year to full-time Nursing students with financial need.

William Randolph Hearst Endowed Scholarships for Students in Nursing

Provided through an endowed fund established by the William Randolph Hearst Foundation, these scholarships are awarded to full-time undergraduate Nursing students who have financial need.

Sr. Marie Louise Hogan, RSHM, Scholarship

Awarded annually to an adult undergraduate student who is returning to college full-time for retraining in his or her field of interest.

Sadie W. Kyle Endowed Business Scholarship

Awarded to an outstanding full-time undergraduate student pursuing a bachelor's degree in Business Administration at Marymount University.

Rose Ann Benté Lee Nursing Scholarship

Established in 1984 by Mrs. Rose Ann Benté Lee for deserving and qualified full-time Nursing students with financial need.

Mary Gee Long Scholarship

Awarded to a deserving full-time student who demonstrates financial need.

William G. McGowan Scholarship Fund

Awarded to full-time students with financial need, the scholarship is offered through an annual grant from the William G. McGowan Foundation in memory of Mr. McGowan, founder of MCI, who believed in creating educational opportunities to develop the gifts and talents of the young.

Sr. Dolorita Mooney, RSHM, Memorial Scholarship

Awarded to a deserving full-time student with financial need.

Henry C. and Bessie B. Newton Scholarship

Sponsored by the University, this generous grant program is designed to make a Marymount education affordable for as many full-time undergraduate students as possible.

Maura O'Donnell Memorial Scholarship

Awarded annually to a full-time student in the A.A.S. Nursing program who has successfully completed the freshman year at Marymount University. Financial need is considered as well as academic standing.

Religious of the Sacred Heart of Mary Scholarship

Awarded annually to a deserving full-time undergraduate student demonstrating financial need.

Mary Lee Scatterday Scholarship

Awarded annually to an outstanding, full-time, undergraduate student pursuing a degree in the field of art at Marymount University.

Jennifer Tino '94 World Trade Center Memorial Scholarship

Established by the family and friends of Jennifer Tino '94, who was killed on September 11, 2001, in the World Trade Center. Awarded to an undergraduate School of Business Administration student with demonstrated need who maintains a minimum GPA of 3.0.

Steven C. Virbick Memorial Scholarship

Awarded to a full-time undergraduate student who has financial need and a B average or better.

Lettie Pate Whitehead Scholarships

Available to Christian women pursuing a degree in Nursing. Applicants must apply for financial aid, demonstrate need, and meet other eligibility criteria.

Elizabeth Wright Memorial Scholarship

Awarded to a talented undergraduate student seeking a career in the communication arts and demonstrating need.

Other Scholarships

These are other scholarships which have variable eligibility criteria, but do not require the filing of a FAFSA form. Students interested in these scholarships should contact the office listed.

Alumni Scholarship

Contributed by William C. Frogale, this scholarship is awarded to a full-time undergraduate who is a graduate of any Marymount school or is the child of a graduate of any Marymount school or college. Contact: Financial Aid Office

Kathleen O'Neill Bocek Scholarship

Awarded annually to a full-time sophomore student who displays outstanding qualities of fairness, honesty, and a positive attitude during the freshman year. Deadline is April 1. Contact: Financial Aid Office

Daniel Mack Cornell Endowed Scholarship

This scholarship will be granted to juniors or seniors in Communications who have a record as outstanding students in the field of communications with a minimum 3.4 GPA earned at Marymount or transferred from another educational institution. Applicant must also be carrying at least nine credit hours and working toward full-time student status (as defined by University policy), intend to pursue graduate study and/or a career in communications or writing, and be a U.S. citizen. Contact: Department of Communications, School of Arts and Sciences

Pablo Coto Endowed Scholarship

Supported by a fund established in memory of Pablo Coto. The scholarship is awarded annually to a senior student who exemplifies excellence in academics and leadership and demonstrates a deep spiritual commitment and loyalty to family and classmates. Deadline is April 1. Contact: Financial Aid Office

HR Leadership Scholarship

A \$3,000 scholarship awarded to a full-time undergraduate pursuing a B.B.A. degree with a specialty in Human Resource Management. Sponsored by the HR Leadership Awards of Greater Washington. Applicants must maintain a B average. Contact: Office of Corporate Outreach, School of Business Administration

Ann Leary Finnegan Scholarship

Awarded annually to a full-time undergraduate Nursing student demonstrating academic promise and financial need. Contact: Department of Nursing, School of Health Professions

Leadership Scholarship

Awarded to members of the Student Faculty Council and the Co-Curricular Council who are serving the University in eligible leadership roles. Contact: Student Activities Office

ROTC Scholarship

Awarded by the U.S. Army on a competitive basis to outstanding young men and women interested in a military career option. Marymount offers on-campus partial resident scholarships on a space-available basis to students chosen as ROTC scholarship winners, and partial tuition scholarships to students enrolled in the ROTC program but who do not win an ROTC scholarship. Contact: Financial Aid Office

Virginia Teaching Scholarship Loan Program

Offers an annual \$2,000 scholarship/loan with no repayment requirement for those who teach in Virginia each year that the award is received. Students may apply if they have cumulative GPAs of 2.7 or above, are at junior status or above, and are enrolled full time in approved mathematics, science, foreign language, or special education programs. The scholarship is restricted to Virginia residents. Contact: School of Education and Human Services

Student Employment

Federal College Work Study (FWS), a federal program, makes on-campus jobs available to students with demonstrated financial need. The earnings are not credited to student accounts, but are paid directly to the student each month. Jobs are assigned through the Office of the Vice President for Student Services. Students must follow financial aid application procedures.

Campus Employment The University employs a large number of full-time students and pays them from its own resources. Students who are not eligible for FWS awards may apply for employment under this program. Applications are available from the Vice President for Student Services Office.

GRADUATE FINANCIAL AID

Graduate Assistantships

Graduate students are eligible for assistantships in all Schools and select offices upon presentation of appropriate credentials. Assistantships provide tuition reimbursement and a living expense stipend. For details and procedures to apply for graduate assistantships, contact the Office of Academic Affairs.

Grants

Virginia Tuition Assistance Grant Program (VTAGP) offers to full-time graduate degree-seeking students (pursuing a first graduate degree), who are legal residents of the state, a grant of up to \$3,000 for graduate study, regardless of need. Applications, which are available from the Financial Aid Office, must be submitted annually by July 31. Late applications will be considered if funds are available. There is no requirement for repayment. This program is funded by the Commonwealth of Virginia.

Loans

William D. Ford Federal Direct Loan

Graduate students may borrow each academic year. Students must enroll at least half time in a degree program for six credits per semester. For details, see the section on Undergraduate Financial Aid.

Scholarships

HR Leadership Scholarship

A \$3,000 scholarship awarded to a graduate student pursuing a degree in the human resource field. Sponsored by the HR Leadership Awards of Greater Washington. Applicants must maintain a B average. Contact: Office of Corporate Outreach, School of Business Administration

William G. McGowan Scholarship Fund

Awarded to full-time students with financial need, the scholarship is offered through an annual grant from the William G. McGowan Foundation in memory of Mr. McGowan, founder of MCI, who believed in creating educational opportunities to develop the gifts and talents of the young. Contact the School of Business Administration for application information.

