



Maryland Higher Education Commission
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COLLEGE 411

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A Student Guide to Higher Education & Financial Aid in Maryland



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Maryland Higher Education Commission

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Colleges & Universities
 Grants, Scholarships & Financial Aid
 Academic Programs



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MARYLAND HIGHER EDUCATION COMMISSION

2007 – 2008

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Colleges & Universities
Grants, Scholarships & Financial Aid
Academic Programs



MHEC

MARYLAND HIGHER EDUCATION COMMISSION



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TTY USERS CALL VIA MD RELAY

Dear Student,

A quality higher education has never been more important than it is in today's increasingly competitive and technology-driven society. I am a very strong believer in higher education. The knowledge and skills you will receive from a postsecondary education can form a solid foundation for a lifetime of success. Fortunately, many of America's best colleges, universities, and private career schools are located right here in Maryland.

It is no secret that more jobs require education beyond high school. One thing is certain: you cannot find a better investment in your future than by applying to any of Maryland's educational institutions. In the past few years, I have doubled the amount of money available for need-based financial aid to \$83 million. In addition, the Maryland Higher Education Commission awards almost \$26 million in other forms of scholarships for a grand total of \$109 million in financial assistance for Maryland residents.

The Student Guide to Higher Education and Financial Aid in Maryland is packed with information about more than 59 colleges and universities and over 150 private career schools. This important guide will help you select a college and find funding sources to help you pay for your education. Now is the time to begin planning for the career of your dreams and to explore the many higher education opportunities that can help you reach your goals.

I congratulate you on your achievements thus far and wish you all the best in your future endeavors—both in the classroom and beyond. Just remember, when you think of which college to attend, think Maryland!

Very truly yours,



Robert L. Ehrlich, Jr.

Governor



Robert L. Ehrlich, Jr.
Governor

Michael S. Steele
Lt. Governor

Kevin M. O'Keefe
Chairman

Calvin W. Burnett
Secretary of Higher Education

Dear Student,

Your decision to move on to higher education is an important one. In the coming years you will be faced with challenges and opportunities. I hope you will find the Student Guide to Higher Education and Financial Aid in Maryland helpful in answering the question "What's next after high school?"

In searching for the best college, university, or private career school to meet your needs, I hope you will make the decision to attend one of the State's outstanding colleges, universities, or private career schools. Maryland is fortunate to have 59 colleges and universities from which to choose, along with more than 150 private career schools. This Guide provides an overview of Maryland postsecondary institutions, including the cost to attend them.

This Guide also provides information on financial aid. This year alone, Maryland will award more than \$109 million in financial aid to help pay for college. Money is available for both full and part-time students, and in some cases the State will help to pay off loans for graduates committed to working in public service or geographical areas where training is especially needed.

Be assured that the Maryland Higher Education Commission is here to provide you with valuable resources, such as powerful online planning tools and access to student aid that can help you achieve success. In your search for the perfect school, you can't do any better than a Maryland college, university, or private career school.



Calvin W. Burnett

Secretary of Higher Education and CEO,
Maryland Higher Education Commission

MARYLAND HIGHER EDUCATION COMMISSION

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What's Inside?

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

They study at community colleges, where they can complete their first two years of school 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 in 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, offer some 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 is assured that other colleges and employers will recognize the course credits and degrees 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 dsumler@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 www.ed.gov/admins/finaid/accred/index.



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COLLEGES & UNIVERSITIES





University System of Maryland

The University System of Maryland 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 150,000 students at some 300 sites worldwide. Its institutions offer more than 600 academic programs leading to 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, and are subject to change.



BOWIE STATE UNIVERSITY

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 21 undergraduate majors and 18 graduate degrees. 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, Maryland 20715-9465
301-860-4000 | www.bowiestate.edu

Type of Institution: Public 4-year

Fall 2005 Total Enrollment: 5,319

Male: 1,824 Full-time: 3,570

Female: 3,495 Part-time: 1,749

2006-2007 Tuition and Mandatory Fees:

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

Part-time cost per credit hour: \$189

Mandatory fees (FT) per year: \$1,444

Mandatory fees (PT) per year: \$1,124

Campus Housing: Room: \$3,119 - \$4,736;

Board: \$2,138 - \$2,360 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



COPPIN STATE UNIVERSITY

A model four-year urban residential liberal arts institution, Coppin State University offers programs through its School of Arts and Sciences, School of Professional Studies, and School of Nursing in professional and pre-professional areas. Program areas include biology, chemistry, mathematics and computer science, criminal justice and law enforcement, early childhood, elementary, and special education, English, general science, global studies, history, liberal arts, management science and economics, media arts (English), nursing, psychology, rehabilitation services, social science, social work, sports management, and urban arts production. Collaborative arrangements with other institutions permit students to pursue majors in engineering, pharmacy, dentistry, and human services administration. Academics at Coppin are fundamental and are supported by wireless computer access and state-of-the-art facilities including two residence halls, TV studio, 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 and wellness.

2500 W. North Avenue, Baltimore, Maryland 21216
410-951-3000 | www.coppin.edu



FROSTBURG STATE UNIVERSITY

Frostburg State University, a comprehensive, largely residential regional university located in western Maryland, offers 42 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 six percent of the faculty have terminal degrees in their fields. For more information, visit www.frostburg.edu.

101 Braddock Road, Frostburg, Maryland 21532
301-687-4000 | www.frostburg.edu

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 4,306
Male: 965 Full-time: 2,959
Female: 3,341 Part-time: 1,347

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$3,527
Part-time cost per credit hour: \$151
Mandatory fees (FT) per year: \$1,219
Mandatory fees (PT) per year: \$583

Campus Housing: Room: \$3,136-\$4,327;
Board: \$2,429 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 English; 3 units social science and/or history; 3 units science, including 2 laboratory experiences; 3 units mathematics, including Algebra I, Algebra II, and geometry; and 2 units of foreign language or advanced technology. Average SAT for fall 2005 freshman: 856.91.

Application priority Deadlines:

Fall: June 15; Spring: December 15, with rolling admissions

Title IV Code: 002068

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 5,041
Male: 2,468 Full-time: 4,266
Female: 2,573 Part-time: 775

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$5,000
Part-time cost per credit hour: \$207
Mandatory fees (FT) per year: \$1,392
Mandatory fees (PT) per year: \$67/credit hour

Campus Housing: Room: \$3,226-\$3,865;
Board: \$2,579-\$3,310 per year

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 2005 freshmen: 1005.

Application Deadlines: Rolling admissions

Title IV Code: 002072



SALISBURY UNIVERSITY

Salisbury University is a Maryland university of national distinction with a reputation for quality undergraduate and graduate education. Among its peers, SU ranks seventh among public universities in the North in *U.S. News & World Report's* 2006 ratings guide. Other national guidebooks consistently list the campus in the top 10 percent of public and private colleges nationwide. These and other high marks in areas such as technology, advising, and graduation rates have added to SU's "best value" status. The University offers 42 undergraduate majors and 13 graduate programs. All four of its academic schools are endowed, a rarity among public institutions. Close student-faculty relationships are developed in programs emphasizing internships, community service, undergraduate research and study abroad. Located on Maryland's historic Eastern Shore, SU prepares students for thoughtful leadership in a changing world.

1101 Camden Avenue, Salisbury, Maryland 21801
410-543-6000 | www.salisbury.edu



TOWSON UNIVERSITY

Founded in 1866, Towson University, Maryland's metropolitan university, is the second-largest school in the University System of Maryland, enrolling more than 18,000 students in over 100 bachelor's, master's and doctoral degree programs in the liberal arts and sciences, and applied professional fields. Towson 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, Maryland 21252-0001
410-704-2000 | www.towson.edu

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 7,009
Male: 2,973 Full-time: 5,982
Female: 4,036 Part-time: 1,027

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$4,814
Part-time cost per credit hour: \$200
Mandatory fees (FT) per year: \$1,598
Mandatory fees (PT) per year: \$52/credit hour

Graduate tuition: \$260/credit hour

Graduate fees: \$49/credit hour

Campus Housing: Room: \$3,986;
Board \$3,514 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 2005 freshmen: 1136.

Application Deadlines:

Fall: January 15; Spring: December 1

Title IV Code: 002091

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 18,011
Male: 6,525 Full-time: 13,631
Female: 11,486 Part-time: 4,380

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$5,180
Part-time cost per credit hour: \$225
Mandatory fees (FT) per year: \$1,984
Mandatory fees (PT) per year: \$77/credit hour

Campus Housing: Room: \$4,500; Board: \$3,006 per year

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

Calendar: Fall, spring, summer semesters and January minimester

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 2005 freshmen: 25th-75th percentile: 1020-1170.

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

Title IV Code: 002099



UNIVERSITY OF BALTIMORE

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 accounting, applied information technology, business administration, business operations, community studies, and civic engagement, corporate communications, criminal justice, English, forensic studies, simulations and digital entertainment, government and public policy, health systems management, history, human services administration, interdisciplinary studies, jurisprudence, marketing, management, psychology, real estate, and women's studies. Masters degrees include the MBA, the MFA in Creative Writing and Publishing Arts, MFA in Integrated design, the MPA (Masters in Public Administration) accounting and business advisory services, applied psychology, finance health systems management, human services administration, interaction design and information architecture, management information systems, criminal justice, negotiations and conflict management, taxation, legal and ethical studies, and publications design. Also offered are doctoral programs in communications design, management information systems, and public administration. The School of Law offers the J.D. with various concentrations as well as an LLM in taxation. The University offers a number of certificate and joint programs.

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



UNIVERSITY OF MARYLAND, BALTIMORE

The University of Maryland, Baltimore, offers graduate and professional degree programs in dentistry (DDS), law (JD), medicine (MD), nursing (MS and DNP), physical therapy (DPT and DScPT), 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, Maryland 21201
410-706-3100 | www.umaryland.edu

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

Fall 2005 Total Enrollment: 4,895

Male: 2,063 Full-time: 2,457

Female: 2,832 Part-time: 2,438

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: Varies with school

Part-time cost per credit hour: Varies with school

Mandatory fees (FT) per year: Varies with school

Mandatory fees (PT) per year: Varies with school

Degrees or Awards: Certificate, Bachelor's, Master's, M.B.A., M.F.A., M.P.A., J.D., L.L.M., D.C.D., D.P.A., O.M.I.S.

Calendar: Semester; summer and winter term available

Entry Requirements: Undergraduate degree candidates must hold the A.A. degree or 56 transferable credits with a 2.0 average, 42 credits with a 2.3 average, or 24 credits with a 2.5 average from a regionally accredited college. The GPA requirement is 2.25 for accounting and 3.0 for jurisprudence and forensic studies, with 56 credit hours.

Application Deadlines: Rolling admissions

Title IV Code: 002102

Type of Institution: Public 4-year

Fall 2005 Total Enrollment: 5,526

Male: 1,567 Full-time: 4,440

Female: 3,959 Part-time: 1,086

2006-2007 Tuition and Mandatory Fees:

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

Part-time cost per credit hour: \$207

Mandatory fees (FT) per year: \$1,230

Mandatory fees (PT) per year: \$59/credit hour

Campus Housing: Room: \$3,072-\$3,680; Board: \$2,252-\$3,076 per year

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

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 2004 freshmen: 1016.

Application Deadlines: Rolling admissions

Title IV Code: 002104



UNIVERSITY OF MARYLAND, BALTIMORE COUNTY

UMBC is a selective public research university located on a contemporary 500-acre campus 15 minutes from downtown Baltimore and convenient to Washington, Annapolis, and the BWI airport. A medium-sized university with a diverse community, UMBC maintains a strong undergraduate curriculum, with 40 programs anchored in the liberal arts and sciences and opportunities for involvement in faculty research. The Shriver Center offers students a number of professional practice and community service programs, both locally and abroad, to enrich their academic experience. UMBC offers 30 master's and 22 doctoral programs focused in the sciences, engineering, and public policy, some of which are conducted with the University of Maryland, Baltimore (UMB).

1000 Hilltop Circle, Baltimore, Maryland 21250
410-455-1000 | www.umbc.edu



UNIVERSITY OF MARYLAND, COLLEGE PARK

The University of Maryland, College Park is a nationally recognized public research university and the State's flagship institution. Founded in 1856, the University of Maryland is known for its star faculty, extraordinary undergraduate and graduate education, prominence in research, state-of-the-art facilities, and success in Division I athletics. The most selective of the institutions in the University System of Maryland, the University is located on a beautiful 1,200-acre campus in the thriving Washington-Baltimore technology corridor. Ranked among the nation's top 25 in 92 programs such as business, engineering, computer science, physics, journalism, education, government and politics, and public affairs, the University of Maryland serves the State's and nation's most talented students.

College Park, Maryland 20742
301-405-1000 | www.maryland.edu

Type of Institution: Public 4-year research university

Fall 2005 Total Enrollment: 11,650
Male: 6,118 Full-time: 8,861
Female: 5,532 Part-time: 2,789

2006-2007 Tuition and Mandatory Fees:
Full-time tuition per year: \$6,484
Part-time cost per credit hour: \$270
Mandatory fees (FT) per year: \$2,138
Mandatory fees (PT) per credit hour: \$94

Campus Housing: Room: \$5,127; Board: \$3,254 per year

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

Calendar: 2 semesters, winter session, 2 summer sessions

Entry Requirements: High school diploma or equivalent, SAT or ACT. Average SAT scores for fall 2005 freshmen: 1216. Percentage of fall 2005 applicants accepted: 71.4%.

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

Type of Institution: Public 4-year

Fall 2005 Total Enrollment: 35,369
Male: 18,036 Full-time: 29,905
Female: 17,333 Part-time: 5,464

2006-2007 Tuition and Mandatory Fees:
Full-time tuition per year: \$6,566
Part-time cost per credit hour: \$273
Mandatory fees (FT) per year: \$1,340
Mandatory fees (PT) per year: \$618

Campus Housing: Room: \$4,997; Board: \$3,425 per year; Telecommunication Fee: \$140

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 2005 freshmen: 1210 - 1360. Percentage of fall 2005 freshmen applicants accepted: 49.14%.

Application Deadlines: Fall Freshman - Priority: November 1 for Part One; December 1 for Part Two; Regular: January 20, both parts; Spring Freshman - December 1; Fall Transfer - Priority: March 1; Regular: June 1; Spring Transfer - November 15

TITLE IV CODE: 002103



THE UNIVERSITY OF MARYLAND EASTERN SHORE

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, technology, education, environmental and marine science, allied health, and hospitality. The University offers programs leading to the B.A. and B.S. degrees in 20 disciplines in the arts and sciences, professional studies, and agricultural sciences. In addition, UMES offers 15 teaching degree programs, 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, toxicology, and physical therapy. Marine-estuarine and environmental sciences, toxicology, food science and technology, organizational leadership and educational leadership are offered at M.S., Ed.D. and Ph.D. levels.

1 College Backbone Road, Princess Anne, Maryland 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 adult and other non-traditional students 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 most 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, Maryland 20783-8010
301-985-7000 | www.umuc.edu

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 3,870
 Male: 1,515 Full-time: 3,342
 Female: 2,355 Part-time: 528

2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$4,112
 Part-time cost per credit hour: \$171
 Mandatory fees (FT) per year: \$1,796
 Mandatory fees (PT) per year: \$80

Campus Housing: Room: \$3,530 per year;
 Board: \$2,800 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. For the fall semester of 2005 66.5% of all applicants were accepted while 50.0% of those accepted enrolled. Average SAT scores for fall 2005 freshman: 824

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

TITLE IV CODE: 002106

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 27,429
 Male: 11,662 Full-time: 2,977
 Female: 15,767 Part-time: 24,452

2006-2007 Tuition and Mandatory Fees:
 Part-time cost per credit hour: \$230 (undergraduate)

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



MORGAN STATE UNIVERSITY

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, Maryland 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

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, Maryland 20686
240-895-2000 | www.smcm.edu

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 6,438
 Male: 2,824 Full-time: 5,460
 Female: 3,614 Part-time: 978
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$4,280
 Part-time cost per credit hour: \$194
 Mandatory fees (FT) per year: \$1,924
 Mandatory fees (PT) per year: \$58 per credit
Campus Housing: Room \$4,690; Board: \$2,640 per year
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 2005: 974.
Application Deadlines: Rolling admissions
TITLE IV CODE: 002083

Type of Institution: Public 4-year
Fall 2005 Total Enrollment: 1,964
 Male: 838 Full-time: 1,849
 Female: 1,126 Part-time: 115
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$9,498
 Part-time cost per credit hour: \$160
 Mandatory fees (FT) per year: \$1,920
Campus Housing: Room: \$4,820; Board: \$3,700 per year
Degrees or Awards: Bachelor's, Master's of Arts in Teaching
Calendar: 2 semesters and summer term available
Entry Requirements: 4 units of English, 3 units of science, 3 units of social studies, 3 units of math, and 7 units of electives; above-average grades in college prep. courses; campus visit recommended. Average SAT score for 2005 fall freshmen: (recentered) 1227. Percentage of applicants accepted in fall 2005: 68.3%.
Application Deadlines: January 15 (April 1 notification); Early decision I: December 1 deadline, January 1 notification; Early decision II: January 15 deadline, February 15 notification
TITLE IV CODE: 002095



Four-Year Independent Colleges & Universities



BALTIMORE HEBREW UNIVERSITY

Baltimore Hebrew University is Maryland's premier institution of higher Jewish learning. The University confers a bachelor's degree in Jewish Studies; master's degrees in Jewish Studies (MAJS), Jewish Education (MAJE) and Jewish Communal Service (MAJCS) and a PhD in Jewish Studies. BHU also offers the option for dual master's degrees in: education (with Goucher College); social work (with University of Maryland); public policy (with The Johns Hopkins University and the University of Maryland), as well as internal dual master's degrees (MAJE/MAJCS; MAJE/MAJS). Certificates are available in early childhood leadership (with Villa Julie College), Jewish Communal Service (at BHU), Jewish Education (at BHU) and nonprofit management (with The Johns Hopkins University).

5800 Park Heights Avenue, Baltimore, Maryland 21215
410-578-6900 | www.bhu.edu

Type of Institution: Independent 4-year

Fall 2005 Total Enrollment: 102

Male: 41 Full-time: 26

Female: 61 Part-time: 76

2006-2007 Tuition and Mandatory Fees:

Full-time (24 credits) undergraduate tuition per year: \$10,800

Full-time graduate tuition per year: \$9,900

Part-time tuition per 3 credits:

Undergraduates \$1,350; Graduates \$1,600

Mandatory fees (FT) per year: \$25 (registration)

Mandatory fees (PT) per year: \$25 (registration)

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

Calendar: Semester

Entry Requirements: BA: 60 credits general education or AA/AS degree, letters of recommendation, interview; MA or PhD: BA degree; 3.0/4.0 GPA, letters of recommendation, interview

Application Deadline: June 1

TITLE IV CODE: 002060



BALTIMORE INTERNATIONAL COLLEGE
United States • Ireland

BALTIMORE INTERNATIONAL COLLEGE

Founded in 1972, Baltimore International College is a regionally accredited, independent college offering specialized associate, baccalaureate and master's degrees and certificates through its School of Culinary Arts and School of Hospitality Business & Management. The College's programs are taught by industry experienced chefs and professors from around the world and incorporate a blend of theory and academics, with hands-on experience. All students participate in internships at college-operated establishments or externships at approved locations. The College has two campuses. The United States' campus is located in Baltimore, Maryland, just two blocks from the world famous Baltimore Inner Harbor. The international campus is located in Ireland at the historic, 100-acre Virginia Park, which is 50 miles northwest of Dublin.

17 Commerce Street, Baltimore, Maryland 21202
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, Maryland 21209
410-764-7712

Type of Institution: Independent 4-year

Fall 2005 Total Enrollment: 513

Male: 240 Full-time: 481

Female: 273 Part-time: 32

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$15,488

Mandatory fees (FT) per year: \$6,552

Campus Housing: Room and Board per year: \$6,938

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

Calendar: Spring, Summer, Fall

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 post secondary 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 2005 Total Enrollment: 26

Male: 0 Full-time: 23

Female: 26 Part-time: 3

2006-2007 Tuition and Mandatory Fees:

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

Part-time cost per credit hour: \$130

Mandatory fees: \$300

Campus Housing: Room: \$2,500;
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



CAPITOL COLLEGE

Capitol College is an independent, nonprofit college that offers academic programs leading to associate, bachelor's and master's degrees in engineering, information sciences and business. The College has been recognized as a Center of Excellence in Information Assurance Education by the National Security Agency and has been funded by NASA to manage a Space Operations Institute. Capitol College is also a University partner of the Institute of Electrical and Electronics Engineers. The academic programs at Capitol College give students both in-depth theory and hands-on experience. Students choose among programs in computer sciences, electrical engineering, network security, software engineering, information architecture and business administration. The faculty and students work closely together making use of state-of-the-art laboratories and computer and library facilities. The College's many graduate programs are offered online in a synchronous educational environment that connects students and faculty by voice, text and image.

