

Maryland Pathways Program

The three Maryland Pathways Programs demonstrate the University of Maryland's commitment toward reaching the financial needs of students from all income ranges. These programs make college accessible and affordable. The programs are designed to ease the financial burden and debt levels so that higher education is a reality for every student. At the University of Maryland, we believe financial difficulties should never stand in the way of access to academically enriching programs.

Maryland Pathways is an innovative and unique financial aid program created with the student's financial need in mind. Its three-part design assists students by offering grants, providing work opportunities, or helping cap the students loan debt. The goal of the program is to ensure no student withdraws from the University based on financial need.

STATISTICS

- The Pathways Work-Grant Program has increased 10-fold since its inception in 2004.
- In 2009-2010, the Maryland Pathways Program aided more than 600 students from 20 Maryland state counties.
- On average, over 73% of Pathways recipients are minority students.
- Approximately 60% of Pathways recipients each year are the first in their family to attend college.

“ The University of Maryland seeks to ensure that our best students of limited financial means will be able to graduate without accumulating a devastating debt that will be a heavy burden upon their future careers. ”

-Wallace D. Loh, President



UNIVERSITY OF
MARYLAND

OFFICE OF STUDENT FINANCIAL AID

0102 Lee Building
University of Maryland
College Park, MD 20742
301 . 314 . 9000
1 . 888 . 313 . 2404
TTY: 301 . 314 . 7017
Fax: 301 . 314 . 9587
Email: umfinaid@umd.edu
Web: www.financialaid.umd.edu



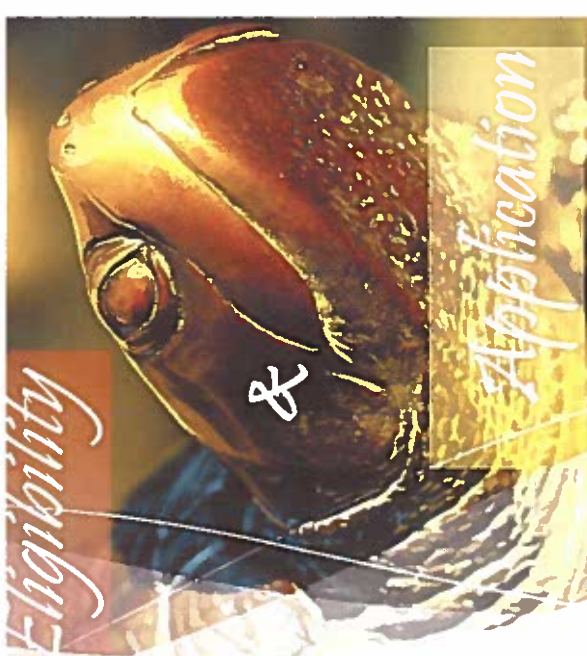
MARYLAND PATHWAYS PROGRAM



UNIVERSITY OF
MARYLAND

Office of Student Financial Aid
301 . 314 . 9000
www.financialaid.umd.edu

Eligibility



ELIGIBILITY

The following criteria must be met to be considered for participation in the Pathways Program.

You must:

1. Have attended the University of Maryland as an entering freshman
2. Remain in good academic standing
3. Be a U.S. Citizen and, for two of the programs, be a Maryland resident
4. Maintain full-time enrollment
5. File the Free Application for Federal Student Aid (FAFSA)

WHAT TO DO

- Complete a FAFSA
- There is no deadline for completion of the FAFSA; however, for best consideration, submit the FAFSA between January 1 and February 15
- Students are notified of their Pathways status as soon as all documents are verified

WHERE TO FIND IT

- Visit www.fafsa.gov to file the FAFSA form — OR —
- A paper copy may be obtained at a high school guidance office or university financial aid office

HOW TO DO IT

- The FAFSA requires reporting information from both student and parent income tax returns. You may submit the FAFSA with estimated tax return figures and correct the information later if necessary.
- Please enter the *University of Maryland school code*, 002103.

Pathways Work Grant

THE RECIPIENT

- Maryland state dependent resident students who:
- File the FAFSA and have an Expected Family Contribution of an automatic Zero (\$0)
 - Who have no resources to access to pay for college
 - Whose parents are eligible to file a 1040A or EZ

THE AWARD

- Eligible students are awarded the following to cover the entire cost of attendance for fall and spring semesters:
- Federal and Maryland State Grants
 - Federal Work-Study (FWS) to cover the cost of personal and transportation costs. Students work between 5 and 10 hours per week
 - A Pathways Grant to cover the remaining Cost of Attendance (COA) after all other aid has been awarded

THE BENEFITS

- Students are given the ability to:
- Build career skills and connect with University faculty and staff through the FWS program
 - Focus on their academic pursuits without financial worry of how to pay for college



Pell Grant Supplement

Students who earn income and have an expected family contribution above Pell eligibility are awarded the University Pell Grant Supplement to replace what they would have received in a Federal Pell Grant if they had not worked:

- Parent's earning alone provides eligibility
- In-state *OR* out-of-state students can receive this award
- A Pathways Grant is awarded based on the parents income. This grant is equal to the amount of the Pell Grant based on the parent contribution.
- The University of Maryland is the only institution in the nation to offer this type of program
- Student's can work without fear of losing grant aid

THE RECIPIENT

THE AWARD

THE BENEFITS

Senior Debt Cap

Seniors who have:

- Earned at least 90 UM credits within their first three years at UM
- Accrued at least \$15,900 in federal need-based loan debt
- Maryland in-state resident status

THE RECIPIENT

THE AWARD

THE BENEFITS

- A one-time Pathways Grant to cover the student's remaining financial need after all other aid has been awarded
- Eases students' financial burden by reducing the amount of debt
- Makes the final year of undergraduate education financially manageable