11301 Springfield Road, Laurel, Maryland 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. Undergraduate and graduate programs challenge students to strive for intellectual and professional excellence, to build inclusive communities, to engage in service to others, and to promote social responsibility. 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 new Ph.D. program. Today Notre Dame has more than 3,300 students. The English Language Institute (ELI), which opened in 1983, offers English as a second language and American culture classes. The Renaissance Institute is a noncredit membership program for students age 50 and older. Notre Dame students and faculty members come from a variety of backgrounds, bringing diverse perspectives to the academic community. The College's 17,000 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, Maryland 21210
410-435-0100 | www.ndm.edu

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 755
 Male: 614 Full-time: 290
 Female: 141 Part-time: 465
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$18,096
 Part-time cost per credit hour: \$580
 Mandatory fees (FT) per year: \$572
 Mandatory fees (PT) per credit hour: Varies
Campus Housing: Room: \$4,198 per year
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 2005 Total Enrollment: 3,360
 Male: 426 Full-time: 659
 Female: 2,934 Part-time: 2,701
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$22,400
 Part-time cost per credit hour: \$365
 Mandatory fees (FT) per year: \$600
Campus Housing: Room and Board: \$8,300 per year
Degrees or Awards: Bachelor's, Master's, Doctorate, Post-Baccalaureate Certificate, Certificate of Advanced Study
Calendar: Fall and spring terms, Winterim (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. Student resume and campus visit recommended. College transcripts needed for transfer students.
Application Deadlines: Fall: February 15 for first-year students, March 15 for transfer students. Spring: December 15 for Scholarship consideration

TITLE IV CODE: 002065



COLUMBIA UNION COLLEGE

Columbia Union College (CUC) is a coeducational liberal arts college operated by the Seventh-day Adventist Church. Founded in 1904, CUC offers certificate programs, associate degrees, baccalaureate degrees, and an MBA degree, including programs for adult learners. Degree programs include nursing, business, computer science, communication, education, history, political studies, respiratory care, and psychology. CUC's 12:1 student/teacher ratio promotes individualized instruction. Through the cooperative education program, students are placed in jobs related to their majors. Co-op students earn an average of \$9.00 an hour and graduate with work experience. CUC offers campus ministries programs, national honor societies, internationally recognized musical groups and NCAA Division II Sports.

7600 Flower Avenue, Takoma Park, Maryland 20912
301-891-4000 | www.cuc.edu



GOUCHER COLLEGE

GOUCHER COLLEGE

Goucher College made headlines recently by announcing that, beginning in Fall 2006, it will be the first national liberal arts college to require all incoming undergraduates to study abroad—and give each one a special voucher of at least \$1,200 to help offset travel expenses. Goucher believes in complementing its strong majors and rigorous curriculum with abundant opportunities for hands-on experience, and, in addition to participating in the College's many study-abroad programs, many students also further enhance their classroom learning through internships, service-learning projects, and collaborative research with their professors (often for publication). Goucher's 1,350 undergraduates live and learn on a tree-lined campus of 287 acres in Towson, and the College boasts a student-faculty ratio of just 9 to 1. Its graduate programs grow out of its undergraduate strengths, including master's programs in education, historic preservation, creative nonfiction, and arts administration, and a stellar post-baccalaureate premedical program with a medical-school acceptance rate of nearly 100 percent. Through a broad-based arts and sciences curriculum and a groundbreaking approach to study abroad, Goucher College teaches its students to engage the world as true global citizens.

1021 Dulaney Valley Road, Baltimore, Maryland 21204
410-337-6000 | www.goucher.edu

Type of Institution: Independent 4-year

Fall 2005 Total Enrollment: 1,045

Male: 382 Full-time: 732

Female: 663 Part-time: 313

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$17,339

Part-time cost per credit hour: \$725

Mandatory fees (FT) per year: \$1,100

Mandatory fees (PT) per year: \$704

Campus Housing: Room and Board:
 \$6,247 per year

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

Calendar: Semester

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 2005 Total Enrollment: 2,233

Male: 651 Full-time: 1,447

Female: 1,582 Part-time: 786

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$28,900

Part-time cost per credit hour: \$950

Mandatory fees (FT) per year: \$425

Mandatory fees (PT) per year: \$425

Campus Housing: Room: \$5,800;
 Board: \$3,426 per year

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. Interview optional.

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

TITLE IV CODE: 002073



HOOD COLLEGE

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, 13 master's degrees and five certificate programs. Hood is noted for its success in preparing students for careers and for 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 provide numerous research and internship opportunities. Hood's Adult Studies program is open to talented adult students and a Portfolio Advantage program option allows adults to present life experiences for academic credit. Academic facilities feature a new student center, an outstanding library and information center, advanced computing laboratories, a child education laboratory, an observatory and state-of-the-art science and language laboratories. 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, Maryland 21701-8575
800-922-1599 | www.hood.edu

ITT Technical Institute

ITT TECHNICAL INSTITUTE

ITT Technical Institute opened in Owings Mills, Maryland in June 2005 offering associate of science degree programs of study in Computer and Electronics Engineering Technology, Computer Drafting and Design, and Information Technology, and bachelor of science degree programs of study in Data Communication Systems Technology, Electronics and Communications Engineering Technology, Information Systems Security, and Technical Project Management. Classes are generally offered in four-hour sessions, two days a week at the school, with an additional class taken each quarter online via the Internet. The class modules are offered in the morning, afternoon and evening. This combination of resident and online instruction offers flexibility to students to pursue employment opportunities. Curricula have been designed to blend traditional content with applied learning concepts to help graduates better prepare for a constantly changing technological workplace.

11301 Red Run Boulevard, Owings Mills, Maryland 21117
443-394-7115 | www.itt-tech.edu

Type of Institution: Independent 4-year and Professionally Oriented Graduate School

Fall 2005 Total Enrollment: 2,117
 Male: 556 Full-time: 1,066
 Female: 1,561 Part-time: 1,051

2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$23,320
 Part-time cost per credit hour: \$670 and \$370 (Adult Studies Program)
 Mandatory fees (FT) per year: \$335
 Mandatory fees (PT) per term: \$105
Campus Housing: Room: \$4,250; Board: \$3,885 per year

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

Calendar: Semester, January, 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 2005 freshmen: 1112, Average ACT 22.

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

TITLE IV CODE: 002076

Type of Institution: Independent 4-year

Fall 2005 Total Enrollment: 400
 Male: 312 Full-time: 298
 Female: 88 Part-time: 102

2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$14,580
 Part-time cost per credit hour: \$405
 Mandatory fees (FT) per year: \$0
 Mandatory fees (PT) per year: \$0
Campus Housing: None

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 Admission



THE 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 eight academic divisions: the schools of Advanced International Studies, Arts and Sciences, Engineering, Medicine, Nursing, Professional Studies in Business and Education, and the Peabody Institute, a conservatory of music. A ninth division, the Applied Physics Laboratory, is devoted to research and development.

3400 N. Charles Street, Baltimore, Maryland 21218
410-516-8000 | www.jhu.edu



LOYOLA
COLLEGE IN MARYLAND

LOYOLA COLLEGE

Loyola College in Maryland, established in 1852, is a Jesuit Catholic comprehensive university offering undergraduate, master's, doctoral and master's level certificate programs. The undergraduate program features 34 disciplines and includes a diverse selection of electives. Students may study abroad through exchange programs with other universities or at one of Loyola's nine overseas 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, the College has modern graduate campuses in Timonium and Columbia in addition to its Evergreen Campus in northern Baltimore City.

4501 N. Charles Street, Baltimore, Maryland 21210
410-617-2000 | www.loyola.edu

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 19,225
Male: 9,402 Full-time: 10,795
Female: 9,823 Part-time: 8,430

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$33,900
Part-time cost per credit hour: varies
Mandatory fees (FT) per year: \$500 (1st yr. only)

Campus Housing: Room and Board: \$10,618

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: Hopkins admission is very competitive. A strong college preparatory program is recommended, including four years of English, four years of mathematics, two or three years of a foreign language (two years for engineering majors), three or four years of science with laboratories, and three or four years of history and social science. SAT I or ACT with writing are required. For those submitting SAT I scores, Hopkins recommends submitting three SAT II scores.

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

Type of Institution: Independent 4-year

Fall 2005 Total Enrollment: 6,187
Male: 2,480 Full-time: 4,210
Female: 3,707 Part-time: 1,977

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$31,270
Part-time cost per credit hour: \$510
Mandatory fees (FT) per year: \$1,100
Mandatory fees (PT) per year: \$25

Campus Housing: Room: \$6,890-\$8,420;
Estimated Dining Expenses: \$1,710 (Meal Service)

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

Calendar: Semester; summer term available

Entry Requirements: Strong secondary school performance, SAT; interview recommended.

Application Deadline: January 15

TITLE IV CODE: 002078



MARYLAND INSTITUTE COLLEGE OF ART

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, general sculptural studies, sculpture, ceramics, fibers, photography, graphic design, illustration, video, interactive media, experimental animation or environmental design. A five-year B.F.A./M.A. in Teaching program and a fifth year capstone M.A. in Digital Arts are also available. M.F.A. programs are offered in painting, photography, 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, and Scotland.

1300 Mount Royal Avenue , Baltimore, Maryland 21217-4191
410-669-9200 | www.mica.edu



MCDANIEL COLLEGE

One of the oldest private colleges in Maryland and the first coeducational college south of the Mason-Dixon Line, McDaniel College offers its 1,600 undergraduates from 31 states and 11 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. First-year seminars help students acquire important learning skills. A 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, Maryland 21157
410-848-7000 | www.mcdaniel.edu

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 2,108
Male: 749 Full-time: 1,628
Female: 1,359 Part-time: 480

2006-2007 Tuition and Mandatory Fees:
Full-time tuition: \$27,840
Part-time cost per credit hour: \$1,160
Mandatory fees (FT) per year: \$830
Mandatory fees (PT) per year: Varies

Campus Housing: Room: \$5,850;
Board: \$2,060

Degrees or awards: Bachelor’s, Master’s, Post-Baccalaureate Certificate

Calendar: Semester; summer term available

Entry Requirements: Application fee (\$50). 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: Verbal: 590; Math: 570.

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

TITLE IV CODE: 002080

Type of Institution: Independent 4-year

Fall 2005 Undergraduate Enrollment: 1,619
Male: 728 Full-time: 705 Part-time: 23
Female: 967 Full-time: 938 Part-time: 29

Fall 2005 Graduate Enrollment: 1,685
Male: 414 Full-time: 24 Part-time: 390
Female: 1,415 Full-time: 116 Part-time: 1,299

2006-2007 Tuition and Mandatory Fees:
Full-time tuition per year: \$26,980
Part-time cost per credit hour: \$843
Mandatory fees (FT) per year: \$300
Mandatory fees (PT) per year: N/A

Campus Housing: Room: \$3,200;
Board: \$2,700 per year

Degrees or Awards: Bachelor’s, Master’s

Calendar: Two semesters and January term available

Entry Requirements: Recommended high school program should include 4 years English, 3 years social studies, 2-3 years of one foreign language, 2 years laboratory science, 3 years science, and 3 years mathematics. SAT or ACT required. Transfer students must submit high school and college transcripts.

Application Deadlines: Entrance decisions are made twice each year. Deadline for Early Action is December 1. All applications due by February 1. February 1 deadline for scholarships.

TITLE IV CODE: 002109



MOUNT SAINT MARY'S UNIVERSITY

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



**THE GEORGE MEANY CENTER FOR LABOR STUDIES
THE NATIONAL LABOR COLLEGE**

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, Maryland 20903
301-431-6400 | www.georgemeany.org

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 2,176
 Male: 960 Full-time: 1,706
 Female: 1,216 Part-time: 470
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$23,630
 Part-time cost per credit hour: \$790
 Mandatory fees (FT) per year: \$400
 Mandatory fees (PT) per year: \$12 per credit
Campus Housing: Room: \$4,380; Board: \$4,310
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

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 454
 Male: 378 Full-time: 50
 Female: 76 Part-time: 404
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$3,600*
 Part-time cost per credits year: \$150*
 Mandatory fees per year: \$175
Campus Housing: Room and Board: \$2,040
Degrees or Awards: Bachelor's
Calendar: Fall, winter, and spring semester
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

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

INSTITUTION CODE: M00177



NER ISRAEL RABBINICAL COLLEGE

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, Maryland 21208
410-484-7200**



ST. JOHN'S COLLEGE

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 a second campus in Santa Fe, New Mexico. The common curriculum enables students and faculty to move from one campus to the other.

**P.O. Box 2800, Annapolis, Maryland 21404-2800
410-263-2371 | www.sjca.edu**

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 617
 Male: 617 Full-time: 602
 Female: 0 Part-time: 15
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$8,000
Campus Housing: Room: \$3,000; Board: \$3,000
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 2005 Total Enrollment: 566
 Male: 312 Full-time: 563
 Female: 254 Part-time: 3
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$34,306
 Mandatory fees (FT) per year: \$200
Campus Housing: Room and Board: \$8,270
Degrees or Awards: Bachelor's, Master's
Calendar: Semester
Entry Requirements: 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.
Application Deadlines: Rolling, March 1 recommended

TITLE IV CODE: 002092



ST. MARY'S SEMINARY & UNIVERSITY

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, Maryland 21210
410-864-4000 | www.stmarys.edu



THE SANS TECHNOLOGY INSTITUTE

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 careers. 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 or costs, please see www.sans.org. For more information about SANS Technology Institute, please visit our website at www.sans.edu.

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

Type of Institution: Independent religious institution

Fall 2005 Total Enrollment: 260

Male: 133 Full-time: 78

Female: 127 Part-time: 182

2006-2007 Tuition and Mandatory Fees:

Full-time tuition per year: \$12,740

Part-time cost per credit hour: \$270

Mandatory fees (FT) per year: \$40

Mandatory fees (PT) per year: \$200

Campus Housing: Room and Board per year: \$10,080

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 2005 Total Enrollment: New Institution as of 2006

2006-2007 Tuition and Mandatory Fees:

Application fee: \$250

Mandatory fees: Approximately \$28,000 - \$30,000 to complete each program (about \$800 per credit hour)

Campus Housing: 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, mentor, 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 curriculum course; 12 months experience in the field; letter of recommendation; employer letter of recommendation; completion of at least 3 years significant work experience by end of program.

Application Deadlines: Continuous admissions.



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 five off-site locations in Nassau, Bahamas, Annapolis, Cambridge, Salisbury, and Prince George's, 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. This community-controlled institution's academic programs are designed to aid students in increasing their capacity for self-development and self-expression. Sojourner-Douglass College is successful at blending students from different backgrounds and experiences into a student community dedicated to educational advancement. 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, Maryland 21205
410-276-0306 | www.sdc.edu



**Tai Sophia
 Institute**

TAI SOPHIA INSTITUTE

Tai Sophia Institute, a graduate school for the healing arts, is the premier academic institution for the nation's emerging wellness system. Tai Sophia is rooted in nature and the ancient wisdom traditions. Our services and diverse programs are evidence of our vision to build a wellness community. As a graduate school, the Institute offers master degree programs in Acupuncture, Herbal Medicine, and Applied Healing Arts, as well as numerous community events and workshops which are open to the general public. Students graduating from the Master of Acupuncture program are eligible to apply for licensure; the Master of Science in Herbal Medicine have the opportunity to pursue a variety of career paths including clinical practice, research, and business; and the Master of Arts in Applied Healing Arts are prepared to take the philosophy of healing practices and principles to their respective workplace environments to enhance these communities. Tai Sophia Institute is the first accredited acupuncture training program in the U.S. In 2002, the Institute moved to a 12-acre campus south of Columbia, MD. Additionally, the Tai Sophia campus houses the area's largest healing arts bookstore, a full-service café, library, meditation and herb garden.

7750 Montpelier Road, Laurel, Maryland 20723
410-888-9048 | www.tai.edu

Type of Institution: Independent 4-year + Masters

Fall 2005 Total Enrollment: 993
 Male: 162 Full-time: 667
 Female: 831 Part-time: 326

2006-2007 Tuition and Mandatory Fees:
 Full-time undergraduate tuition:
 \$6,540 two terms (equivalent to 1 year)
 \$9,810 three terms (equivalent to 1 1/2 years)
 Part-time cost per credit hour: \$1,090 (3 credits)
 Mandatory fees all students (FT + PT)
 \$200 two terms (equivalent to 1 year)
 \$300 three terms (equivalent to 1 1/2 year)
 Full-time graduate tuition:
 \$7,978 two terms (equivalent to one year)
 \$11,967 three terms (equivalent to 1 1/2 years)
 Mandatory fees all students:
 \$320 two terms
 \$480 three terms

Degrees or Awards: Bachelor of Arts, 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 2005 Total Enrollment: 321
 Male: 55 Full-time: 238
 Female: 266 Part-time: 83

2006-2007 Tuition and Mandatory Fees:
 Full-time tuition by program:
 Acupuncture: \$17,364
 Herbal Medicine: \$17,364
 Applied Healing Arts: \$11,576

Degrees or Awards: Master of Acupuncture (M.Ac.), Master of Arts (M.A.), Master of Science

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

Application Deadlines: December 1 for Spring class (Acupuncture and Applied Healing Arts); August 1 for Fall class (Acupuncture and Herbal Medicine)

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

TITLE IV CODE: G25784



**The Rabbi Samuel and Zehava Friedman
College of Advanced Judaic and Talmudic Studies
an affiliate of Yeshivath Chofetz Chaim**

THE TALMUDICAL ACADEMY OF BALTIMORE

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 Rd., Baltimore MD 21208
410-484-6600 x318, Rabbi Chaim Kessler, Registrar
ckessler@talmudicalacademy.org**



VILLA JULIE COLLEGE

Villa Julie is a fully accredited four-year coeducational independent college offering bachelor's and master's degrees. Villa Julie provides a distinctive, career-focused, and personalized environment for traditional undergraduates. In addition, the College 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 College'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 its 2006 Edition of America's Best Colleges, *US News and World Report* ranked Villa Julie College 14th in the group of "Best Comprehensive Northern Region Colleges – Bachelor's" and the College was named in a Lumina Foundation report as one of the most affordable private colleges in the United States.

**Owings Mills Campus | 10945 Boulevard Circle, Suite 100, Owings Mills,
Maryland 21117 | 443-352-4030**

**Stevenson Campus | 1525 Greenspring Valley Road, Stevenson,
Maryland 21153 | 410-486-7000 | www.vjc.edu**

Type of Institution: Independent 4-year
2005-06 Academic Year Enrollment:
30 full-time male students
2005-06 Tuition and Mandatory Fees:
\$7,500.00
2006-07 Tuition and Mandatory Fees:
\$14,000.00

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

Calendar: Fall and Spring Semesters; 2006-07
academic year will include a summer semester.

Application Deadlines: August 31

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

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 2,955
Male: 860 Full-time: 2,329
Female: 2,095 Part-time: 626

2006-2007 Tuition and Mandatory Fees:
Full-time tuition per year: \$15,700
Part-time cost per credit hour: \$425
Mandatory fees (FT) per year: \$1,070

Campus Housing: (Owings Mills Campus):
Apartment: \$6,850
Suite - small double: \$5,550
Suite - large double: \$5,750

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

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

Entry Requirements: Freshmen: High school
diploma or equivalent, SAT or ACT scores, high
school secondary school report form, essay.

An admissions interview is available by
appointment. Admission is competitive.
Transfers: High school diploma or equivalent,
college transcripts, essay. An admissions
interview is required for limited enrollment
programs, i.e., nursing and education.

Application Deadlines: Priority freshman
deadline: March 1

College Honors Program: January 15

Scholarship deadline: February 15

Priority transfer deadline:

May 1 (fall semester); December 1 (spring
semester)

Scholarship deadline: May 1 (fall semester)

November 1 (spring semester)

TITLE IV CODE: 002107



WASHINGTON BIBLE COLLEGE/CAPITAL BIBLE SEMINARY / EQUIP INSTITUTE

Washington Bible College and Capital Bible Seminary are 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. 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 extension courses in Randallstown, MD (near Baltimore), and an extension site in McLean, VA, Washington Bible College and Capital Bible Seminary and the Equip Institute provide Bible students throughout the Baltimore/Washington area with complete preparation for life and ministry.

6511 Princess Garden Parkway, Lanham, Maryland 20706
301-552-1400 | www.bible.edu



WASHINGTON COLLEGE

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, Maryland 21620-1197
410-778-2800 | www.washcoll.edu

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 652*
 Male: 397 Full-time: 244
 Female: 255 Part-time: 408

2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$9,000
 Part-time cost per credit hour: \$350/380
 Mandatory fees (FT) per year: \$255
 Mandatory fees (PT) per year: \$100-\$200

Campus Housing: Room and Board: \$5,410 per year

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

*College and Seminary

TITLE IV CODE: 001462

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 1,412
 Male: 545 Full-time: 1,315
 Female: 867 Part-time: 97

2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$29,640
 Part-time cost per credit hour: \$1,235
 Mandatory fees (FT) per year: \$560
 Mandatory fees (PT) cost per credit hour: \$24

Campus Housing: Room: \$3,250-\$5,250; Board: \$2,880-\$3,200 on-campus; \$1,371-\$2,410 off-campus

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: 1,143.

Application Deadline: February 15

TITLE IV CODE: 002108



**WOMEN'S INSTITUTE OF TORAH SEMINARY (WITS)/
MAALOT BALTIMORE**

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, Maryland 21215
410-358-3144 | e-mail address: maalotbaltimore@juno.com**

**Yeshiva College
of the
Nation's Capital**

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, Maryland 20902
301-593-2534**

Type of Institution: Independent 4-year
Total Enrollment: 102 women
 Full Time: 72 women
2006-2007 Tuition and Mandatory Fees:
 \$5,500 - \$8,240
 Part-time cost per credit hour: \$110 per credit
 Mandatory Fees (FT): \$450
 Mandatory Fees (PT): \$100
Campus Housing: Room and Board: \$5250
Degrees or Awards: Bachelors of Arts in
 Jewish Studies, Bachelors of Science in
 Jewish Education
Calendar: Semesters, summer term 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

Type of Institution: Independent 4-year
Fall 2005 Total Enrollment: 52
 Male: 52 Full-time: 52
 Female: 0 Part-time: 0
2006-2007 Tuition and Mandatory Fees:
 Full-time tuition per year: \$14,800
Campus Housing: Room and board included
 in tuition
Degrees or awards: Bachelor's
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

INSTITUTION CODE: M00178



Two-Year Public Colleges



ALLEGANY COLLEGE OF MARYLAND

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 11 statewide-designated associate degree and certificate programs and nine 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 20 ACM programs – 13 associate degree and seven certificate – included in these two State initiatives.

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

Type of Institution: Public 2-year

Fall 2005 Total Enrollment: 3,666

Male: 1,145 Full-time: 2,073

Female: 2,521 Part-time: 1,593

2006-2007 Tuition and Mandatory Fees*:

For county residents:

Full-time (24 credits) tuition per year: \$2,160

Part-time cost per credit hour: \$90

Mandatory fees (FT) per year: \$182

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

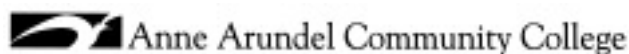
Degrees or Awards: Associate of Arts, Associate of Arts in Teaching, Associate of Science, Associate of Applied Science, Certificate, Letter of Recognition

Calendar: Semester; summer term available
Entry Requirements: Open admissions policy. Selective admissions requirements for some programs.

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

*Tuition figures reflect 2005-06 rates as those for 2006-07 had not been determined by press deadline

TITLE IV CODE: 002057



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. The prestigious international League for Innovation in the Community College recognized AACC's creative programs and services, commitment to learning-centered education and dedication to serving students and community by selecting AACC as the 20th member of its board. AACC is the nation's first community college to win federal certification of its information systems security and cybercrime curricula. This year's new degree in Homeland Security Management builds on that success. The College's Hospitality, Culinary Arts and Tourism Institute has the only associate degree in culinary arts accredited by the American Culinary Federation's Accrediting Commission and is the only community college in the nation to put culinary students into Italian resort kitchens. Both potential and current teachers receive training from AACC's Teacher Education and Child Care Institute. The Entrepreneurial Studies Institute provides resources for would-be and current business owners. A fully accredited, public two-year college that enrolled 20,920 credit students and 35,482 continuing education students in fiscal year 2005, the College offers four associate degrees, certificates, letters of recognition and professional certifications. County residents also can access four-year institutions without leaving the county through the AACC at Arundel Mills Regional Higher Education Center.

101 College Parkway, Arnold, Maryland 21012-1815
410-777-2222 | www.aacc.edu



BALTIMORE CITY COMMUNITY COLLEGE

Baltimore City Community College offers 31 degree and 28 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 Center (BCEC) offers a range of noncredit courses in Healthcare, Telecommunications, Information Technology, Website Development, Hospitality Management, and Professional Certification and Licensure. The College's BCEC offers services in five primary areas: the Workforce Institute, the Global Institute, the Entrepreneurship/Leadership Consortium, Continuing Studies, and Adult and Community Education. BCCC also prepares students to acquire a Maryland High School Diploma through its General Educational Development (GED) test preparation program; and, offers English As a Second Language (ESL) training; and Adult Basic Education (ABE), which provides literacy skills. BCCC promotes student success via small classes offered at convenient times and locations, and online, taught by a caring and award-winning faculty. BCCC enrolls more Baltimore Residents as undergraduates than any college or university in Maryland.

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 Center | 710 E. Lombard St.,
Baltimore, MD 21202 | 410-986-3200

Reisterstown Plaza Center | 6764A Reisterstown Rd., Baltimore, MD 21215
410-580-2750 | toll free: 1-888-203-1261 | www.bccc.edu

Type of Institution: Public 2-year

Fall 2005 Total Enrollment: 14,629

Male: 5,493 Full-time: 4,893

Female: 9,136 Part-time: 9,736

2006-2007 Tuition and Mandatory Fees for County Residents:

Full-time tuition per year: \$2,580 not including fees

Part-time cost per credit hour: \$86 (tuition only); \$92 if fees included

Mandatory fees (FT) per year: \$280

Mandatory fees (PT) cost per credit hour: \$6

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

Calendar: Two-, three-, six-, eight-, 11-, 13- and 15-week sessions

Entry Requirements: Open admission

Application Deadlines: Rolling admissions

TITLE IV CODE: 002058

Type of Institution: Public 2-year

Fall 2005 Total Enrollment: 7,160

Male: 1,939 Full-time: 2,630

Female: 5,221 Part-time: 4,530

2006-2007 Tuition and Mandatory Fees for Maryland Residents:

Full-time and Part-time cost per credit: \$78

Mandatory Fees (FT and PT): \$12 Consolidated Fee per credit hour; \$11 Facilities Capital Fee charged once per semester; Application Fee: \$10 non-refundable, one time only; Transcript Fee, \$5 per request; Add Drop Fee, \$10 per request during first week of class; Deferred Payment Fee: \$20; and, Credit by Examination Fee / College Level Examination Program (CLEP): \$55

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 are eligible for admission. Adults not holding a high school diploma or equivalency or a GED diploma or equivalency become eligible for degree and certificate programs after successfully completing 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. Students attending BCCC for the first time and intending to enroll in a degree or certificate program must take the 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



CARROLL COMMUNITY COLLEGE

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 summer for admission in the fall term.

1601 Washington Road, Westminster, Maryland 21157
410-386-8000 | www.carrollcc.edu



CECIL COMMUNITY COLLEGE

Cecil Community 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 Community College promotes an appreciation of cultural diversity, social responsibility, and academic excellence.

One Seahawk Drive, North East, Maryland 21901-1999
410-287-1000 | www.cecilcc.edu

Type of Institution: Public 2-year
Fall 2005 Credit Enrollment: 3,115
 Male: 1,116 Full-time: 1,327
 Female: 1,999 Part-time: 1,788
2006-2007 Tuition and Mandatory Fees for County Residents:
 Full-time (24 credits) tuition per year: \$2,208
 Cost per credit hour: \$92
 Mandatory fees (FT or PT) per year: 15% of tuition cost
 Mandatory fees per credit 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

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 1,916
 Male: 667 Full-time: 687
 Female: 1,249 Part-time: 1,229
2006-2007 Tuition and Mandatory Fees for County Residents:
 Full-time and Part-time 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 program. English, math, and reading placements tests used to secure proper placement.
Application Deadlines: Rolling through the first week of classes

TITLE IV CODE: 008308



CHESAPEAKE COLLEGE

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, Maryland 21679-0008
410-822-5400 | www.chesapeake.edu



COLLEGE OF SOUTHERN MARYLAND

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 21,000 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, Maryland 20646
301-934-7766 | www.csmd.edu

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 2,541
 Male: 780 Full-time: 859
 Female: 1,761 Part-time: 1,682
2006-2007 Tuition and Mandatory Fees for County Residents:
 Full-time (24 credits) tuition per year: \$2,136
 Part-time cost per credit hour: \$89
 Mandatory fees (FT & PT): Registration fee: \$7/semester; Consolidated Fee: \$13/credit; Capital Improvement Fee: \$5 (credits 1-11), \$10 (credits 12-18)
Degrees or Awards: Certificate, Letter of Recognition, Associate of Arts, Associate of Science, Associate of Applied Science, Associate of Arts in Teaching
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

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 7,534
 Male: 2,591 Full-time: 2,599
 Female: 4,943 Part-time: 4,935
2006-2007 Tuition and Mandatory Fees:
 Full-time (24 credits) tuition per year: \$2,208
 Part-time cost per credit hour: \$92
 Mandatory fees (FT) per year: \$442
 Mandatory fees (PT) per year: \$221
Degrees or Awards: Certificate, Letter of Recognition, Associate of Arts, Associate of Science, Associate of Applied Science
Calendar: Fall, spring, and summer semesters; minisessions, web-based accelerated 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

The Community College of Baltimore County (CCBC) is ranked the number one provider of undergraduate education, workforce development, technology training, and lifelong/life enrichment in the Baltimore Metropolitan area. Rooted in the community since 1957, CCBC offers a unique approach to learning that empowers people to transform their lives. Nationally recognized as a leader in innovated learning strategies, CCBC educates nearly 70,000 people each year, including more than half of all Baltimore County residents attending undergraduate college. CCBC's Division of Continuing Education and Economic Development is the preferred training partner for Maryland businesses, serving more than 200 companies annually with customized employee development training.

**CCBC Catonsville | 800 South Rolling Rd., Baltimore,
Maryland 21228 | 410-455-4170**

**CCBC Dundalk | 7200 Sollers Point Rd., Baltimore,
Maryland 21222 | 410-285-9830**

**CCBC Essex | 7201 Rossville Blvd., Baltimore,
Maryland 21237 | 410-780-6466
www.ccbcmd.edu**



FREDERICK COMMUNITY COLLEGE

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, Maryland 21702-2097
301-846-2400 | www.frederick.edu**

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 19,622
Male: 7,277 Full-time: 7,049
Female: 12,345 Part-time: 12,573

2006-2007 Tuition and Mandatory Fees for Baltimore County Residents:

Full-time and Part-time cost per credit hour: \$87

Mandatory fees: \$11 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

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 4,822
Male: 1,808 Full-time: 1,855
Female: 3,014 Part-time: 2,967

2006-2007 Tuition and Mandatory Fees for County Residents:

Full-time (30 credits) tuition per year: \$2,610

Part-time cost per credit hour: \$87

Mandatory fees (30 credits) per year: \$348.50

Mandatory fees per credit: \$29.45

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, 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



GARRETT COLLEGE

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. An on-campus residence hall accommodates 60 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, Maryland 21541
301-387-3000 | www.garrettcollege.edu



HAGERSTOWN COMMUNITY COLLEGE

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 the Job Training Institute 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 316-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 its satellite center at the Valley Mall.

11400 Robinwood Drive, Hagerstown, Maryland 21742-6590
301-790-2800 | www.hagerstowncc.edu

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 647
 Male: 302 Full-time: 419
 Female: 345 Part-time: 228
2006-2007 Tuition and Mandatory Fees for County Residents:
 Full-time (24 credits) tuition per year: \$1,872
 Part-time cost per credit hour: \$78
 Mandatory fees (FT) per year: \$510
Campus Housing: Room: \$2,700; Board: \$1,350
Degrees or Awards: Associate of Arts, Associate of Applied Sciences, Associate of Arts in Teaching, Certificates, Letter of Recognition
Calendar: 2 semesters, summer and intersession
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

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 3,521
 Male: 1,319 Full-time: 1,204
 Female: 2,202 Part-time: 2,317
2006-2007 Tuition for Washington County Residents:
 Full-time tuition per year: \$3,050
 Part-time cost per credit hour: \$93
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.
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



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, 65,000-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 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, Maryland 21015-1698
410-836-4000 | www.harford.edu



You Can Get There From Here.

HOWARD COMMUNITY COLLEGE

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 Malcolm Baldrige Quality Award, the Senator Paul Simon Award for international education, seven Helen Hayes Awards, and an Emmy Award.

10901 Little Patuxent Parkway, Columbia, Maryland 21044
410-772-4800 | www.howardcc.edu

Type of Institution: Public 2-year

Fall 2005 Total Enrollment: 5,430

Male: 2,069 Full-time: 2,225

Female: 3,361 Part-time: 3,205

2006-2007 Tuition and Mandatory Fees for County Residents:

Full-time (24 credits) tuition per year: \$1,848

Part-time cost per credit hour: \$77

Mandatory fees (FT) per year: \$184.80

Mandatory fees (PT) per credit: \$7.70

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 sessions

Entry Requirements: Official copy of high school academic transcript for students who have been out of high school less than three years, or GED scores; college transcripts for college students; academic skills assessment tests.

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

TITLE IV CODE: 002075

Type of Institution: Public 2-year

Fall 2005 Total Enrollment: 6,841

Male: 2,802 Full-time: 2,635

Female: 4,039 Part-time: 4,206

2006-2007 Tuition and Mandatory Fees for County Residents:

Full-time and Part-time cost per credit hour: \$110

Mandatory fees (FT and PT) per year: varies

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

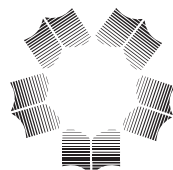
TITLE IV CODE: 008175



MONTGOMERY COLLEGE

Montgomery College is a public community college with three campuses – at Germantown, Rockville, and at Takoma Park/Silver Spring – plus workforce development/continuing education centers throughout Montgomery County. Established in 1946, Montgomery College is widely recognized for the quality of its academic programs in the liberal arts, sciences, business, and technologies, which provide students with opportunities to complete associate degree or certificate programs and/or transfer to a four-year institution. Montgomery College serves more than 50,000 students a year, through both credit and noncredit courses, in more than 100 areas of academic study. The College also offers a wide range of career and technical programs, including everything from automotive technology to building trades, to radiologic technology and biotechnology. Among the College's signature academic programs are: Montgomery Scholars, a selective admissions two-year honors program that provides students with a summer study opportunity at Cambridge University in England; the Macklin Business Institute, a sophomore-year honors business program that provides scholarships, business internships and outstanding transfer opportunities; Millennium Scholars, an intensive honors program for part-time students; and the Paul Peck Humanities Institute, which provides a wide array of cultural events and activities and exclusive opportunities for students to intern at the Smithsonian Institution or the U.S. Library of Congress.

900 Hungerford Drive, Rockville, Maryland 20850
301-279-5000 | www.montgomerycollege.edu



PRINCE GEORGE'S
COMMUNITY COLLEGE

PRINCE GEORGE'S COMMUNITY COLLEGE

Prince George's Community College is a comprehensive community college serving more than 38,000 credit and noncredit students each year. The College provides over 60 credit programs designed to transfer to four-year colleges and universities or to assist students in developing immediate workforce skills. A wide variety of workforce development and noncredit offerings are available to meet employer and student needs. In addition to day, evening, and weekend courses on the Largo Campus, the College offers credit and noncredit instruction at these major sites: Andrews Air Force Base, Prince George's Community College at University Town Center in Hyattsville, the Laurel College Center in Laurel, at extension centers throughout the County; and through a variety of distance learning formats. The College is fully accredited by the Middle States Association of Colleges and Secondary Schools.

301 Largo Road, Largo, Maryland 20774-2199
301-336-6000 | www.pgcc.edu

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 22,263
Male: 9,940 Full-time: 8,389
Female: 12,323 Part-time: 13,874
2006-2007 Tuition and Mandatory Fees for County Residents:
Full-time and Part-time cost per credit: \$93
Mandatory Fees (FT & PT): \$12 per credit plus 20% of total tuition (minimum \$50)
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 available
Entry Requirements: Open enrollment
Application Deadlines: Rolling admissions

TITLE IV CODE: 006911

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 12,392
Male: 4,297 Full-time: 3,159
Female: 8,095 Part-time: 9,233
2006-2007 Tuition and Mandatory Fees for County Residents:
Full-time (30 credits) tuition per year: \$2,820
Part-time cost per credit hour: \$94
Mandatory fees (FT/PT) per year: \$105
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 admissions
Application Deadlines: Rolling admissions

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. Wor-Wic offers the first two years of a baccalaureate degree with programs such as general studies, business, computer science, electronics, and elementary and secondary teacher education, for those who want to transfer to a four-year college or university. Other credit programs are more occupational in nature, designed for individuals who want to enter the work force immediately after two years of college, or those who are employed and want to upgrade their skills or obtain a promotion.

**32000 Campus Drive, Salisbury, Maryland 21804
410-334-2800 | www.worwic.edu**



Hagerstown Business College

HAGERSTOWN BUSINESS COLLEGE

Hagerstown Business College, a private college founded in 1938, offers 12 associate degree and ten certificate programs in the areas of business, allied health, criminal justice, legal assisting, graphic design, and computer information technology. All degree programs incorporate an externship. Financial aid is available to eligible applicants. Job placement assistance is provided to graduates throughout their working lifetime. Apartment-style housing is available in an on-campus residence hall. The College's Frederick campus offers programs in medical and dental assisting. The College is a division of Kaplan Higher Education.

**18618 Crestwood Drive, Hagerstown, Maryland 21742
301-739-2670 | www.hagerstownbusinesscol.edu**

Type of Institution: Public 2-year
Fall 2005 Total Enrollment: 3,043
 Male: 1,010 Full-time: 970
 Female: 2,033 Part-time: 2,073

2006-2007 Tuition and Mandatory Fees for County Residents:

Full-time (24 credits) tuition per year: \$1,800
 Part-time cost per credit hour: \$75
 Mandatory fees (FT): \$74
 Mandatory fees (PT): \$26 plus \$2 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

Type of Institution: Independent 2-year
Fall 2005 Total Enrollment: 1,077
 Male: 236 Full-time: 838
 Female: 841 Part-time: 239

2006-2007 Tuition and Mandatory Fees:
 Tuition varies based on program.

Campus Housing: Room: \$1,235 per Quarter
Degrees or Awards: Certificate, Associate in Applied Science, Associate of Arts

Calendar: Quarter

Entry Requirements: High school diploma, GED, external diploma.

Application Deadlines: Rolling admissions

TITLE IV CODE: 007946



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, Maryland 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 and pharmacy technician. Continuing education and certification programs are also available. TESST has three convenient campus locations in Maryland: Baltimore, Beltsville and Towson, along with a campus location in Alexandria, Virginia.

1520 South Caton Avenue, Baltimore, Maryland 21227
410-644-6400 | www.tesst.com

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

Fall 2005 Total Enrollment: 139

Male: 130 Full-time: 88

Female: 9 Part-time: 51

2006-2007 Tuition and Mandatory Fees:

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

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 2005 Total Enrollment: 1,841

Male: 816 Full-time: 1,406

Female: 1,025 Part-time: 435

2006-2007 Tuition and Mandatory Fees:

Full-time tuition (45 quarter credits): Varies with programs: \$11,200-\$26,650
Mandatory Fee: \$20

Campus Housing: Not available

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, Graduate, and Professional Degree Programs



Bachelor's, Graduate, and Professional 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 you are looking for.

- | | | |
|----------------------------------|---|--------------------------------------|
| (a) Associate Degree | (b) Bachelor's Degree | (cas) Certificate of Advanced Study |
| (d) Doctorate | (fp) First Professional Degree | (fpc) First Professional Certificate |
| (ldc) Lower Division Certificate | (m) Master's Degree | (pbc) Post-Baccalaureate Certificate |
| (udc) Upper Division Certificate | (*) An institution offers more than one program at a particular level | |

AGRICULTURE & NATURAL RESOURCES

Agriculture & Natural Resources

Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (m,d)

Agriculture, General

Univ. of MD, College Park (b)
Univ. of MD Eastern Shore (b)

Animal Science

Univ. of MD, College Park (b,m,d)

Fish, Game & Wildlife Management

Frostburg State University (b,m)

Agricultural Economics

Univ. of MD, College Park (b,udc)

Agricultural Business

Univ. of MD Eastern Shore (b)

Food Science & Technology

Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (m,d)

Natural Resources Management

Frostburg State University (b)
Univ. of MD, College Park (b)
Univ. of MD University College (b)

Other, Agriculture & Natural Resources

Frostburg State University (m)
Univ. of MD, College Park (m)

ARCHITECTURE & ENVIRONMENTAL DESIGN

Architecture

Morgan State University (b,m)
Univ. of MD, College Park (b,pbc,m)

Interior Design

Maryland Institute College of Art (b,m)

Landscape Architecture

Morgan State University (m)
Univ. of MD, College Park (b)

City, Community, & Regional Planning

Frostburg State University (b)
Morgan State University (m)
Univ. of MD, College Park (d)

AREA STUDIES

American Studies

Goucher College (b)
The Johns Hopkins University (b)
Towson University (b)
Univ. of MD Baltimore County (b, udc)
Univ. of MD, College Park (b,m,d)
Washington College (b)

Asian Studies

Univ. of MD University College (b)

East Asian Studies

The Johns Hopkins University (b)
Univ. of MD, College Park (udc)

European Studies, General

Goucher College (b)

Latin American Studies

Hood College (b)
Univ. of MD, College Park (udc)

Middle Eastern Studies

The Johns Hopkins University (b,m,d)

Russian & Slavic Studies

Univ. of MD, College Park (b)

Other, Area Studies

Baltimore Hebrew University (m,udc,pbc)
Binah Institute of Adv. Judaic Studies for Women (a,b)
Univ. of MD, College Park (b,pbc,m)

BIOLOGICAL SCIENCES

Anatomy

The Johns Hopkins University (d)
Univ. of MD, Baltimore (m,d)

Biochemistry

Columbia Union College (b)
Hood College (b)
The Johns Hopkins University (d)
Mount St. Mary's University (b)
St. Mary's College of MD (b)
Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (b,m,d)
Univ. of MD, College Park (b,m,d)

Biology, General

Bowie State University (b)

College of Notre Dame of Maryland (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b,m)
Univ. of MD Baltimore County (b,m,d)
Univ. of MD, College Park (b,m)
Univ. of MD Eastern Shore (b)
Villa Julie College (b)
Washington College (b)

Biomedical Sciences

Hood College (m)
The Johns Hopkins University (b,m,d)

Biophysics

The Johns Hopkins University (b,m,d)

Biotechnology

The Johns Hopkins University (pbc,m)
Univ. of MD University College (pbc,m,b)
Villa Julie College (udc,b)

Cell Biology

The Johns Hopkins University (b,m,d)
Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (d)

Ecology/Environmental

Hood College (b,m)
The Johns Hopkins University (b)
Morgan State University (d)
Salisbury University (b)
Towson University (b,pbc,m)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (b)
Univ. of MD University College (b,pbc,m)

Entomology

Univ. of MD, College Park (m,d)

Genetics

The Johns Hopkins University (d)
Univ. of MD, Baltimore (m,d)

Marine Biology/Science

Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (m,d)
Univ. of MD Eastern Shore (m,d)

Microbiology

The Johns Hopkins University (d)
Univ. of MD, Baltimore (d)
Univ. of MD, College Park (b,m,d)

Molecular Biology

The Johns Hopkins University (b,m,d)
Towson University (b)
Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (b,m,d)
Univ. of MD, College Park (m,d)

Neurosciences

The Johns Hopkins University (d)
Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (m,d)

Nutrition, Scientific

Univ. of MD, College Park (m,d)

Pathology, Human & Animal

Univ. of MD, Baltimore (m)

Pharmacology, Human & Animal

The Johns Hopkins University (m,d)
Univ. of MD, Baltimore (m,d)

Physiology, Human & Animal

The Johns Hopkins University (d)
Univ. of MD, Baltimore (m,d)

Toxicology

Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (m,d)
Univ. of MD Eastern Shore (m,d)

Veterinary

Univ. of MD, College Park (b,m,d,fp)

Zoology, General

Univ. of MD, College Park (m,d)

Other, Biological Sciences

The Johns Hopkins University (b,pbc,m,d)
Univ. of MD University College (udc,b,m)
Villa Julie College (udc,b,pbc)

BUSINESS & MANAGEMENT

Business & Commerce, General

Capitol College (m)
The Johns Hopkins University (b,pbc,m)
Loyola College (b)
Mount St. Mary's University (b)
University of Baltimore (b,pbc,m)
Univ. of MD, College Park (b,m,d)
Univ. of MD University College (pbc,m,d)
Villa Julie College (b,m)

Accounting

Columbia Union College (b)
Frostburg State University (b)
Loyola College (b)
Morgan State University (b)
Mount St. Mary's University (b)
Salisbury University (b)
Towson University (b)

University of Baltimore (m)

Univ. of MD Baltimore County (udc)
Univ. of MD, College Park (b)
Univ. of MD Eastern Shore (b)
Univ. of MD University College (b,m,pbc)
Villa Julie College (b)

Banking & Finance

The Johns Hopkins University (pbc,m)
Loyola College (m)
Morgan State University (b)
Salisbury University (b)
Univ. of MD, College Park (b)
Univ. of MD Baltimore County (udc)
Univ. of MD University College (b,m)

Business Management & Administration

Bowie State University (b,m)
Capitol College (m,b,ldc)
College of Notre Dame of Maryland (b,pbc,m)
Columbia Union College (m,b)
Coppin State University (b)
Frostburg State University (b,m)
Goucher College (b,m)
Hood College (m)
The Johns Hopkins University (m,pbc)
Loyola College (b,m)
McDaniel College (b)
Morgan State University (b,m,d)
Mount St. Mary's University (m)
Salisbury University (b,m)
Towson University (b,m)
University of Baltimore (pbc,m)
Univ. of MD Baltimore County (udc,m)
Univ. of MD, College Park (m)
Univ. of MD Eastern Shore (b)
Univ. of MD University College (b,pbc,m,d)
Washington College (b)

Electronic Commerce

Capitol College (m)
The Johns Hopkins University (pbc,m)
Towson University (m)
Univ. of MD Baltimore County (pbc,m)
Univ. of MD University College (pbc)
Univ. of Baltimore (m)
Villa Julie College (m)

Operations Research

Univ. of MD, College Park (b)
Capitol College (ldc)

Hotel & Restaurant Management

Baltimore International College (ldc,b)
Morgan State University (b)
Univ. of MD Eastern Shore (b)

Marketing & Purchasing

The Johns Hopkins University (m)
Morgan State University (b)
Salisbury University (b)
Univ. of MD, College Park (b)
Univ. of MD University College (b)

Transportation & Public Utilities

Morgan State University (m)
Univ. of MD, College Park (b)
Univ. of MD Eastern Shore (b)

Real Estate

The Johns Hopkins University (pbc,m)

International Business

Loyola College (m)
Univ. of MD University College (B,pbc,m)
UMD, College Park (b)

Secretarial Studies

Columbia Union College (b)
Sports Management Studies
Coppin State University (b)
Towson University (b)

Labor & Industrial Relations

National Labor College (b)
Univ. of MD Baltimore County (udc)

Personnel Management

Capitol College (udc)
Univ. of MD Baltimore County (udc)
Univ. of MD, College Park (b,m,d,cas)

Other, Business & Management

Capitol College (m,pbc)
Goucher College (m)
The Johns Hopkins University (pbc,m)
Towson University (b)
University of Baltimore (m)
Univ. of MD Baltimore County (b,pbc)
Univ. of MD, College Park (b)
Villa Julie College (b,m)

COMMUNICATIONS

Communications, General

College of Notre Dame of Maryland (b,m)
Columbia Union College (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (m)
Loyola College (b)
McDaniel College (b)
Salisbury University (b)
Towson University (b,m)
Univ. of MD, College Park (m,d)
Univ. of MD University College (b)
Univ. of MD Baltimore Co. (udc)
Villa Julie College (b)

Journalism

Columbia Union College (b)
Univ. of MD, College Park (b,m,d)

Radio/Television

Morgan State University (b,m)

Communication Media

Bowie State University (b)
The Johns Hopkins University (b)
Towson University (b)

Other, Communications

Bowie State University (m)
College of Notre Dame (udc)
Towson University (pbc,m)
University of Baltimore (b)

COMPUTER & INFORMATION SCIENCES

Computer & Information Sciences, General

Bowie State University (b,m)
Capitol College (b,m,udc)
College of Notre Dame of Maryland (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (udc,b,m)
Goucher College (b)
Hood College (b,m)
The Johns Hopkins University (b,m,d)
Loyola College (b,m)
Morgan State University (b)

Mount St. Mary's University (b)
 St. Mary's College of Maryland (b)
 Salisbury University (b)
 Towson University (b,m)
 University of Baltimore (m)
 Univ. of MD Baltimore County (b,m,d)
 Univ. of MD, College Park (b,m,d)
 Univ. of MD Eastern Shore (b,m)
 Univ. of MD University College (b)
 Villa Julie College (b,m)
 Washington College (b)

Information Sciences & Systems

Bowie State University (pbc,m)
 Capitol College (m)
 College of Notre Dame of Maryland (b,m)
 Columbia Union College (b)
 Hood College (b,m)
 The Johns Hopkins University (udc,b,m)
 Morgan State University (b)
 Salisbury University (b)
 Towson University (b,pbc,m)
 University of Baltimore (udc,b)
 Univ. of MD Baltimore County (b,pbc,m,d)
 Univ. of MD, University College (b,m)
 Villa Julie College (udc,b,m)

Other, Computer & Information Sciences

Bowie State University (b)
 Capitol College (b,m,udc)
 Univ. of Baltimore (b,udc)
 Univ. of MD Baltimore County (pbc)
 Univ. of MD, College Park (m)
 Univ. of MD University College (udc,b,pbc,m)
 TESST (Idc)

EDUCATION

Education, General

College of Notre Dame of Maryland (m,cas)
 Frostburg State University (m)
 Goucher College (b,pbc,m)
 The Johns Hopkins University (pbc,m,cas,d)
 Loyola College (m)
 Salisbury University (pbc,m)
 Towson University (m)
 Univ. of MD Baltimore County (m)
 Univ. of MD, College Park (m)
 Univ. of MD University College (m)

Elementary Education, General

Bowie State University (b,m)
 College of Notre Dame of Maryland (b)
 Columbia Union College (b)
 Coppin State University (b)
 Frostburg State University (b)
 The Johns Hopkins University (pbc)
 Loyola College (b)
 McDaniel College (m, Certification)
 Morgan State University (b,m)
 Mount St. Mary's University (b,pbc,m)
 St. Mary's College of Maryland (Certification only)
 Salisbury University (b)
 Towson University (b,m)
 Univ. of MD Baltimore County (Certification only)
 Univ. of MD, College Park (b)
 Villa Julie College (b)
 Washington College (Certification only)

Secondary Education, General

Bowie State University (m)
 College of Notre Dame of Maryland (m)
 Columbia Union College (b)
 Coppin State University (m)

Frostburg State University (m)
 Goucher College (pbc,m)
 The Johns Hopkins University (m)
 McDaniel College (m,Certification)
 Morgan State University (m)
 St. Mary's College of Maryland (Certification only)
 Towson University (m)
 Univ. of MD Baltimore County (Certification only)
 Univ. of MD, College Park (udc,b)
 Univ. of MD Eastern Shore (m)
 Washington College (Certification only)

Teacher Education

Bowie State University (m)
 College of Notre Dame of Maryland (m)
 Goucher College (pbc,m)
 McDaniel College (m)
 Towson University (m)

Adult & Continuing Education

Coppin State University (m)

Special Education, General

Bowie State University (m)
 Coppin State University (b,m)
 Frostburg State University (udc)
 Hood College (b)
 Loyola College (m,cas)
 McDaniel College (m)
 Towson University (b,m)

Univ. of MD, College Park (b,m,cas,d)

Univ. of MD Eastern Shore (b,m)

Education Of The Deaf

McDaniel College (m)

Education Of The Multiple

Handicapped

The Johns Hopkins University (pbc,m)

Social Foundations

Loyola College (m)

Educational Psychology

Bowie State University (m,cas)
 St. Mary's College of Maryland (b)
 Sojourner-Douglass College (b)
 Univ. of MD, College Park (m,cas,d)

Pre-Elementary & Early Childhood

Education/development

Bowie State University (b)
 Columbia Union College (b)
 Coppin State University (b)
 Frostburg State University (b)
 Hood College (b)
 St. Mary's College of Maryland (Certification only)
 Salisbury University (b)
 Towson University (b,m)
 Univ. of MD Baltimore County (Certification only)
 Univ. of MD, College Park (b)
 Univ. of MD Eastern Shore (b)
 Villa Julie College (udc,b)

Career & Technology Education

Univ. of MD Eastern Shore (m)

Education Statistics & Research

Univ. of MD, College Park (pbc,m,cas,d)

Student Personnel/

counseling

Bowie State University (m)
 Coppin State University (b,m)
 The Johns Hopkins University (pbc,m)
 Loyola College (m,cas)
 McDaniel College (m)
 Univ. of MD, College Park (m,cas,d)
 Univ. of MD Eastern Shore (m)

Administration/Leadership

Bowie State University (m,d)
 Hood College (m)
 Loyola College (m,cas)
 McDaniel College (m)
 Morgan State University (m,d)
 Salisbury University (m)
 Univ. of MD, College Park (m,cas,d)
 College of Notre Dame of Maryland (c)

Curriculum & Instruction

College of Notre Dame of Maryland (pbc)
 Coppin State University (m)
 Hood College (m)
 Loyola College (m,cas)
 McDaniel College (m)
 Univ. of MD Baltimore County (pbc,m)
 Univ. of MD, College Park (m,cas,d)
 Hood College (M)

Reading Education

Bowie State University (m)
 Coppin State University (m)
 Loyola College (m,cas)
 McDaniel College (m)
 Salisbury University (m)
 Towson University (m,cas)
 Hood College (M)

Art Education

College of Notre Dame of Maryland (b)
 Maryland Institute College of Art (b,m)
 Mount St. Mary's University (m)
 Towson University (b,m)
 Univ. of MD, College Park (b)
 Univ. of MD Eastern Shore (b)

Music Education

Columbia Union College (b)
 College of Notre Dame of Maryland (b)
 The Johns Hopkins University (b,m)
 Morgan State University (m)
 Peabody Institute of the JHU (m)
 Towson University (b,pbc,m)
 Univ. of MD, College Park (b)
 Univ. of MD Eastern Shore (b)

Mathematics Education

College of Notre Dame of Maryland (b,pbc)
 Morgan State University (m,d)
 Salisbury University (m)
 Towson University (pbc,m)
 Univ. of MD, College Park (b)
 Univ. of MD Eastern Shore (b)

Science Education

Bowie State University (b)
 College of Notre Dame of Maryland (b)
 Columbia Union College (b)
 Morgan State University (m,d)
 Mount St. Mary's University (b)
 Towson University (m)
 Univ. of MD, College Park (b)

Physical Education

Columbia Union College (b)
 Frostburg State University (b,m)
 McDaniel College (b,m)
 Morgan State University (b)
 Salisbury University (b,m)
 Towson University (b)
 Univ. of MD, College Park (b,m,d)
 Univ. of MD Eastern Shore (b)

Health Education

Morgan State University (b)
 Salisbury University (b)
 Univ. of MD, College Park (b,m,d)

Jewish Education

Baltimore Hebrew University (a,b,m,d,Idc,psc)
 Binah Inst. of Adv. Judaic Studies for Women (a,b)
 Ner Israel (Idc)
 Univ. of MD, College Park (b,psc,m)

Business, Commerce & Distributive Education

Columbia Union College (b)
 Frostburg State University (b)
 Univ. of MD Eastern Shore (b)

Industrial Arts, Vocational, & Technical Education

Loyola College (m)
 Univ. of MD Eastern Shore (b,m)

Other, Education

Baltimore Hebrew University (m)
 Binah Inst. of Adv. Judaic Studies for Women (b)
 Loyola College (m,cas)
 McDaniel College (m)
 Morgan State University (m,d)
 Salisbury University (b)
 Towson University (b,m,d)
 Univ. of MD University College (m,psc)

ENGINEERING

Engineering, General

The Johns Hopkins University (udc,b)
 Loyola College (b,m)
 Morgan State University (m,d)
 Univ. of MD Baltimore County (b)
 Univ. of MD, College Park (b,psc,m)

Aerospace, Aeronautical, Astronautical Engineering

Capitol College (b,udc)
 The Johns Hopkins University (m)
 Univ. of MD Baltimore County (d)
 Univ. of MD, College Park (b,m,d)

Agricultural Engineering

Univ. of MD, College Park (m,d,b)

Bioengineering & Biomedical Engineering

The Johns Hopkins University (b,m,d)
 Univ. of MD, College Park (m,d)

Chemical Engineering

The Johns Hopkins University (b,m,d)
 Univ. of MD Baltimore County (b,psc,m,d)
 Univ. of MD, College Park (b,m,d)

Civil, Construction, & Transportation Engineering

The Johns Hopkins University (psc,m,d)
 Morgan State University (b)
 Univ. of MD Baltimore County (m,d)
 Univ. of MD, College Park (b,m,d)

Electrical, Electronics & Communications Engineering

Capitol College (b,m)
 The Johns Hopkins University (b,psc,m,d)
 Loyola College (b)
 Morgan State University (b)
 Univ. of MD Baltimore County (m,d)
 Univ. of MD, College Park (b,m,d)

Computer Engineering

Capitol College (Idc,b)
 The Johns Hopkins University (b,m)
 Univ. of MD Baltimore County (b,m,d)
 Univ. of MD, College Park (b)

Mechanical Engineering

The Johns Hopkins University (b,m,d)
 Univ. of MD Baltimore County (b,psc,m,d)
 Univ. of MD, College Park (b,m,d)

Industrial & Management Engineering

The Johns Hopkins University (b,m)
 Morgan State University (b)

Materials Engineering

The Johns Hopkins University (b,m,d)
 Univ. of MD College Park (b,m,d)

Materials Science Engineering

The Johns Hopkins University (b,m,d)
 Univ. of MD College Park (b,m,d)

Nuclear Engineering

Univ. of MD College Park (m,d)

Engineering Mechanics

The Johns Hopkins University (b)

Environmental Studies

Hood College (b,M)
 The Johns Hopkins University (b,m,d)
 Salisbury University (b)
 Towson University (b,psc,m)
 Univ. of MD Baltimore County (b)
 Univ. of MD College Park (b,psc)
 Univ. of MD Eastern Shore (b)
 Univ. of MD Univ. College (b,psc,m)
 Washington College (b)

Environmental & Sanitary Engineering

The Johns Hopkins University (b,psc,m,d)
 Univ. of MD, College Park (psc)

Engineering Science

The Johns Hopkins University (b)
 Loyola College (b,m)

Engineering Technologies

Capitol College (b,psc)
 The Johns Hopkins University (m)
 Univ. of MD Eastern Shore (b)

Software Engineering

Bowie State University (psc)
 Capitol College (udc)
 Loyola College (m)
 Towson University (psc)
 Univ. of MD College Park (udc,m)
 Univ. of MD Univ. College (udc,psc,m)

Other, Engineering

Capitol College (b,psc)
 The Johns Hopkins University (b,psc,m)
 University of Baltimore (m)
 Univ. of MD Baltimore County (b,psc,m,d)
 Univ. of MD, College Park (b,m,d)

FINE AND APPLIED ARTS

Fine Arts, General

Bowie State University (b)
 College of Notre Dame of Maryland (b)
 Goucher College (m)
 Hood College (b)
 Loyola College (b)
 Maryland Institute College of Art (m)
 McDaniel College (b)
 Morgan State University (b)
 Mount St. Mary's University (b)
 St. Mary's College of Maryland (b)
 Salisbury University (b)
 Towson University (b)
 Univ. of MD Baltimore County (b,m)
 Washington College (b)

Art

Frostburg State University (udc,b)
 Maryland Institute College of Art (udc,b,m)
 McDaniel College (b)
 Salisbury University (b)
 Towson University (m)
 Univ. of MD College Park (b,m)

Art History & Appreciation

The Johns Hopkins University (b,m,d)
 McDaniel College (b)
 Univ. of MD, College Park (b,m,d)

Music [Performing, Composition, Theory]

College of Notre Dame of Maryland (b)
 Columbia Union College (b)
 The Johns Hopkins University (udc,b,psc,m,d)
 Towson University (m)
 Univ. of MD Baltimore County (b,psc)
 Univ. of MD College Park (b)

Music [Liberal Arts Program]

College of Notre Dame of Maryland (b)
 Columbia Union College (b)
 Frostburg State University (b)
 Goucher College (b)
 Hood College (b)
 The Johns Hopkins University (b)
 McDaniel College (b)
 Morgan State University (b,m)
 St. Mary's College of Maryland (b)
 Salisbury University (b)
 Towson University (b)
 Univ. of MD Baltimore County (b)
 Univ. of MD College Park (b,m,d)
 Washington College (b)

Music History & Appreciation

The Johns Hopkins University (m)

Music Recording & Acoustics

The Johns Hopkins University (b,m)

Dramatic Arts/theatre

Bowie State University (b)
 College of Notre Dame of Maryland (b)
 Frostburg State University (b)
 Goucher College (b)
 McDaniel College (b)
 Morgan State University (b)
 St. Mary's College of Maryland (b)
 Salisbury University (b)
 Towson University (b,m)
 Univ. of MD Baltimore County (b)
 Univ. of MD College Park (b,m,d)
 Washington College (b)

Dance

Frostburg State University (b)
 Goucher College (b)
 Towson University (b)
 Univ. of MD Baltimore County (b)
 Univ. of MD College Park (b,m)

Applied Design

Hood College (psc)
 Maryland Institute College of Art (udc,b,m)
 University of Baltimore (psc,m,d)
 Univ. of MD Eastern Shore (b)

Photography

Maryland Institute College of Art (udc,b,m)

Visual Arts & Graphics

Univ. of MD Baltimore County (b)
 Villa Julie College (b)

Other, Fine Arts

Coppin State University (b)
 Goucher College (b)

University of Baltimore (pbc)
Univ. of MD College Park (m,d)

FOREIGN LANGUAGES

Foreign Languages, General

College of Notre Dame of Maryland (b)
Frostburg State University (b)
Hood College (b,pbc)
The Johns Hopkins University (b,m,d)
McDaniel College (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (udc,b)
Univ. of MD Baltimore County (udc,b,m)
Univ. of MD College Park (b,m)

French

College of Notre Dame of Maryland (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Mount St. Mary's University (b)
Salisbury University (b)
Towson University (b)
Univ. of MD College Park (b,m,d)
Washington College (b)

German

Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Mount St. Mary's University (b)
Towson University (b)
Univ. of MD College Park (b,m,d)
Washington College (b)

Italian

Univ. of MD College Park (b)

Spanish

College of Notre Dame of Maryland (b)
Goucher College (b)
Hood College (b)
Loyola College (b)
McDaniel College (b)
Mount St. Mary's University (b)
Salisbury University (b)
Towson University (b)
Univ. of MD College Park (b,m,d)
Washington College (b)

Russian

Goucher College (b)
Univ. of MD, College Park (b)

Chinese

Univ. of MD, College Park (b)

Japanese

Univ. of MD, College Park (b)

Latin

College of Notre Dame of Maryland (b,pbc)
The Johns Hopkins University (b)
Loyola College (b)
Mount St. Mary's University (b)
Univ. of MD, College Park (b)

Language Acquisition

College of Notre Dame of Maryland (m)
Univ. of MD, College Park (m,d)

HEALTH PROFESSIONS

Health Professions, General

Columbia Union College (b)
Hood College (pbc,m)

Towson University (b,pbc,m)
Univ. of MD Baltimore County (b)

Nursing

Bowie State University (b,m)
College of Notre Dame of Maryland (b)
Columbia Union College (b,m)
Coppin State University (b,m,cas)
The Johns Hopkins University (b,pbc,m,d)
Salisbury University (b,m)
Towson University (b,pbc,m)
Univ. of MD, Baltimore (b,m,d)
Villa Julie College (b)

Dentistry

Univ. of MD, Baltimore (fp)

Dental Specialties

Univ. of MD, Baltimore (m,d,fp,fpc)

Medicine

Univ. of MD, Baltimore (fp)
The Johns Hopkins University (fp)

Medical Specialties

Univ. of MD, Baltimore (m,d)

Occupational Therapy & Science

Towson University (b,m,d)

Physical Therapy

Univ. of MD, Baltimore (d)
Univ. of MD Eastern Shore (d)

Dental Hygiene

Univ. of MD, Baltimore (b,m)

Gerontology/Aging

College of Notre Dame of Maryland (m)
Frostburg State University (m)
Towson University (b,pbc,m)
University of Baltimore (pbc)
Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (pbc,m,d)
Univ. of MD, College Park (pbc)
Univ. of MD Univ. College (udc,b)

Public Health

The Johns Hopkins University (b,m,d)
Morgan State University (m,d)
Univ. of MD, Baltimore (m)

Radiology Sciences, Technologies

College of Notre Dame of Maryland (b)

Speech Pathology & Audiology

Loyola College (b,m,cas)
Towson University (b,m,d)
Univ. of MD, College Park (b,m,d)

Medical Laboratory Technologies

Columbia Union College (b)
Loyola College (b)
Morgan State University (b)
Salisbury University (b)
Univ. of MD, Baltimore (b,m)
Villa Julie College (B)

Physician Assistant

Univ. of MD Eastern Shore (b)
Towson University (m)

Other, Health Professions

Columbia Union College (b)
The Johns Hopkins University (b,m,d)
Loyola College (m)
Morgan State University (b)
Salisbury University (b)
Tai Sophia Institute (pbc,m)
Towson University (cas)
Univ. of MD, Baltimore (m,d)
Univ. of MD Baltimore County (b,m)

Univ. of MD, College Park (b,m,d,fp)
Univ. of MD Eastern Shore (b)

HOME ECONOMICS

Home Economics, General

Morgan State University (b)
Univ. of MD Eastern Shore (b)

Family Relations

Univ. of MD, College Park (b,m,d)

Foods & Nutrition

Morgan State University (b)
Univ. of MD, College Park (b)

LAW

Law, General

Univ. of Baltimore (fp)
Univ. of MD, Baltimore (fp)

Other, Law

Goucher College (b)
Hood College (b)
University of Baltimore (b,m,fp,fpc)
Univ. of MD, Baltimore (fp,fpc)
Univ. of MD, College Park (b,m)
Univ. of MD University College (udc,b)
Villa Julie College (udc,b)

LETTERS

English, General

Bowie State University (b,m)
College of Notre Dame of Maryland (b,pbc,m)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b,m)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b,m,d)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b,m)
Towson University (b)
University of Baltimore (b)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (b)
Univ. of MD University College (b)
Villa Julie College (b)
Washington College (b,m)

Comparative Literature

Univ. of MD, College Park (m,d)

Classics

College of Notre Dame of Maryland (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (m)

Linguistics

Univ. of MD, College Park (b,m,d)

Speech, Debate, & Forensic Science

Frostburg State University (b)
Morgan State University (b)
Mount St. Mary's University (b)
Univ. of MD, College Park (b)

Creative Writing

The Johns Hopkins University (b,m)

Loyola College (b)
Univ. of MD, College Park (m)

Philosophy

College of Notre Dame of Maryland (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m,d)
Washington College (b)

Religious Studies

College of Notre Dame of Maryland (b)
Columbia Union College (b)
Goucher College (b)
Hood College (b)
Loyola College (b)
McDaniel College (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
St. Mary's Seminary & University (cas)
Towson University (b)

Other, Letters

Towson University (m)

LIBRARY SCIENCE

Library Science, General

Univ. of MD, College Park (m,d)

Other, Library Science

Univ. of MD, College Park (m)

MATHEMATICS

Mathematics, General

Bowie State University (b)
College of Notre Dame of Maryland (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
McDaniel College (b)
Morgan State University (b,m)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (b)
Washington College (b)

Statistics, Mathematical & Theoretical

Univ. of MD Baltimore County (b,m,d)
Univ. of MD, College Park (m,d)

Applied Mathematics

Bowie State University (pbc,m)
Frostburg State University (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
Towson University (m)
Univ. of MD Baltimore County (m,d)

Univ. of MD, College Park (pbc,m,d)
Villa Julie College (b)

Other, Mathematics

The Johns Hopkins University (b,m)
Salisbury University (pbc)
UMCP (udc,pbc,m)

PHYSICAL SCIENCES

Physical Sciences, General

Univ. of MD, College Park (b)

Physics, General

College of Notre Dame of Maryland (b)
Columbia Union College (b)
Frostburg State University (b)
Goucher College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b)
Univ. of MD Baltimore County (b,m,d)
Univ. of MD, College Park (b,m,d)
Washington College (b)

Chemistry, General

College of Notre Dame of Maryland (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b,pbc)
Univ. of MD Baltimore County (b,m,d)
Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (b)
University of Baltimore (d)
Villa Julie College (b)
Washington College (b)

Physical Chemistry

Univ. of MD, College Park (m,d)

Astronomy

Univ. of MD, College Park (b,m,d)

Atmospheric Science & Meteorology

Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (m,d)

Geology

Towson University (b)
Univ. of MD, College Park (b,m,d)

Earth Sciences, General

Frostburg State University (b)
The Johns Hopkins University (b,m,d)
Towson University (b)
McDaniel College (b)

Other, Physical Sciences

The Johns Hopkins University (m,d)
Salisbury University (m)
Towson University (b)
Villa Julie College (m)

PSYCHOLOGY

Psychology, General

Bowie State University (b)

College of Notre Dame of Maryland (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (udc,b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b,m,cas)
McDaniel College (b)
Morgan State University (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b,m)
Towson University (b,m,cas)
University of Baltimore (b,m,d)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m,d)
Univ. of MD University College (b)
Villa Julie College (b)
Washington College (b,m)

Clinical Psychology

The Johns Hopkins University (m,d)
Loyola College (m,cas,d)

Psychology For Counseling

Bowie State University (pbc,m,cas)
Columbia Union College (b)
Coppin State University (m)
Frostburg State University (udc,pbc,m)
The Johns Hopkins University (m,d)
Loyola College (pbc,m,cas,d)
Towson University (cas)

Developmental Psychology

The Johns Hopkins University (m)
Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (m,d)

Bio-Physiological Psychology

College of Notre Dame of Maryland (b)
Hood College (b)
McDaniel College (b)

Other, Psychology

Goucher College (b)
The Johns Hopkins University (b,d)
Univ. of MD Baltimore County (m,d)
University of Baltimore (m,d)

PUBLIC AFFAIRS AND SERVICES

Community Services, General

College of Notre Dame of Maryland (b)
Sojourner-Douglass College (b,m)

Public Administration

Bowie State University (pbc,m)
The Johns Hopkins University (b)
Sojourner-Douglass College (b)
Towson University (pbc)
University of Baltimore (m,d)
Univ. of MD Baltimore County (udc)
Univ. of MD, College Park (m)
frostburg (udc)

Parks & Recreation Management

Frostburg State University (b,m)

Social Work & Helping Service

Bowie State University (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
Hood College (b)
McDaniel College (b)
Morgan State University (b,m,d)
Salisbury University (b,m)

Univ. of MD, Baltimore (b,m,d)
Univ. of MD Baltimore County (b)

Human Services

College of Notre Dame of Maryland (b)
Coppin State University (m)
University of Baltimore (b,m)
Univ. of MD Baltimore County (m,d)

Law Enforcement & Corrections

Coppin State University (b,m)
Frostburg State University (b)
Mount St. Mary's University (b)
University of Baltimore (b,m)
Univ. of MD Eastern Shore (b)

Rehab/Abuse Counseling

Coppin State University (b,m)
Univ. of MD Eastern Shore (b,m)

SOCIAL SCIENCES

Social Sciences, General

Coppin State University (b)
Frostburg State University (b)
Mount St. Mary's University (b)
Towson University (b,m)
Univ. of MD University College (b)

Anthropology

The Johns Hopkins University (b,m,d)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m)
Washington College (b)

Economics

College of Notre Dame of Maryland (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b,m)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b)
Univ. of MD Baltimore County (b)
Univ. of MD, College Park (b,m,d)
Washington College (b)
Villa Julie College (m)

Forensic Studies

Towson University (b)
Univ. of MD, Baltimore (b,m)
Villa Julie College (m)

History

Bowie State University (b)
College of Notre Dame of Maryland (b)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b,m,d)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b,m)
Towson University (b)
University of Baltimore (b)
Univ. of MD Baltimore County (b,m)
Univ. of MD, College Park (b,m,d)

Univ. of MD University College (b)
Washington College (b,m)

Geography

Frostburg State University (b)
The Johns Hopkins University (b,m,d)
Salisbury University (b)
Towson University (b,m)
Univ. of MD Baltimore County (udc,b)
Univ. of MD, College Park (b,m,d)

Political Science & Government

Bowie State University (b)
College of Notre Dame of Maryland (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b)
University of Baltimore (b)
Univ. of MD Baltimore County (pbc,b)
Univ. of MD, College Park (b,m,d)
Washington College (b)

Sociology

Bowie State University (b)
Coppin State University (b)
Frostburg State University (b)
Goucher College (b)
Hood College (b)
The Johns Hopkins University (b,m,d)
Loyola College (b)
McDaniel College (b)
Morgan State University (b,m)
Mount St. Mary's University (b)
St. Mary's College of Maryland (b)
Salisbury University (b)
Towson University (b)
Univ. of MD Baltimore County (b,m)
Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (b)
Washington College (b)

Criminology

College of Notre Dame of Maryland (b)
Univ. of MD, College Park (b,m,d)
Univ. of MD Eastern Shore (b,m)
Univ. of MD University College (b)

Homeland Security

The Johns Hopkins University (pbc)
Univ. of MD University College (pbc)
Towson University (pbc,m)

International Relations

Bowie State University (b)
College of Notre Dame of Maryland (b)
Coppin State University (b)
Frostburg State University (udc,b)
Goucher College (b)
The Johns Hopkins University (b,m,d)
Morgan State University (m)
Mount St. Mary's University (b)
Towson University (b)
Washington College (b)

Afro-American Studies

Morgan State University (m)
The Johns Hopkins University (b)
Univ. of MD Baltimore County (b,m)

Univ. of MD, College Park (udc,b)
Univ. of MD Eastern Shore (b)

Urban Studies

Sojourner-Douglass College (b,m)
Towson University (b)
Univ. of MD, College Park (b)

Other, Social Sciences

Bowie State University (b)
Goucher College (b,m)
The Johns Hopkins University (pbc,m)
Sojourner-Douglass College (m)
St. Mary's College of Maryland (b)
Towson University (b,cas)
Univ. of MD Baltimore County (m,d)
Univ. of MD, College Park (udc,pbc,m,d)

THEOLOGY

Theological Professions, Ministry, General

Baltimore Hebrew University (b,m,d)
Columbia Union College (b)
Mount St. Mary's University (m,fp)
Ner Israel Rabbinical College (b,m,fp,d)
St. Mary's Seminary and University (b,pbc,m,d,fp)
Washington Bible College (udc,pbc,m,fp)
Yeshiva College of the Nation's Capital (b)

Religious Education

Baltimore Hebrew University (b)
Binah Inst. of Adv. Judaic Studies for Women (b)
Columbia Union College (b)
Ner Israel Rabbinical College (b,m,d)
St. Mary's Seminary and University (pbc,m)
Washington Bible College (b)
Yeshiva College of the Nation's Capital (b)

INTERDISCIPLINARY/ TRANSFER STUDIES

General Liberal Arts & Science

College of Notre Dame of Maryland (b,m)
Columbia Union College (b)
Coppin State University (b)
Frostburg State University (b)
The Johns Hopkins University (b,m,cas)
Loyola College (m)
McDaniel College (m)
St. John's College (b,m)
Salisbury University (b)
Towson University (m)
Univ. of MD, College Park (b)
Villa Julie College (b)

Biological & Physical Science

Coppin State University (b)
Frostburg State University (b)
The Johns Hopkins University (b,m)
Morgan State University (m)
St. Mary's College of Maryland (b)
Towson University (b)

Humanities & Social Sciences

College of Notre Dame of Maryland (b,m,pbc)
Frostburg State University (m)
Hood College (m)
The Johns Hopkins University (b,m,d)
St. Mary's Seminary and University (b)
Towson University (m)
Univ. of MD, College Park (b)
Univ. of MD University College (b,m)
Washington College (b)

Jewish Studies

Baltimore Hebrew University (udc, pbc, m)
Binah Inst. of Adv. Judaic Studies for Women (b)
Ner Israel Rabbinical College (b, m, d)
Univ. of MD, College Park (b, m)
Yeshiva College of the Nation's Capital (b)

Other Interdisciplinary Studies

Binah Inst. of Adv. Judaic Studies for Women (b)
Bowie State University (b)
College of Notre Dame of Maryland (udc, b, m)
Goucher College (b, pbc)
Hood College (b, pbc, m)
The Johns Hopkins University (m)
Loyola College (b)

McDaniel College (b)
Mount St. Mary's University (b)
National Labor College (b)
St. Mary's College of Maryland (b)
Towson University (b, pbc, m)
University of Baltimore (b)
Univ. of MD, Baltimore (m)
Univ. of MD Baltimore County (udc, b, pbc, m, d)
Univ. of MD, College Park (udc, b, pbc, m)
Univ. of MD Eastern Shore (b)
Univ. of MD University College (b, pbc)
Villa Julie College (b)
Washington College (b)

Other Bachelor of Technical & Professional Studies

Frostburg State University (b)
National Labor College (b)
Towson University (b)
University of Baltimore (b)
Univ. of MD, Baltimore (b)
Univ. of MD University College (b)

Women's Studies

Goucher College (b, m)
The Johns Hopkins University (udc)
Towson University (b, pbc, m)
Univ. of MD Baltimore County (udc, pbc)
Univ. of MD, College Park (udc, b, pbc, m, d)
Univ. of MD University College (udc)



Two-Year Associate Degree Programs

Primarily for Transfer to Four-Year Colleges

Two-year colleges offer associate of arts/sciences degree programs for students who intend to transfer to a four-year institution. These are listed by major field of study.

(a) Associate

(c) Certificate

INTERDISCIPLINARY/ TRANSFER STUDIES

Arts & Sciences Transfer

Allegany College (a)
Anne Arundel Community College (a,c)
Baltimore City Community College (a)
Carroll Community College (a)
Cecil Community College (a)
Chesapeake College (a)
College of Southern Maryland (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a)
Garrett College (a)
Hagerstown Community College (a)
Harford Community College (a,c)
Howard Community College (a)
Montgomery College (a,c)
Prince George's Community College (a)

Engineering Transfer

Allegany College (a)
Anne Arundel Community College (a,c)
Baltimore City Community College (a)
Chesapeake College (a)
College of Southern Maryland (a)
Columbia Union College (a)
Community College of Baltimore Co. (a,c)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a)
Montgomery College (a)
Prince George's Community College (a)

General Studies Transfer

Allegany College (a)
Anne Arundel Community College (a)
Baltimore City Community College (a)
Carroll Community College (a)
Cecil Community College (a)
Chesapeake College (a)
College of Southern Maryland (a)
Columbia Union College (a)
Community College of Baltimore Co. (a)
Frederick Community College (a,c)
Garrett College (a)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a)
Montgomery College (a)

Prince George's Community College (a,c)
Univ. of MD University College (a)
Wor-Wic Community College (a,c)

Teacher Education Transfer

Allegany College (a)
Anne Arundel Community College (a)
Baltimore City Community College (a,c)
Carroll Community College (a)
Cecil Community College (a)
Chesapeake College (a,c)
College of Southern Maryland (a)
Community College of Baltimore Co. (a)
Frederick Community College (a)
Garrett College (a)
Hagerstown Community College (a)
Harford Community College (a,c)
Howard Community College (a)
Prince George's Community College (a)

Associate of Arts in Elementary Teaching (AAT)

Allegany College (a)
Anne Arundel Community College (a)
Carroll Community College (a)
Cecil Community College (a)
Chesapeake College (a)
College of Southern Maryland (a)
Community College of Baltimore Co. (a)
Frederick Community College (a,c)
Garrett College (a)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a)
Montgomery College (a)
Prince George's Community College (a)
Wor-Wic Community College (a,c)

Associate of Arts in Teaching (AAT):

Early Childhood Education

Anne Arundel Community College (a)
Hagerstown Community College (a)
Montgomery College (a)
Wor-Wic Community College (a)

Associate of Arts in Teaching (AAT):

Secondary Ed - Spanish

Anne Arundel Community College (a)
Frederick Community College (a)
Montgomery College (a)
Prince George's Community College (a)

Associate of Arts in Teaching (AAT): Secondary ed - Mathematics

Anne Arundel Community College (a)
Cecil Community College (a)
Frederick Community College (a)
Montgomery College (a)
Prince George's Community College (a)

Associate of Arts in Teaching (AAT): Secondary Ed - Chemistry

Anne Arundel Community College (a)
Cecil Community College (a)
Prince George's Community College (a)

Associate of Arts in Teaching (AAT): Secondary Ed - Physics

Cecil Community College (a)
Montgomery College (a)
Prince George's Community College (a)

Business Administration Transfer

Allegany College (a)
Anne Arundel Community College (a)
Baltimore City Community College (a)
Carroll Community College (a)
Cecil Community College (a)
Chesapeake College (a)
College of Southern Maryland (a)
Community College of Baltimore Co. (a)
Frederick Community College (a)
Garrett College (a)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a)
Montgomery College (a)
Prince George's Community College (a)
Wor-Wic Community College (a)

Computer Science Transfer

Allegany College (a)
Anne Arundel Community College (a)
Baltimore City Community College (a)
Chesapeake College (a)
College of Southern Maryland (a)
Community College of Baltimore Co. (a)
Frederick Community College (a)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a)
Montgomery College (a)
Prince George's Community College (a)
Wor-Wic Community College (a)

Occupational and Technical Career Programs

Business and Commerce Technologies

Two-year colleges also offer associate of applied arts/sciences programs to prepare students for careers.

Jewish Studies

Baltimore Hebrew University (a)
Binah Institute (a)

Technical & Professional Studies

Harford Community College (a,c)

Business & Commerce, General

Allegheny College (a,c)
Anne Arundel Community College (a,c)
Cecil Community College (a,c)
Chesapeake College (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Business College (a)
Harford Community College (a,c)
Prince George's Community College (a,c)
Wor-Wic Community College (a,c)

Accounting

Allegheny College (C)
Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Columbia Union College (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a)
Hagerstown Business College (a,c)
Hagerstown Community College (a)
Harford Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)
Villa Julie College (a)
Wor-Wic Community College (a)

Banking & Finance

Baltimore City Community College (a,c)
Hagerstown Community College (a)

Business Management

Baltimore City Community College (a,c)
College of Southern Maryland (a,c)
Community College of Baltimore Co. (a,c)
Garrett Community College (a,c)
Hagerstown Business College (a)
Hagerstown Community College (a,c)
Harford Community College (a,c)
Howard Community College (a,c)
Montgomery College of Baltimore Co. (a,c)
Prince George's Community College (a,c)

Secretarial

Allegheny College (a,c)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
College of Southern Maryland (c)
Columbia Union College (c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Business College (a,c)
Hagerstown Community College (a,c)
Harford Community College (a,c)

Howard Community College (a,c)
Prince George's Community College (a,c)
Wor-Wic Community College (a,c)

Photography

Cecil Community College (a,c)
Harford Community College (c)
Maryland Institute College of Art (c)
Montgomery College (a,c)

Communications & Broadcasting

Allegheny College (a)
Anne Arundel Community College (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Harford Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)

Printing & Lithography

Community College of Baltimore Co. (a,c)
Montgomery College (a,c)

Hotel Restaurant Management

Allegheny College (a)
Anne Arundel Community College (a,c)
Baltimore City Community College (a)
Baltimore International College (a)
Frederick Community College (a,c)
Harford Community College (c)
Montgomery College (a,c)
Wor-Wic Community College (a,c)

Transportation

Cecil Community College (a,c)
College of Southern Maryland (c)
Community College of Baltimore Co. (a,c)

Applied Arts

Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
College of Southern Maryland (c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Business College (a)
Harford Community College (a,c)
Maryland Institute College of Art (c)
Montgomery College (a,c)
Prince George's Community College (c)
Villa Julie College (a)

Other Business & Commerce

Cecil Community College (a,c)
College of Southern Maryland (a,c)
Hagerstown Business College (a)
Montgomery College (a,c)

DATA PROCESSING TECHNOLOGIES

Data Processing, General

Allegheny College (a,c)
Anne Arundel Community College (a,c)
Carroll Community College (a,c)
Cecil Community College (a,c)

College of Southern Maryland (a,c)
Columbia Union College (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Community College (a,c)
Harford Community College (a)
Howard Community College (a,c)
Prince George's Community College (a,c)
Tesst College of Technology (a,c)

Computer Programmer

Baltimore City Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Hagerstown Business College (a,c)
Harford Community College (c)
Montgomery College (a,c)
Prince George's Community College (c)
Wor-Wic Community College (a,c)

Computer Operation

College of Southern Maryland (c)

Data Processing Equipment Maintenance

Capitol College (a,c)
College of Southern Maryland (c)
Community College of Baltimore Co. (a,c)
Howard Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)

Electronics Computer & Technology

Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Capitol College (c)
Cecil Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Howard Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)
Tesst College of Technology (a,c)

Other Data Processing

Anne Arundel Community College (a,c)
Capitol College (a,c)
Carroll Community College (a,c)
Community College of Baltimore Co. (a,c)
Hagerstown Business College (a,c)
Howard Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)

Internet Design & Computer Graphics

Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
Chesapeake College (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (c)
Harford Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (c)
Tesst College of Technology (a)

Health Services & Paramedical

Dental Hygiene

Allegheny College (a)
Baltimore City Community College (a)

Early Childhood Education & Development

Anne Arundel Community College (a)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
Cecil Community College (a)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Columbia Union College (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Garrett College (c)
Hagerstown Community College (a,c)
Harford Community College (a)
Howard Community College (a,c)
Prince George's Community College (a,c)
Wor-Wic Community College (a,c)

Pharmacy Technician

Allegheny College (c)
Tesst College of Technology (c)

Medical or Biomedical

Laboratory Assistant

Allegheny College (a)
Columbia Union College (a)
Frederick Community College (a)
Hagerstown Business College (c)
Villa Julie College (a)

Animal Lab Assistant

Community College of Baltimore Co. (a)

Radiologic

Allegheny College (a)
Anne Arundel Community College (a)
Chesapeake College (a)
Community College of Baltimore Co. (a)
Hagerstown Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a)
Wor-Wic Community College (a)

Nursing, RN

Allegheny College (a)
Anne Arundel Community College (a,c)
Baltimore City Community College (a)
Carroll Community College (a,c)
Cecil Community College (a,c)
Chesapeake College (a)
College of Southern Maryland (a,c)
Community College of Baltimore Co. (a)
Frederick Community College (a)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a)
Montgomery College (a)
Prince George's Community College (a)
Wor-Wic Community College (a)

Nursing, Practical

Allegheny College (c)
Baltimore City Community College (c)
Carroll Community College (c)
Chesapeake College (c)
College of Southern Maryland (c)
Columbia Union College (c)
Community College of Baltimore Co. (c)
Frederick Community College (c)
Hagerstown Business College (c)
Hagerstown Community College (c)
Harford Community College (c)

Howard Community College (c)
Prince George's Community College (c)
Wor-Wic Community College (c)

Occupational Therapy

Allegheny College (a)
Community College of Baltimore Co. (a)

Physician Assistant

Anne Arundel Community College (c)
Community College of Baltimore Co. (c)

Surgical

Baltimore City Community College (a,c)
Chesapeake College (c)
Frederick Community College (a,c)
Montgomery College (a,c)

Medical Record

Allegheny College (c)
Baltimore City Community College (a,c)
College of Southern Maryland (c)
Montgomery College (a,c)
Prince George's Community College (a,c)

Medical Assistant & Medical Office Assistant

Allegheny College (a)
Anne Arundel Community College (a,c)
College of Southern Maryland (c)
Community College of Baltimore Co. (a,c)
Hagerstown Business College (a,c)
Hagerstown Community College (a)
Prince George's Community College (a,c)
Tesst College of Technology (c)

Inhalation Therapy

Allegheny College (a)
Baltimore City Community College (a)
Columbia Union College (a)
Community College of Baltimore Co. (a)
Frederick Community College (a)
Prince George's Community College (a)

Mental Health

Allegheny College (a)
Anne Arundel Community College (a,c)
Chesapeake College (a)
College of Southern Maryland (c)
Community College of Baltimore Co. (a,c)
Hagerstown Community College (a,c)
Montgomery College of Baltimore Co. (a)
Wor-Wic Community College (a)

Electro Diagnostic

Harford Community College (a)
Howard Community College (a,c)

Emergency Medical Services

Baltimore City Community College (a,c)
Cecil Community College (a)
Chesapeake College (c)
College of Southern Maryland (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Community College (a,c)
Howard Community College (a,c)
Prince George's Community College (a,c)
Wor-Wic Community College (a,c)

Institutional Management

Community College of Baltimore Co. (c)
Howard Community College (a)

Physical Therapy

Allegheny College (a)
Anne Arundel Community College (a)
Baltimore City Community College (a)
Carroll Community College (a)
Chesapeake College (a)

College of Southern Maryland (a)
Montgomery College (a)

Massage Therapy

Allegheny College (a,c)
Anne Arundel Community College (a,c)
College of Southern Maryland (a)
Community College of Baltimore Co. (a)
Tesst College of Technology (a)

Other Health Services

Allegheny College (c)
Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Cecil Community College (a)
Chesapeake College (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Community College (c)
Prince George's Community College (a,c)
Wor-Wic Community College (a,c)

MECHANICAL & ENGINEERING TECHNOLOGIES

Mechanical & Engineering, General

Chesapeake College (a,c)
College of Southern Maryland (a,c)
Prince George's Community College (c)
Wor-Wic Community College (a,c)

Aviation

Cecil Community College (c)
Community College of Baltimore Co. (a)

Engineering Graphics

Anne Arundel Community College (c)
Baltimore City Community College (a,c)
College of Southern Maryland (c)
Community College of Baltimore Co. (a,c)
Harford Community College (a,c)
Howard Community College (a,c)
Prince George's Community College (a,c)

Architecture Drafting

Anne Arundel Community College (a)
Carroll Community College (a,c)
Community College of Baltimore Co. (a,c)
Hagerstown Community College (c)
Montgomery College (a,c)

Chemical

Community College of Baltimore Co. (c)

Automotive

Allegheny College (a,c)
Community College of Baltimore Co. (a,c)
Montgomery College (a,c)

Civil

Community College of Baltimore Co. (a,c)

Electronics & Machine

Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Capitol College (a,c)
Cecil Community College (a,c)
College of Southern Maryland (a,c)
Howard Community College (a,c)
Prince George's Community College (a,c)
Tesst College of Technology (a,c)
Wor-Wic Community College (a,c)

Electromechanical

Hagerstown Community College (a,c)

Environmental Technology

College of Southern Maryland (a,c)
Community College of Baltimore Co. (a,c)
Harford Community College (a,c)

Industrial

Carroll Community College (c)
Chesapeake College (c)
Community College of Baltimore Co. (a,c)

Mechanical

Baltimore City Community College (a,c)
College of Southern Maryland (a,c)
Hagerstown Community College (a,c)
Harford Community College (a,c)

Construction & Building

Baltimore City Community College (a,c)
Carroll Community College (a,c)
Chesapeake College (c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)
Tesst College of Technology (c)

Other Mechanical & Engineering

College of Southern Maryland (a)
Harry Lundeborg School of Seamanship (a,c)
Howard Community College (a,c)
Prince George's Community College (a)

Mathematics

Anne Arundel Community College (a)

NATURAL SCIENCE

Natural Science, General

College of Southern Maryland (a,c)
Community College of Baltimore Co. (a,c)
Harford Community College (a,c)

Agriculture

Community College of Baltimore Co. (a,c)
Garrett College (a,c)
Howard Community College (c)
Montgomery College (a,c)
Univ. of MD, College Park (c)

Forestry & Wildlife

Allegany College (a)
Garrett College (a,c)

Food Services

Allegany College (a)
Baltimore City Community College (a,c)
Baltimore International College (a,c)
Chesapeake College (c)
Frederick Community College (a,c)

Hospitality Management

Allegany College (a,c)
Baltimore City Community College (a)
Baltimore International College (a,c)
Community College of Baltimore Co. (a)
Frederick Community College (a,c)
Montgomery College (a)
Wor-Wic Community College (a,c)

Science Lab

Baltimore City Community College (a)
Community College of Baltimore Co. (a,c)

Harford Community College (a)
Montgomery College (a,c)

Veterinary Science

Carroll Community College (a)
Cecil Community College (c)
Community College of Baltimore Co. (a)
Garrett College (a,c)

Environmental Health

Cecil Community College (c)

Other Natural Science

Allegany College (c)
College of Southern Maryland (a)
Community College of Baltimore Co. (a,c)
Harford Community College (c)

PUBLIC SERVICE

Public Service, General

Baltimore City Community College (a,c)

Bible Study or Religion-Related Occupations

Baltimore Hebrew University (a,c)
Binah Inst. of Adv. Judaic Studies for Women (a,c)
Ner Israel Rabbinical College (c)
Washington Bible College (a,c)

Education

Anne Arundel Community College (a)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Columbia Union College (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Garrett College (a,c)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)

Early Childhood

Anne Arundel Community College (c)
Baltimore City Community College (a,c)
Carroll Community College (a,c)
Cecil Community College (a)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Columbia Union College (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Garrett College (a,c)
Hagerstown Community College (a)
Harford Community College (a)
Howard Community College (a,c)
Wor-Wic Community College (a,c)

Law Enforcement

Allegany College (a,c)
Anne Arundel Community College (a,c)
Baltimore City Community College (a)
Carroll Community College (a,c)

Cecil Community College (a,c)
Chesapeake College (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a)
Garrett College (a,c)
Hagerstown Community College (a,c)
Harford Community College (a)
Montgomery College (a)
Prince George's Community College (a,c)
Wor-Wic Community College (a,c)

Paralegal Studies

Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a)
Community College of Baltimore Co. (a,c)
Hagerstown Business College (a,c)
Hagerstown Community College (c)
Harford Community College (a)
Montgomery College (a,c)
Villa Julie College (a)

Recreation & Social Work

Carroll Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a,c)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)

Fire Control

Anne Arundel Community College (a)
Baltimore City Community College (a,c)
College of Southern Maryland (a)
Community College of Baltimore Co. (a,c)
Montgomery College (a,c)

Public Administration

Montgomery College (a,c)

Other Public Service

Anne Arundel Community College (a,c)
Baltimore City Community College (a,c)
Chesapeake College (a,c)
College of Southern Maryland (a)
Community College of Baltimore Co. (a,c)
Frederick Community College (a,c)
Hagerstown Business College (a)
Hagerstown Community College (c)
Harford Community College (a,c)
Montgomery College (a,c)
Prince George's Community College (a,c)
Villa Julie College (a)

Tourism & Commercial Recreation

Allegany College (c)
Community College of Baltimore Co. (a,c)

Directed Technology

Directed Technology

Allegany College (c)
College of Southern Maryland (c)
Community College of Baltimore Co. (c)
Wor-Wic Community College (c)

*Health Manpower Shortage Community College Programs

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.

*These programs are subject to change. To verify please visit www.mhec.state.us

ALLEGANY COLLEGE OF MARYLAND

Basic Medical Transcription	Certificate
Medical Coding	Certificate
Pharmacy Technician	Certificate
Practical Nursing	Certificate
Dental Hygiene	Degree
Medical Assistant	Degree
Medical Laboratory Technology	Degree
Nursing	Degree
Physical Therapy Assistant	Degree
Radiologic Technician	Degree
Respiratory Therapist	Degree

Nursing	Degree
Physical Therapy Assistant	Degree
Radiologic Sciences	Degree

COLLEGE OF SOUTHERN MARYLAND

Emergency Medical Services/Paramedic	Certificate
Medical Assistant	Certificate
Medical Coding Specialist	Certificate
Practical Nursing	Certificate
Emergency Medical Services	Degree
Nursing	Degree
Physical Therapy Assistant	Degree

ANNE ARUNDEL COMMUNITY COLLEGE

Emergency Medical Tech- Intermediate	Certificate
Licensed Practical Nursing	Certificate
Medical Coding	Certificate
Pharmacy Technician	Certificate
Physician Assistant	Certificate
Emergency Medical Technician/Paramedic	Degree and Certificate
Medical Assisting	Degree and Certificate
Nursing	Degree
Physical Therapy Assistant	Degree
Radiologic Technology	Degree

COMMUNITY COLLEGE OF BALTIMORE COUNTY

Physician Assistant	Certificate
Practical Nursing	Certificate
Emergency Medical Technician	Degree and Certificate
Mental Health	Degree and Certificate
Medical Office Assistant	Degree
Nursing	Degree
Radiography	Degree
Respiratory Care Therapy	Degree

BALTIMORE CITY COMMUNITY COLLEGE

Coding Specialist (Medical)	Certificate
Emergency Medical Tech- Basic	Certificate
Emergency Medical Tech- Intermediate	Certificate
Emergency Medical Tech- Paramedic	Certificate
Practical Nursing	Certificate
Dental Hygiene	Degree
Emergency Medical Service	Degree
Health Information Technology	Degree
Nursing	Degree
Physical Therapy Assistant	Degree
Respiratory Care	Degree

FREDERICK COMMUNITY COLLEGE

Emergency Medical Tech- Intermediate	Certificate
Emergency Medical Technician/Paramedic	Certificate
Medical Assistant	Certificate
Practical Nursing	Certificate
Emergency Medical Services	Degree
Nursing	Degree
Respiratory Therapy	Degree

HAGERSTOWN COMMUNITY COLLEGE

Medical Assistant	Certificate
Medical Coding & Reimbursement Spec.	Certificate
Medical Transcription	Certificate
Practical Nursing	Certificate
Paramedic Emergency Services	Degree and Certificate
Emergency Medical Technician/Paramedic	Degree and Certificate
Medical Office Assistant	Degree
Nursing	Degree
Radiography	Degree

CARROLL COMMUNITY COLLEGE

Health Info. Tech./Med. Records	Certificate
Licensed Practical Nursing	Certificate
Nursing	Degree
Physical Therapist Assistant	Degree

CECIL COMMUNITY COLLEGE

Practical Nursing	Certificate
Emergency Medical Technician/Paramedic	Degree and Certificate
Nursing	Degree

HARFORD COMMUNITY COLLEGE

Practical Nursing	Certificate
Medical Assisting	Degree and Certificate
Nursing	Degree

CHESAPEAKE COLLEGE

Emergency Medical Technician/Paramedic	Certificate
Licensed Practical Nurse	Certificate
Emergency Medical Services	Degree and Certificate

HOWARD COMMUNITY COLLEGE

Licensed Practical Nursing	Certificate
EMT/Paramedic	Degree and Certificate
Nursing	Degree

MONTGOMERY COLLEGE

Medical Coder/ Abstractor/ Billing	Certificate
Diagnostic Medical Sonography	Degree and Certificate
Health Information Technology	Degree
Mental Health Associate	Degree
Nursing	Degree
Physical Therapy Assistant	Degree
Radiologic Technologist	Degree

PRINCE GEORGE'S COMMUNITY COLLEGE

Practical Nursing	Certificate
EMT/Paramedic	Degree and Certificate

Health Information Technician	Degree and Certificate
Nursing	Degree
Radiography (X-Ray) Technician	Degree
Respiratory Therapist	Degree

WOR-WIC COMMUNITY COLLEGE

Practical Nursing	Certificate
Emergency Medical Services	Degree and Certificate
Nursing	Degree
Radiologic Technician	Degree

*Statewide Community College Programs

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.

*These programs are subject to change. To verify please visit www.mhec.state.us

ALLEGANY COLLEGE OF MARYLAND

Legal Nursing	Certificate
Nursing Assistant/Geriatric Aide	Certificate
Pharmacy Technician	Certificate
Plebotomy/EKG Technician	Certificate
Travel Tourism	Certificate
Automotive Technician	Degree and Certificate
Culinary Arts	Degree
Forest Technician	Degree
Hotel & Restaurant Management	Degree
Medical Assistant	Degree
Therapeutic Massage	Degree

ANNE ARUNDEL COMMUNITY COLLEGE

EMT Paramedic	Degree and Certificate
Hotel/Restaurant Mgt.	Degree and Certificate
Medical Assisting	Degree and Certificate
Paralegal Studies	Degree and Certificate
Therapeutic Massage	Degree and Certificate

BALTIMORE CITY COMMUNITY COLLEGE

None

CARROLL COMMUNITY COLLEGE

None

CECIL COMMUNITY COLLEGE

Transport & Logistics	Degree
Transport & Logistics – Air Traffic Control	Certificate
Transport & Logistics – Aviation Mgmt.	Certificate
Transport & Logistics – Commerce Transport	Certificate
Transport & Logistics – Flight Training	Certificate
Transport & Logistics – Materials Mgmt.	Certificate
Visual Communication	Degree and Certificate

CHESAPEAKE COLLEGE

None

COLLEGE OF SOUTHERN MARYLAND

Commercial Vehicle Operator	Certificate
Medical Coding Specialist	Certificate
Security Management	Certificate
Manufacturing Technology	Degree
Massage Therapy	Degree

COMMUNITY COLLEGE OF BALTIMORE COUNTY

Advertising Design	Certificate
Air Traffic Control	Certificate
Auto Air Conditioning/Heating Specialist	Certificate
Auto Electrical & Electronic Specialist	Certificate
Automotive Brake & Suspension Specialist	Certificate
Automotive Drive Train Specialist	Certificate
Automotive Engine Specialist	Certificate
Automotive Master Technician	Certificate
Automotive Service Attendant	Certificate
E-Business Website Developer	Certificate
Flight Attendant	Certificate
Flight Training	Certificate
Floral Design	Certificate
Imaging Specialist	Certificate
Interactive Design	Certificate
International Tourism	Certificate
Landscape Design & Installation	Certificate
Nursery and Greenhouse Production	Certificate
Personal Trainer Certificate	Certificate
Photography Imaging	Certificate
Printing Management Technician	Certificate
Publication Design	Certificate
Publication Design Specialist	Certificate
Recreation Parks & Leisure Studies	Certificate
Tourism Diversity	Certificate
Tourism Sales & Marketing	Certificate
Travel Management	Certificate
Turf and Landscape Maintenance	Certificate
Web Design Specialist	Certificate
Aviation Management	Degree and Certificate
Automotive Technology	Degree and Certificate

Chemical Dependency Counseling Degree and Certificate
 Construction Management Degree and Certificate
 E-Business Management Degree and Certificate
 E-Business Technology Degree and Certificate
 Environmental Science & Technology Degree and Certificate
 Interpreter Preparation Degree and Certificate
 Labor Studies Degree and Certificate
 Mortuary Science Degree and Certificate
 Multimedia Technology Degree and Certificate
 Occupational Safety & Health Technician Degree and Certificate
 Computer Graphic & Visual Communication Degree
 Health and Fitness Studies Degree
 Horticulture Degree
 Radiation Therapy Degree
 Recreation Parks & Tourism Degree
 Veterinary Technician Degree

FREDERICK COMMUNITY COLLEGE

Nuclear Medicine Technology Degree and Certificate
 Emergency Management Degree

GARRETT COLLEGE

Juvenile Justice Degree and Certificate
 Natural Resources & Wildlife Technician Degree and Certificate
 Adventure Sports Management Degree

HAGERSTOWN COMMUNITY COLLEGE

None

HARFORD COMMUNITY COLLEGE

Electroneurodiagnostic Technician Degree
 High Performance Manufacturing Degree
 Science Lab Technician Degree
 Technical/Professional Studies Degree

HOWARD COMMUNITY COLLEGE

Adv. Cardiovas Imaging & Intervention Certificate
 Biomedical Engineering Degree and Certificate
 Cardiovascular Technician Degree and Certificate
 Photonics Technology Degree and Certificate

MONTGOMERY COLLEGE

Fire & Arson Investigation Certificate
 Technical Writing Certificate
 Diagnostic Medical Sonography Degree and Certificate
 Biotechnology Degree
 Fine Arts Degree
 Fire Science Fire Management Degree
 Graphic Design Degree

PRINCE GEORGE'S COMMUNITY COLLEGE

Theatre & Entertainment Technology Certificate
 Nuclear Medicine Technician Degree and Certificate
 Forensic Science Degree

WOR-WIC COMMUNITY COLLEGE

None





Academic Common Market

Programs Currently Approved for Maryland Residents

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.mhec.state.md.us.

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.

BACCALAUREATE PROGRAMS

Program Title	Degree	Institution
Agricultural Aviation	BS	University of Louisiana at Monroe
Biology (Marine Biology)	BS	Old Dominion University
Biology (Marine Biology)	BS	University of South Alabama
Biomedical Engineering	BS	Louisiana Tech University
Broadcast Meteorology (Geosciences)	BS	Mississippi State University
Cardiovascular Perfusion	BS	Medical University of South Carolina
Culinary Arts	BS	Mississippi University for Women
Deaf Studies	BS	Towson University
Electronics Engineering Technology	BSET	University of Memphis
Engineering (Naval Architecture & Marine Engineering)	BS	University of New Orleans
Industrial Design	BID	Auburn University (programs available at the junior
Interpretation: American Sign Language/English	BA	University of Arkansas at Little Rock
Landscape Architecture	BLA	Louisiana State University
Marine Science	BS	Coastal Carolina University
Music Industry (Music Business)	BM	University of Memphis
Music Industry (Recording Technology)	BM	University of Memphis
Recording Industry	BS	Middle Tennessee State University
Sport and Entertainment Management	BS	University of South Carolina
Surgical Physician Assistant	BS	University of Alabama at Birmingham

GRADUATE PROGRAMS

Program Title	Degree	Institution
Actuarial Science	M	Georgia State University
Applied Anthropology	MA	University of North Texas
Applied Anthropology	MA	University of South Florida
Applied Anthropology	PhD	University of South Florida
Applied Gerontology	PhD	University of North Texas
Architecture	PhD	Texas A&M University
Art Education	PhD	University of North Texas
Behavior Analysis	MS	University of North Texas
Biology (Coastal Zone Studies)	MS	University of West Florida
Biomedical Communications	MA	University of Texas Southwestern Medical Center
Broadcast Meteorology (Geosciences)	MS	Mississippi State University
Business Administration-International Business	MBA	University of Memphis
City Planning	MCP	Georgia Institute of Technology
Coastal Resources Management	PhD	East Carolina University
Community Health	DrPH	University of Texas Health Science Center Houston
Community Health Sciences-MAPS	PhD	University of Texas Health Science Center Houston
Criminal Justice	PhD	Sam Houston State University
Criminology	PhD	University of South Florida
Demography	MS	Florida State University
Developmental Education	EdD	Grambling State University
English	PhD	Texas A&M University Commerce
Environmental Science	MES	University of Oklahoma
Fine Arts	PhD	Texas Tech University
Forensic Genetics	MS	Univ of North Texas Hlth Science Ctr at Fort Worth
Forensic Science	MSFS	University of Alabama at Birmingham
Health Informatics	MS	University of Alabama at Birmingham
Health Law	LLM	University of Houston
Health Studies	PhD	Texas Woman's University
Health Studies	EdD	Texas Woman's University
Humanities	MA	University of Texas at Arlington
Information Science	PhD	University of North Texas
International Affairs	MS	Florida State University
International Affairs	MA	Florida State University
International Commerce and Policy	MA	George Mason University
Kinesiology	PhD	University of Arkansas, Fayetteville
Kinesiology	MS	University of Arkansas, Fayetteville
Kinesiology	MS	University of North Texas
Library Science	PhD	Texas Woman's University
Marine Biology	MS	University of North Carolina at Wilmington
Marine Resources Management	MMRM	Texas A&M University
Marine Sciences	MS	University of North Carolina at Wilmington
Maritime Studies	MA	East Carolina University
Medical Illustration	MS	Medical College of Georgia
Motion Picture, Television & Recording Arts	MFA	Florida State University
Nursing-Practitioner (Gerontological Nursing)	MSN	University of Texas at Arlington
Nurse Anesthesia	MS	Medical University of South Carolina
Nursing	DNP	University of South Carolina
Nursing	PhD	University of Arkansas for Medical Sciences
Nursing	PhD	Texas Woman's University
Nursing	PhD	University of Texas at Arlington
Nursing of Women and Children	MSN	University of Tennessee, Knoxville
Nursing Practice	DNP	Univ of Tennessee Hlth Science Ctr of Memphis
Nursing-Practitioner (Acute Care Nursing)	MSN	University of Texas at Arlington
Occupational Therapy	MOT	Texas Woman's University
Occupational Therapy	PhD	Texas Woman's University

Occupational Therapy	MA	Texas Woman's University
Philosophy (Medical Ethics)	MA	University of Tennessee, Knoxville
Physical Therapy	PhD	Texas Woman's University
Public Health (Community and Family Health)	PhD	University of South Florida
Public Health (Epidemiology and International Health)	MPH	University of Alabama at Birmingham
Public Health (Maternal and Child Health)	MPH	University of Alabama at Birmingham
Public Policy	PhD	University of Arkansas, Fayetteville
Radiologic Education	MSRS	Midwestern State University
Radiologic Administration	MSRS	Midwestern State University
Reading (Storytelling)	MA	East Tennessee State University
Slavic Studies (Russian Emphasis)	MA	Florida State University
Social Work	PhD	University of Texas at Arlington
Social Work	PhD	University of Tennessee, Knoxville
Social Work	PhD	University of South Carolina
Sport Business Management/Business Administration	MSBM/MBA	University of Central Florida
Taxation	LLM	University of Florida
Technology	MST	Northern Kentucky University
Women's Studies	MA	Texas Woman's University



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 federal Montgomery GI Bill provides 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. Also, a non-taxable \$100 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

Tuition, laboratory fees, and a standard amount for purchase of textbooks, classroom supplies, and equipment. Tax-free subsistence of up to \$1,500 each school year of scholarship support. Scholarship winners are obligated to military service. This can be fulfilled by 1) serving 2 to 4 years followed by service in the Army National Guard or Army Reserve or 2) by serving 8 years in the Army National Guard or Army Reserve. Four-year scholarship recipients must attend Army ROTC host institutions; two and three-year recipients may attend any college offering Army ROTC. Applicants must be high school graduates, age 17-21, and U.S. citizens. Awards based on SAT or ACT and high school academic review, interview, and physical aptitude exam. Apply during junior year in high school. For information, write to the Department of the Army, ROTC Scholarships, Ft. Monroe, VA 23651.

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.

Military Academies

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 \$700-\$800 per month 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 of \$820.27 per month 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 of about \$6,500 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 at a rate of \$823 per month, 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 at a rate of \$828 per month. 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 160 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.

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.mhec.state.md.us for the most up-to-date list of approved private career schools.

ALLIED HEALTH

AccuTech Career Institute
5310 Spectrum Drive
Frederick MD 21703
(301) 694-0211

**Adventist HealthCare:
Health Careers Training Center**
501 Sligo Avenue
Silver Spring MD 20910
(301) 315-3030

All-State Career School
2200 Broening Hwy, Suite 160
Baltimore MD 21224
(410) 631-1818

American Red Cross, Central Maryland Chapter
4800 Mount Hope Drive
Baltimore MD 21215
(410) 624-2060

Americare School of Allied Health-Silver Spring
11141 Georgia Avenue, Suite 418
Wheaton MD 20902
(301) 933-4660

Baltimore Academy of Nursing Assistants
617 Stemmers Run Rd
Essex MD, 21221
(410) 391-6668

Bethel Healthcare Institute, Inc.
5617 Ager Road
Hyattsville MD 20782
(301) 559-0200

BioTechnical Institute of Maryland
600 East Lombard Street, Suite 500
Baltimore MD 21202
(410) 752-4224

Cambridge Nursing Assistant Academy
3311 Toledo Terrace Unit C-202
Hyattsville MD 20782-8148
(301) 853-9100

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

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

Gandhi Institute of Health Foundation
6666 Security Boulevard, Suites 1 & 2
Baltimore MD 21244
(410) 281-1844

GBMC School of Radiography
6701 North Charles Street
Baltimore MD 21204
(443) 849-2463

Harrison Career Institute
1040 Park Avenue, Suite 100
Baltimore MD 21201
(410) 962-0303

**Holy Cross Hospital School of
Radiologic Technology**
1500 Forest Glen Road
Silver Spring MD 20910
(301) 754-7367

I.T. Works Learning Center – Manor Care
4669 Falls Road
Baltimore MD 21209
(410) 662-8606

**I.T. Works Learning Center –
THI at Franklin Square**
1217 W. Fayette Street
Baltimore MD 21223
(410) 727-3947

Maryland Center for Arts and Technology, Inc.
218 West Saratoga Street, Suite 100
Baltimore MD 21201
(410) 234-4490

**MD General Hospital School of Radiologic
Technology**
827 Linden Avenue
Baltimore MD 21201
(410) 225-8750

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

National Phlebotomy Association
1901 Brightseat Road
Landover MD 20785
(301) 386-4200

Quality First Training Center, Inc.
6475 New Hampshire Avenue, Suite 501
Hyattsville MD 20783
(301) 270-5105

Sanford-Brown Institute
8401 Corporate Drive, Suite 500
Landover MD 20785
(301) 683-2400

Sanz School
8455 Colesville Road
Silver Spring MD 20910
(301) 608-2300

**The Johns Hopkins Hospital
Schools of Medical Imaging**
600 North Wolfe Street
Baltimore MD 21287
(410) 528-8208

**Washington Adventist Hospital
School of Radiography**
7600 Carroll Avenue
Takoma Park MD 20912
(301) 891-6556

AUDIO-VIDEO/RADIO/TV

Broadcasting Institute of Maryland
7200 Harford Road
Baltimore MD 21234
(410) 254-2770 & 1-800-942-9246

**The Omega Studios School of Applied
Recording Arts and Sciences**
5609 Fishers Lane
Rockville MD 20852
(301) 230-9100 & 1-800-936-6342

The Sheffield Institute for the Recording Arts
13816 Sunnybrook Road
Phoenix MD 21131
(410) 628-7260 & 1-800-433-8626

BARBER

Academy of Professional Barber Stylists
2401 Blueridge Avenue
Wheaton MD 20902
(301) 942-2260

Avara's Academy of Hair Design
16 N. Dundalk Avenue
Baltimore MD 21222
(410) 285-7820

Bladensburg Barber School
4810 Annapolis Road
Bladensburg MD 20710
(301) 277-8913

**International Academy of
Hair Design & Tech-Pratt Street**
1500 West Pratt Street
Baltimore MD 21223
(410) 566-2420

The Fila Academy
6320-F Ritchie Highway
Glen Burnie MD 21061
(410) 789-9516

BARTENDING

Authentic Bartending School of Maryland
5124 Baltimore Avenue
Hyattsville MD 20781-2041
(301) 277-0020

Baltimore Bartender School
111 North Charles Street
Baltimore MD 21202
(410) 685-1594

Maryland Bartending Academy
209 New Jersey Avenue, NE
Glen Burnie MD 21060
(410) 787-0020

CABLING

Lincoln Technical Institute
9325 Snowden River Parkway
Columbia MD 21046
(410) 290-7100

COMPUTER

Academy of Computer Education (ACE)
7833 Walker Drive, Suite 520-C
Greenbelt MD 20770-3211
(301) 220-2802

AccuTech Career Institute
5310 Spectrum Drive
Frederick MD 21703
(301) 694-0211

American Computer Utopia
2781 Hamilton Street
Hyattsville MD 20782
(301) 559-0234

ASM Educational Center
4321 Hartwick Road, Suite 100
College Park MD 20740
(301) 277-2774

Computer Institute
1335 Rockville Pike, Suite 300
Rockville MD 20852
(301) 424-0044

**ComputerTraining.com at
Annapolis Junction, Maryland LLC**
8975 Henkels Lane, Suite 704
Annapolis Junction MD 20701
800-733-5641

**ComputerTraining.com at
Towson, Maryland LLC**
1447 York Road, Suite 610
Lutherville MD 21093
800-733-5641

GlobalTech Bilingual Institute
149 N. Luzerne Avenue
Baltimore MD 21224
(410) 558-3510

Harmony Institute
19225 Liberty Mill Road
Germantown MD 20874
(301) 340-2340

Harrison Career Institute
1040 Park Avenue, Suite 100
Baltimore MD 21201
(410) 962-0303

InfoTech Training Institute, Inc.
11141 Georgia Ave, Suite 207
Wheaton MD 20902
(301) 942-8724

Innovative Exchange, Inc. (IXI)
2213 Commerce Road, Suite 5
Forest Hill, MD 21050
(410) 638-1608

Lincoln Technical Institute
9325 Snowden River Parkway
Columbia MD 21046
(410) 290-7100

New Horizons Computer Learning Center
6940 Tudsbury Road
Baltimore MD 21244
(410) 597-9722

Orange Technical Institute
400 Professional Drive, Suite 420
Gaithersburg MD 20879
(301) 840-2220 & 1-800-895-8008

**Software Technology Computer
Training Center, Inc. - Hollywood**
44141 Airport View Drive, Suite 101
Patuxent Professional Bldg II
Hollywood MD 20636
(301) 373-5200

CONSTRUCTION

Building Specs Inc. Training School
101 Log Canoe Circle, Suite M
Stevensville, MD 21666
(800)217-7979

North American Trade Schools
Security Square Mall
6901 Security Blvd., Suite 16
Baltimore, MD 21244
(800) 638-5490

COSMETOLOGY\MANICURIST

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

American Beauty Academy
2518 University Boulevard
Wheaton MD 20902
(301) 949-3000

American Beauty Academy - Baltimore
4719 Harford Road
Baltimore MD 21213
(410) 444-3100

Aspen Beauty Academy
13639 Georgia Avenue
Silver Spring MD 20906
(301) 949-5100

Aspen Beauty Academy-Laurel
3535 Laurel/Ft. Meade Road
Laurel MD 20724
(301) 490-8580

Award Beauty School
26 East Antietam Street
Hagerstown MD 21740
(301) 733-4520

Baltimore Studio of Hair Design
318 North Howard Street
Baltimore MD 21201
(410) 539-1935

Blades School of Hair Design
P.O. Box 226
22576 MacArthur Boulevard, Suite 316
California MD 20619
(301) 862-9797

Del-Mar-Va Beauty Academy
111 Milford Street
Salisbury MD 21804
(410) 742-7929

Elitist Hair Academy, LLC
1817 Brightseat Rd.
Landover, MD 20785-4251
(301) 322-4555

Empire Beauty School
9616 Reisterstown Road, Suite 105
Owings Mills MD 21117
(410) 581-0317

Fame School of Nail Design
3501 Hamilton Street, Suite 200
Hyattsville MD 20782
(301) 927-3263

Frederick School of Cosmetology
8A Prospect Plaza
403 S. Jefferson Street
Frederick MD 21701
(301) 668-2900

Hair Academies - New Carrollton
8435 Annapolis Road
New Carrollton MD 20784
(301) 459-2509

Hair Expressions Academy
12450 Parklawn Drive
Rockville MD 20852
(301) 984-8182

Harmon's Beauty School
7760 Landover Road
Landover MD 20785
(301) 772-2244

International Beauty School – Bel Air
227 Archer St.
Bel Air MD 21014
(410) 838-0845

International Beauty School – Cumberland
119 N. Centre Street
Cumberland MD 21502
(301) 777-3020

Madison Institute of Cosmetology
2 Carroll Plaza Shopping Center
Westminster MD 21157
(410) 848-1277

Maryland Beauty Academy - Essex
505 Eastern Boulevard
Baltimore MD 21221
(410) 686-4477

Maryland Beauty Academy - Owings Mills
Chartley Park Shopping Center
152 Chartley Drive
Reisterstown, MD 21136
(410) 517-0442

Montgomery Beauty School
8736 Arliss Street
Silver Spring MD 20901
(301) 588-3570

New Creations Academy of Hair Design
3930 Bexley Place
Suitland MD 20746
(301) 899-9100

Robert Paul Academy of Cosmetology Arts & Sciences
1811-B York Road
Timonium MD 21093
(410) 252-4481

The Fila Academy
6320-F Ritchie Highway
Glen Burnie MD 21061
(410) 789-9516

THE TEMPLE: A Paul Mitchell Partner School
22-24 West Church Street
Frederick MD 21701
(301) 682-7550 & 1-877-682-7550

CULINARY ARTS

L'Academie de Cuisine
16006 Industrial Drive
Gaithersburg MD 20877
(301) 670-8670

DOG GROOMING

Baltimore School of Dog Grooming
1007 West 41st Street
Baltimore MD 21211
(410) 889-9070

DRY CLEANING

International Fabricare Institute
14700 Sweitzer Lane
Laurel MD 20707
(301) 622-1900

FINANCE

Maryland Center for Arts and Technology, Inc.
218 West Saratoga Street, Suite 100
Baltimore MD 21201
(410) 234-4490

Millennium Training Services
6475 New Hampshire Avenue, Suite 504S
Hyattsville MD 20783
1-877-891-1241

The Accounting and Bookkeeping Center, Inc.
6600 York Road, Suite 107
Baltimore MD 21212
(410) 828-1902

HEATING, AIR-CONDITIONING & REFRIGERATION

Lincoln Technical Institute
9325 Snowden River Parkway
Columbia MD 21046
(410) 290-7100

MAKEUP\SKIN CARE

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

Chesapeake School of Esthetics: Skin Care and Makeup Artistry
412 Washington Street, Suite W
Annapolis MD 21403
(410) 267-7096

Elitist Hair Academy, LLC
1817 Brightseat Rd
Landover, MD 20785-4251
(301) 322-4555

Lasting Effects™ Permanent Cosmetic Training Institute
8400 1/2 Harford Road
Baltimore MD 21234
(410) 252-3994

Madison Institute of Cosmetology
2 Carroll Plaza Shopping Center
Westminster MD 21157
(410) 848-1277

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

Von Lee Int'l School of Aesthetics
309 Reisterstown Road
Pikesville MD 21208
(410) 653-1966

MASSAGE

AccuTech Career Institute
5310 Spectrum Dr
Frederick, MD 21703
(301) 694-0211

Americare School of Allied Health - Silver Spring
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

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

MECHANIC TECHNOLOGY

Lincoln Technical Institute
9325 Snowden River Parkway
Columbia MD 21046
(410) 290-7100

North American Trade Schools
6901 Security Boulevard, Suite 16
Baltimore MD 21244
410-298-4844 & 1-800-638-5490

MODELING/PHOTOGRAPHY

Washington School of Photography
4850 Rugby Avenue
Bethesda MD 20814
(301) 654-1998

MONTESSORI TEACHER

Institute of Advanced Montessori Studies
13500 Layhill Road
Silver Spring MD 20906
(301) 871-6200, ext. 266

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

POLYGRAPH

Maryland Institute of Criminal Justice
8424 Veterans Hwy, Suite 3
Millersville MD 21108
(410) 987-6665 & 1-800-493-8181

REAL ESTATE

1st Realty Academy
521 Washington Avenue, Suite B
Chestertown MD 21620
(410) 778-5555 & 800-522-1030

Baldus Institute of Real Estate
3475 Leonardtown Road
Waldorf MD 20604
(301) 645-8800

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) 647-8030 & 1-800-481-9976

Century 21 Real Estate School
7954 Baltimore & Annapolis Blvd
Suite 2L
Glen Burnie MD 21060
(410) 590-5745

Century 21/HT Brown Real Estate Institute
201 Washington Blvd.
Laurel MD 20707
(301) 498-8888

Champion Institute of Real Estate
541 B Baltimore & Annapolis Blvd
Severna Park MD 21146
(410) 544-6004 & 1-800-969-7356

Coldwell Banker Residential Brokerage School of Real Estate
Columbia-University Boulevard
Training Center
6021 University Boulevard, Suite 500
Columbia MD 21043
1-800-992-4797

Diana School of Real Estate
414 S. 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
5 Crain Highway, N.E.
Glen Burnie MD 21061
(410) 760-9984

Ed Smith Real Estate School
Rt. 611, Unit 17
Sunset Industrial Business Park
Ocean City MD 21842
(410) 213-2700

Frederick Academy of Real Estate
11849 Ramsbury Road
Marriottsville MD 21104
(410) 442-5789 & 1-800-854-0950

Housing Consultants Real Estate School
9420 Annapolis Road, Suite 216
Lanham MD 20706
(301) 429-3065

Kelley Academy of Real Estate
23 West Main Street
Middletown MD 21769
(301) 371-4415

Lawyers Advantage Career School
12345 Wake Forest Road, Suite 202
Clarksville MD 21029
(410) 531-7700

Long & Foster Institute of Real Estate
201 Perry Parkway, Suite 4
Gaithersburg MD 20877
(301) 417-7100

Mackintosh School of Real Estate
262 W. Patrick Street
Frederick MD 21701
(301) 662-0155

New Millennium Real Estate School
22789 Three Notch Road
California MD 20619
(301) 862-2169

O'Brien Institute of Real Estate
22894 Three Notch Road
California MD 20619
(301) 863-2400

Sawyer & Associates Real Estate Academy, Inc.
7126 Temple Hill Road
Temple Hills MD 20748-5316
(301) 449-9700

**Southern Maryland Association of Realtors®
Institute of Real Estate**
8440 Leonardtown Road
Hughesville MD 20637
(301) 274-4406 & 1-888-340-8727

The GBBR® School of Real Estate
1306 Bellona Ave.
Lutherville, MD 21093
(410) 337-7200

The Professional Development Institute
11501 Georgia Avenue, Suite 410
Wheaton MD 20902
(301) 949-1771

The Real Estate Institute
295-5 Bay Street
Easton MD 21601
(410) 819-0100

Universal School of Real Estate
11200 Rockville Pike, Suite 410
Rockville MD 20850
(301) 984-0166

Weichert Real Estate School
6610 Rockledge Drive, Suite 100
Bethesda MD 20817
(301) 718-4143

TAX PREPARATION

H&R Block Eastern Enterprises, Inc.
3353 Corridor Marketplace
Laurel, MD 21054
(3901) 776-7728

Jackson Hewitt Tax School – Annapolis
1912-1B Forest Drive
Annapolis MD 21401
(410) 295-0882

Jackson Hewitt Tax School – Baltimore-Eastern
3404 Eastern Avenue
Baltimore MD 21224
(410) 276-4804

Jackson Hewitt Tax School – Baltimore-Kingston
30 Kingston Road
Baltimore MD 21220
(410) 574-6968

Jackson Hewitt Tax School – Bel Air
5 Belair S. Parkway, Suite L 1219
Bel Air MD 21015
(410) 569-1937

Jackson Hewitt Tax School – Catonsville
1101 N. Rolling Road
Catonsville MD 21228
(410) 788-1040

Jackson Hewitt Tax School – Eldersburg
P.O. Box 1712
Westminster MD 21158
(410) 848-4024

Jackson Hewitt Tax School – Elkton
230 B South Bridge Street
Elkton MD 21921
(410) 392-6232

Jackson Hewitt Tax School – Forestville
5758 Silver Hill Road
Forestville MD 20747
(301) 568-0920

Jackson Hewitt Tax School – Fort Washington
9400 Livingston Road, Suite 135
Fort Washington MD 20744
(301) 248-7275

Jackson Hewitt Tax School – Gaithersburg-Diamond
302 East Diamond Avenue
Gaithersburg MD 20877
(240) 631-0840

Jackson Hewitt Tax School – Glen Burnie
7570 Ritchie Highway
Glen Burnie MD 21061
(410) 787-1280

Jackson Hewitt Tax School – Hagerstown
585 Northern Avenue
Hagerstown MD 21741
(301) 739-0055

Jackson Hewitt Tax School – Hampstead
1624 Saint Paul Street
Hampstead MD 21074
(410) 374-9440

Jackson Hewitt Tax School – Hyattsville
3412 Hamilton Street
Hyattsville MD 20782
(301) 927-3278

Jackson Hewitt Tax School – Prince Frederick
PO Box 1996, 70 Solomons Island Rd.
Prince Frederick, MD 20678
(410) 535-4435

Jackson Hewitt Tax School – Salisbury
901 G North Salisbury Boulevard
Salisbury MD 21801
(410) 641-2223

Jackson Hewitt Tax School – Severn
2622-G Annapolis Road
Severn MD 21144
(410) 665-9275

Jackson Hewitt Tax School – Temple Hills
2324 Iverson Street
Temple Hills MD 20748
(301) 333-7663

Jackson Hewitt Tax School – Waldorf
11806 Park Waldorf Lane
Waldorf, MD 20601
(301) 645-4200

Jackson Hewitt Tax School – Wheaton
2519 Ennalls Avenue
Wheaton MD 20902
(301) 942-2844

Liberty Tax Service Tax School – Abingdon
2927 Emmorton Road
Abingdon MD 21009
(410) 569-9920

Liberty Tax Service Tax School – Baltimore II
6414 Reisterstown Road
Baltimore MD 21215-2308
(410) 764-7190

Liberty Tax Service Tax School – Columbia
8775 Cloudleap Court, Suite N
Columbia MD 21045
(410) 740-4030

Liberty Tax Service Tax School – Cumberland
776 Bishop Walsh Road
Cumberland MD 21502
(301) 707-4791

Liberty Tax Service Tax School – Easton
Marlboro Plaza, 108 Marlboro Road
Easton MD 21601
(410) 822-8808

Liberty Tax Service Tax School – Salisbury
717 S. Salisbury Boulevard
Salisbury, MD 21801
(410) 742-6200

Saunders Tax School
17339 Virginia Avenue
Hagerstown MD 21740
(301) 582-1291

TRAVEL

Bennett School of Travel
8659 Baltimore National Pike
Ellicott City MD 21043
(410) 465-8555

Maryland School of Travel
9805 York Road
Cockeysville MD 21030
(410) 667-6090

TRUCK DRIVING

All-State Career School
2200 Broening Hwy, Suite 160
Baltimore MD 21224
(410) 631-1818

North American Trade Schools
6901 Security Boulevard, Suite 16
Baltimore MD 21244
(410) 298-4844 & 1-800-638-5490

**Southern Maryland Tri-County
Community Action Committee, Inc.**
8383 Leonardtown Road
Hughesville MD 20637
(301) 274-4474 & 410-535-1010/ext.249

WELDING

Delta School of Trades
5418 Pulaski Highway
Baltimore MD 21205
(410) 485-3449

FINANCIAL AID PROGRAMS



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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 (6) six different aid programs;
- **State** – Maryland has 28 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:

- **Merit-based Financial Aid** – given to students who have special talents, skills, or who have earned good grades;
- **Need-based Financial Aid** – given to students who show they have financial need;
- **Loans** – a source of aid that must be repaid, usually with interest, after you graduate or stop going to school; and
- **Work-Study or Student Employment** – allows you to work and earn money to help pay for school.

If you've done your research properly, 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 simply 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 things in bold and in boxes!

Federal Financial Assistance

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 any federal student aid program. 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 you first to file the Free Application for Federal Student Aid.

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. You may either file an electronic or paper FAFSA. It is highly recommended that you file your electronic FAFSA online at www.fafsa.ed.gov. Online FAFSA applications are processed quicker and more accurately than paper FAFSAs. Paper copies can be found in local libraries, high schools, colleges, career centers, and by calling the Federal Student Aid Information Center at 1-800-4-FED-AID (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. To learn more about PIN's, please visit www.pin.ed.gov.

Before you start to fill out your FAFSA, make sure you collect the documents you will need to apply, 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

Make sure you list a Maryland college on your FAFSA or you will not be considered for Maryland State financial aid. In addition to the name of the college, you must list the college's Federal Title IV Institution Code. Title IV codes for Maryland institutions are listed by 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/fotwo607/fslookup.htm.

If you use an APO or a Post Office Box in 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 2007-2008 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 complete 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. That way, you will make sure you are considered for all types of college financial aid.

WHEN TO APPLY

Complete and submit the FAFSA between January 1, 2007 and March 1, 2007. Do not sign, date, or mail your FAFSA before January 1, 2007. Your eligibility is determined one award year at a time. The results from your 2007-2008 application are good only for the 2007-2008 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** in order to receive any State need-based financial assistance. You should apply as soon as possible after January 1.

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 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 Me 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 that some consultants may charge.

WHAT HAPPENS AFTER I APPLY

The federal processing center will check your FAFSA for proper signatures, correct social security number, and other information. If you leave items blank on your FAFSA, it may be rejected due to it being incomplete. This delay could keep your application 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 is called the Student Aid Report (SAR) and will be received either via email, if you applied electronically, or regular mail if you filed a paper FAFSA. Review your SAR carefully. If you find a mistake, or if you need to change something, you should make corrections directly on your SAR or electronically if you filed on the web. You should also correct any information that you may have estimated when you first completed the FAFSA. Make copies of your corrected SAR; send a copy by April 1 to OSFA and send the original back to the federal processor. Print a copy of your electronic corrections prior to submitting these changes over the web. Be sure to keep the second copy with all of your other financial aid materials.

Your 2007-2008 SAR will be printed on yellow paper and will tell you how much the federal government expects your family to contribute toward your college education. Financial aid officers refer to this as your Expected Family Contribution or EFC. Your

EFC determines how much federal and State student aid you're eligible to receive. It will take approximately four weeks to process your paper FAFSA, and approximately one week for an electronic application.

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 six (6) different types of assistance. The following pages describe Pell Grants, Supplemental Educational Opportunity Grants, Federal Work-Study, Perkins Loans, Stafford Loans, and PLUS Loans. Each type of assistance has specific criteria, so please read carefully. Please contact your financial aid office if you have any questions about federal assistance.

Federal Pell Grant

WHO MAY APPLY

The Pell Grant is awarded to eligible undergraduate students who have not earned a bachelor's or a professional degree. In some cases, you may receive a Pell Grant if you're enrolled in a postbaccalaureate teacher certificate program. Awards are based solely 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 in 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 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.

Federal Work-Study

WHO MAY APPLY

Federal Work-Study provides part-time jobs in community service work 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.

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 low-interest 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 loan amount plus interest.

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 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 make sure you consult with your financial aid office at the institution you are 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 a 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 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 of our State grants and scholarships combine aspects of several of these categories in that they may require a specific grade point average, require 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. Please 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 Office of Student Financial Assistance. Some legislators allow the Office of Student Financial Assistance 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 financial aid?

You will receive an award letter from the Office of Student Financial Assistance along with information about the award you are being offered. First 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 any changes right on the letter. You must 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.mhec.state.md.us under the option "Student Inquiry."

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

Call or write the Office of Student Financial Assistance 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 Office of Student Financial Assistance 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.

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. When the certification is completed and sent back to the Office of Student Financial Assistance, 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 Office of Student Financial Assistance?

The Office of Student Financial Assistance 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.

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.
- Complete and mail your FAFSA to the federal processor. Do not mail the FAFSA before January 1. We recommend that you mail your FAFSA no later than February 15. You can also file the FAFSA electronically at www.fafsa.ed.gov. Remember your college may require you to file prior to March 1.

JANUARY

- Get a Free Application for Federal Student Aid (FAFSA) from a high school guidance office, a college financial aid office, a public library, or file electronically at www.fafsa.ed.gov.
- Call or write the Office of Student Financial Assistance for specific Maryland State scholarship applications. Most State applications are available at www.mhec.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 scholarships. If the FAFSA is received after March 1, your application is late and you may not be considered for State scholarships.

APRIL 1

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

MID-APRIL

- Renewal and new Guaranteed Access Grant, 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 also 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, the cost of attendance at the college you plan to attend, and your enrollment status (full-time, three-quarters time, etc.). The cost of attendance at your college is the total amount of money you will need to go to a college for one year.

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

– 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.

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, 1984;
- you are married as of the date you file the FAFSA;
- you are working on a master's or doctoral program (MA, MBA, MD, JD, PhD, EdD, or graduate certificate);
- 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 children or a spouse who lives with you and receives more than half of his or her support from you; or
- you are an orphan or ward of the court (or were a ward of the court until age 18).

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.

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.

Guaranteed Access (GA) Grant

WHO MAY APPLY

Current high school seniors who will complete a college preparatory program that prepares students for college level work, including programs that prepare students to achieve a two-year technical degree from a community college.

HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA), and complete and file the Guaranteed Access (GA) Grant application. Applications are available at www.mhec.state.md.us or from your guidance counselor.

WHEN TO APPLY

Students are encouraged to apply by March 1. Applications submitted after March 1 will be considered as long as funds remain available.

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 as a full-time (12+ credits per semester), degree-seeking undergraduate student, and you must demonstrate financial need. Audited courses cannot be used to reach the minimum credit hours required for full-time status. All applicants must have a minimum unweighted cumulative 2.5 high school grade point average (GPA) and meet the following income requirements.

2007-2008 Guaranteed Access Grant Family Income Requirements:

FAMILY SIZE	TOTAL FAMILY INCOME
1	\$ 12,740
2	\$ 17,160
3	\$ 21,580
4	\$ 26,000
5	\$ 30,420
6	\$ 34,840
7	\$ 39,260
8	\$ 43,680

Each additional person add \$4,420

FINANCIAL NEED

A GA Grant is determined by student financial need. Your need for a GA Grant is determined using the following formula:

- College Cost of Attendance
- EFC +or- Regional Cost of Living Adjustment
- Certain State scholarship awards (if awarded)
- Federal Pell Grant (if eligible)
- = Financial Need

AWARD AMOUNT

The amount of a GA Grant equals 100 percent of the student's financial need. The minimum annual award amount is \$400 and the maximum award is \$14,300. You may hold the GA Grant with all State awards, except the Educational Assistance Grant. 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 \$18,300, whichever is less. Funds may not be available to award all eligible students.

RENEWING AN AWARD

Your award will be automatically renewed if you maintain satisfactory academic progress at the college you attend and your FAFSA is submitted no later than March 1 each year. Eligible students who submit the FAFSA after March 1 will be considered as long as funds remain available. You must also continue to demonstrate financial need. You may receive a GA Grant for a total of four years of full-time, degree-seeking undergraduate study.

Educational Assistance (EA) Grant

WHO MAY APPLY

Current high school seniors and full-time, degree-seeking undergraduates.

HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA). This application can be completed electronically at www.fafsa.ed.gov.

WHEN TO APPLY

January 1 through March 1, each year. Late applicants will be placed on a waiting list.

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 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. You must demonstrate financial need.

All applicants are ranked by Expected Family Contribution (EFC). Your EFC is based on information reported on the FAFSA. Students with the lowest EFC are awarded first.

FINANCIAL NEED

An EA Grant is determined by student need. Your need for an EA Grant is determined using the following formula:

$$\begin{aligned}
 &\text{College Cost of Attendance} \\
 &- \text{EFC +or- Regional Cost of Living Adjustment} \\
 &- \text{Certain State scholarship awards (if awarded)} \\
 &- \text{Federal Pell Grant (if eligible)} \\
 &= \text{Financial Need}
 \end{aligned}$$

AWARD AMOUNT

The amount of an EA Grant equals 40 percent of the financial need for students attending 4-year schools. Students enrolled at community colleges shall receive EA Grants equal to 60 percent of need. The minimum annual award amount is \$400 and the maximum award is \$3,000. Should you be offered and accept certain State scholarship awards, your EA Grant will be recalculated. You may hold the EA Grant with all State awards except the Guaranteed Access Grant. 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 \$18,300, whichever is less. Funds may not be available to award all eligible students.

RENEWING AN AWARD

Your award will be automatically renewed if you maintain satisfactory academic progress at the college you attend and submit the FAFSA no later than March 1 each year. You must also continue to demonstrate financial need. You may be a recipient of an EA Grant for a total of four years of full-time, degree-seeking undergraduate study.

Part-Time Grant

WHO MAY APPLY

Part-time, degree-seeking undergraduates and students who are simultaneously enrolled in a secondary school or an eligible home school program 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. You must demonstrate financial need. Recipients are selected by the institution.

ELIGIBILITY REQUIREMENTS FOR DUALLY ENROLLED STUDENTS

Students who are enrolled simultaneously in a secondary school or an eligible home school program 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 method.

FINANCIAL NEED

Eligibility for a Part-Time Grant is based on student need, as determined by the FAFSA.

AWARD AMOUNT

The minimum Part-Time Grant award is \$200, and the maximum award is \$1,500. 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 Work; University of Baltimore School of Law; The Johns Hopkins University School of Medicine; The Virginia-Maryland Regional College of Veterinary Medicine; or certain Maryland institutions offering a master's degree in nursing or social work.

FINANCIAL NEED

Applicants are ranked on the basis of student need as demonstrated on 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 Office of Student Financial Assistance (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 a 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.mhec.state.md.us/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 SAT 1 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 on the FAFSA.

AWARD AMOUNT

The minimum annual award amount is \$400 and the maximum award is \$2,000. 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 \$18,300, 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 their 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.

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

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 Office of Student Financial Assistance (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 need as demonstrated on the FAFSA. Students must complete and file the FAFSA to be considered by OSFA.

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 a 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.mhec.state.md.us/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 \$18,300, 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.



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 \$18,300, 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.

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 \$18,300, 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.mhec.state.md.us.

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 \$6,500 for academic year 2006-2007. 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.mhec.state.md.us.

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

2007-2008 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); family and consumer sciences (secondary); technology education (secondary); chemistry; computer science (secondary); English for speakers of other languages-ESOL (elementary and secondary); mathematics (secondary); physics (secondary); dance (elementary and secondary); early childhood education (pre-k-3); political/science (secondary); speech language pathology (educational service area); theater (secondary); and special education; generic (infant to grade 3; grade 1 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.mhec.state.md.us.

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.

Loan Assistance Repayment Program – Primary Care Services (LARP-PCS)

WHO MAY APPLY

Primary care physicians and medical residents in a residency program specializing in primary care.

HOW TO APPLY

Complete and file a LARP-PCS application available from the Department of Health and Mental Hygiene (DHMH). Contact DHMH by calling (410) 767-5695.

WHEN TO APPLY

Rolling deadline.

ELIGIBLE SPECIALTIES

General internal medicine; family practice medicine; general pediatrics; obstetrics/gynecology; and gynecology.

ELIGIBILITY REQUIREMENTS

You must have graduated from a college in Maryland or from a medical school. If you are a physician, you must have a valid unrestricted license to practice primary care 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 will receive between \$25,000 and \$30,000 per year, depending on the length of their service commitment. The total award to medical residents may not exceed \$25,000. When applicable, all recipients will receive a supplemental amount equal

to 39 percent of the annual repayment amount to help defray the 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 \$120,000 plus 39 percent.

SERVICE OBLIGATION

You must sign and return a promissory note agreeing to serve full-time as a primary care physician in an underserved area in Maryland for a period of two to four years. You must be a resident of Maryland at the time the service obligation begins. Physicians must begin their service obligation within three months of the close of the fiscal year in which the contract is executed. Medical residents must begin their service obligation within three (3) months of completion of training. If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years.

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 AMOUNT

Dentists will receive up to \$23,000 per year of obligated service. All recipients will receive a supplemental amount equal to 39% of the annual repayment amount to help defray the associated tax liability. You may reapply for this award after completion of the service obligation. Recipient's total award amount cannot exceed \$99,000. Funds may not be available to award all eligible applicants.

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 also complete and submit the Free Application for Federal Student Aid (FAFSA).

WHEN TO APPLY

The Graduate Nursing Faculty Scholarship and Living Expenses Grant application and documentation must be postmarked by June 30 each year. Applicants must complete and submit the FAFSA by the March 1 deadline each year.

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 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 Expenses Grant, you must receive and accept an offer for a Graduate Nursing Faculty Scholarship, have filed the FAFSA by the application deadline, and demonstrate financial need. The Living Expenses Grant is based on the student need as demonstrated by information reported on the FAFSA.

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 need as demonstrated by information reported on the FAFSA.

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. The expected family contribution (EFC) as reported on the FAFSA will be used to rank applicants. Awarding will begin with applicants with the lowest EFC.

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 EFC that is used to rank students for the Living Expenses Grant.

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 demonstrate financial need.

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 meet 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 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.

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 serve basis by the PCO. All inquires for admission to the 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 Grants

BACKGROUND

This new grant program encompasses the following programs:

- Child Care Provider Scholarship;
- Developmental Disabilities, Mental Health, Child Welfare, and Juvenile Justice Workforce Tuition Assistance Program;
- Distinguished Scholar Teacher Education;
- Sharon Christa McAuliffe Memorial Teacher Education Scholarship;
- State Nursing Scholarship and Living Expenses Grant;
- Physical and Occupational Therapists and Assistants Grant; and,
- William Donald Schaefer Scholarship*.

*The William Donald Schaefer Scholarship Advisory Council appointed by the Secretary of Higher Education will remain intact to select award recipients using specified criteria.

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 will be made as Workforce Shortage Student Assistance Grants. Please visit our website at www.mhec.state.md.us in January 2007 for updated information on the implementation of this new grant program and 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 Grants 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 March 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.

Certain majors may require additional documentation, which will be noted on the application. Applicants for the William Donald Schaefer Scholarship are required to submit, in addition to the application and transcripts, a FAFSA, a 1,000 word essay on a topic determined by the Commission and Advisory Council, a resume and three (3) letters of reference.

Detailed application information will be available at www.mhec.state.md.us in January 2007.

WHEN TO APPLY

Complete and file the Workforce Shortage Student Assistance Grants application by June 1. To be considered based on need and to apply for the William Donald Schaefer Scholarship, the FAFSA must be filed by March 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 2007-2008 will be listed on the Workforce Shortage Student Assistance Grants application and on our website at www.mhec.state.md.us in January 2007.

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.

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 March 1 deadline, however, it is not mandatory to be eligible to receive an award, except to receive a William Donald Schaefer Scholarship.

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 in which the student enrolls (community college or 4-year). More detailed information will be available at www.mhec.state.md.us in January 2007.

RENEWING AN AWARD

Your award will be automatically renewed for up to the 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 2007-2008 will be listed on the Workforce Shortage Student Assistance Grants application and on our website at www.mhec.state.md.us in January 2007.

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 undergraduates 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. Applications are available at www.mhec.state.md.us.

WHEN TO APPLY

Applications are available in April. Deadline is July 15.

ELIGIBLE MAJORS

All majors are eligible.

ELIGIBILITY REQUIREMENTS

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;
- 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; 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 and have exhausted or no longer be eligible for federal veteran's educational benefits.

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 \$8,650, 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 \$18,300 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 \$18,300 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 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.mhec.state.md.us.

WHEN TO APPLY

Applications become available in May and are accepted throughout the year.

ELIGIBLE MAJORS

Undergraduate nursing program.

ELIGIBILITY REQUIREMENTS

You must be a resident of a state other than Maryland. 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. You must be accepted into a nursing program.

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 a foster care home 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 a foster care home 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 a Maryland foster care home on your 14th birthday and were then adopted after your 14th 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 foster care 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.

Maryland Financial Assistance Programs



MARYLAND FINANCIAL ASSISTANCE PROGRAMS

	MARYLAND OFFICE OF STUDENT FINANCIAL ASSISTANCE PROGRAMS	UNDER-GRADUATE	GRADUATE	VOCATIONAL/ PRIVATE CAREER SCHOOL	FULL-TIME	PART-TIME
NEED-BASED AID	Guaranteed Access Grant	✓			✓	
	Educational Assistance Grant	✓			✓	
	Part-Time Grant	✓				✓
	Graduate & Professional Scholarship Program		✓		✓	✓
LEGISLATIVE SCHOLARSHIPS	Senatorial	✓	✓	✓	✓	✓
	Delegate	✓	✓	✓	✓	✓
MERIT-BASED	Distinguished Scholar	✓		✓	✓	
	Distinguished Scholar Community College Transfer	✓			✓	
CAREER/OCCUPATIONAL	Charles W. Riley Fire & Emergency Medical Services Tuition Reimbursement Program	✓	✓		✓	✓
	Janet L. Hoffman Loan Assistance Repayment Program					
	Loan Assistance Repayment Program - Dentists					
	Loan Assistance Repayment Program Physicians/Medical Residents					
	Nurse Support Program II Graduate Nursing Faculty Scholarship and Living Expenses Grant		✓		✓	✓
	Optometry Tuition Reduction		✓		✓	
	Workforce Shortage Student Assistance Grants	✓	✓		✓	✓
UNIQUE POPULATIONS	Jack F. Tolbert Student Grant			✓	✓	
	Edward T. Conroy Memorial Scholarship	✓	✓	✓	✓	✓

* Contact Department of Health and Mental Hygiene at 410-767-7899 ** Contact Department of Health and Mental Hygiene at 410-767-5602

MARYLAND FINANCIAL ASSISTANCE PROGRAMS

NEED-BASED GRANT/SCHOLARSHIP	APPLICATION METHOD	ANNUAL MAX. AWARD	SERVICE REQUIREMENT	ADDITIONAL INFORMATION
✓	¹ FAFSA and ² OSFA	\$14,300		May only apply as a high school senior; income limit; minimum cumulative 2.5 GPA required; complete college preparatory program; maintain satisfactory academic progress in college.
✓	FAFSA	\$3,000		Maintain satisfactory academic progress in college. Demonstrate financial need.
✓	FAFSA	\$1,500		College or university selects recipients.
✓	FAFSA	\$5,000		Must enroll in a program for dentistry, law, medicine, social work, veterinary science, graduate nursing, or pharmacy. Contact college Financial Aid Office for application procedures.
	FAFSA-Contact Senator	\$2,000		SAT/ACT required for some applicants; Senator selects recipients.
	Contact Delegate	Varies		Delegate selects recipients.
	Contact High School Guidance Counselor	\$3,000		PSAT/SAT/ACT recommended; awarded to National Merit & Achievement Finalists, high academic achievers, and talented students in the fine and performing arts.
	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.
	OSFA	\$6,500	✓	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.
	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.
	OSFA or *	\$23,000	✓	Provides assistance for repayment of loan debt to dentists working with underserved populations in Maryland.
	OSFA or **	\$30,000	✓	Provides assistance for repayment of loan debt to physicians and medical residents specializing in primary care in underserved areas in Maryland.
	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.
	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.
To Be Determined	FAFSA and OSFA	Varies	✓	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.mhec.state.md.us .
✓	FAFSA	\$500		Contact school financial aid office.
	OSFA	\$8,650		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.

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.

What's the relationship between a school and a private lender?

Some schools contract with specific private lending companies so that student loans are more conveniently available to students. This relationship also allows private lenders to send loan disbursements directly to the school. 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 after you have applied for all other sources of financial assistance.

Additional Financial Aid Resources

The first step 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.

Department of Veterans Affairs

(www.gibill.va.gov/education/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.org

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.

What the Hope Tax Credit is worth:

The amount of the credit equals 100% of the first \$1,000 of qualified expenses plus 50% of the second \$1,000, for a maximum of \$1,500.

What the Lifetime Learning Tax Credit is worth:

Currently, the credit will be 20% of the first \$10,000 postsecondary tuition and fees paid each year, for a maximum of \$2,000.

Is there an income limit?

Single tax filers with up to \$42,999 of modified adjusted gross income (MAGI) and joint tax filers with up to \$84,999 of MAGI qualify for the full credit. It is gradually phased out for single filers in the \$43,000-\$53,000 range and for joint filers in the \$87,000-\$107,000 range, and it is not available for those whose income exceeds the upper limit of those ranges.

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.

*Source: U.S. Department of Education

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 out a copy of your award letter from our website at www.mhec.state.md.us under "Student Inquiry."

Cost of Attendance

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 your college 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. You may file an electronic FAFSA or Renewal FAFSA online at www.fafsa.ed.gov, or file the paper FAFSA through the mail.

Financial Aid Package

Your financial aid package consists of the total amount of financial aid you receive. 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 enroll as an undergraduate 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.

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 pay back and are usually for students who have a financial need. The largest Maryland State grant program is the Educational Assistance Grant. The largest federal grant program is the Federal Pell Grant.

Loan

A loan is money that you borrow and must pay back 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 sent by the school in a sealed envelope, usually with an original signature of a school official and an official seal.

Part-Time Student

If you enroll as an undergraduate 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.

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 pay back and is usually given 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 then 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 and 4 weeks after you mail your FAFSA to the processor. This year (2007-2008 academic year) your SAR will be yellow.

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/fotwo607/fslookup.htm. Title IV codes for Maryland schools appear in the 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.

Work-Study

Work-study is part-time employment during the school year, usually at an on-campus job.

DE-DC-MD ASFAA, Inc. hosts annual

COLLEGE GOAL SUNDAY

February 2007

Get Free Help Applying for College Financial Aid

COLLEGE GOAL SUNDAYSM offers FREE help from financial aid professionals to complete the Free Application for Federal Student Aid (FAFSA). The FAFSA form is required by all colleges to qualify for federal grants and loans, as well as most state and private scholarships.

Bring proof of 2006 income and benefits information, such as completed or estimated IRS federal income tax returns and W-2 forms, or year-end pay stubs and proof of untaxed income, for the student and the parent(s).

For more information call toll free

866-GO-2-GOAL

or visit

www.GO2GOAL.org

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