

SPRING '09 STUDENT NEWSLETTER

University of Minnesota Duluth
Office of Financial Aid and Registrar

WHAT'S INSIDE?

NEW FOR SPRING '09

- **TEACH Grant becomes available**
- **Latest in Financial Aid**
- **Changes in reciprocity and non-resident tuition rates**

Financial Aid Alert	1
What's New	1-2
Tuition Rates	2-3
Financial Aid Info	3
Miscellaneous	3-4
Important Dates	4-5

Financial Aid ALERT!

There are a number of significant changes to the Free Application for Federal Student Aid (FAFSA) for the 2009-2010 academic year. If you have completed the FAFSA previously, you are encouraged to make sure you read the instructions to each question to ensure that you are providing correct information.

One of the most significant changes is the expansion of the criteria used to determine the dependency status of the student. Make sure you answer all thirteen questions. Do not leave any question blank.

The second most significant change involves the reporting of untaxed income. The previous Worksheets (A, B, C) have been eliminated, and the majority of the data elements will now be collected by specific questions on the financial aid application.

To avoid delays in processing of the application it is imperative that you answer all the required questions. If the question does not apply, the answer is 0. When reporting numbers always round to the nearest whole number. Please ensure that all documentation submitted to the Office of Financial Aid and Registrar contains your University student ID number and all appropriate signatures.

If you have any questions regarding these changes, or have other questions regarding the financial aid process, please contact the Student Assistance Center, 23 Solon Campus Center, (218) 726-8000.

NEW: Increased Yearly Limits for Federal Loans

www.d.umn.edu/fareg/loans_Direct.htm

Effective July 1st, 2008, there are changes in the federal loan limits for students borrowing from the Ford Federal Direct Subsidized or Unsubsidized loan programs. The new limits for dependent undergraduates are:

Freshmen	(0-29 credits)	\$ 5500.00
Sophomore	(30-59 credits)	\$ 6500.00
Junior	(60-89 credits)	\$ 7500.00
Senior	(90 credits +)	\$ 7500.00

NEW: TEACH Grant

The new **TEACH** Grant program provides funds to students who are completing or plan to complete coursework to begin a career in teaching. To be eligible for this grant, you must agree to serve for at least 4 years as a full-time teacher in a high-need field in a school serving low-income students. You may be eligible to receive up to \$4000 per year, however, these funds convert into a Ford Federal Direct Unsubsidized Loan if you fail to complete the required years of teaching service within 8 years of completing your degree. Visit www.d.umn.edu/fareg for additional information on the **TEACH** Grant.

NEW: Changes to Reciprocity & Non-Resident Tuition Fee Structures www.d.umn.edu/registrar/changes_in_fall_2008_tuition_rates.html

Effective Fall Semester 2008, there are changes in the way that reciprocity and non-resident tuition rates are assessed.

Reciprocity Rates – www.d.umn.edu/registrar/reciprocityrates.htm

Wisconsin reciprocity students will be assessed the Minnesota resident rate, but will also receive a reciprocity grant funded by the state of Wisconsin.

Wisconsin reciprocity students will continue to pay the rates they would be charged at a comparable University of Wisconsin campus.

North Dakota, South Dakota, and Manitoba residents are charged the MN Resident tuition rate.

MSEP—The University's new non-resident tuition rates are lower than those under the existing reciprocity agreement with the Midwest Student Exchange Program (MSEP). Effective fall 2008, students from MSEP states (Michigan, Missouri, Kansas and Nebraska) will pay the lower non-resident tuition rate.

Non-Resident Tuition Rates – www.d.umn.edu/registrar/feerate_2008-2009.html

Non-resident students will be annually assessed the MN resident rate plus \$2,000 (*\$1000 per semester*).

Non-resident students will continue to receive the University waivers, scholarships, and grants which they may have been previously awarded. All continuing non-resident students will also continue to be eligible for other scholarships and grants.

2008-2009 Tuition and Fee Information – www.d.umn.edu/umdbo/sar.html

Tuition and Fee Billing Statements will be sent to you via your UMD e-mail account. These electronic notices will direct you to the secure UMPay website to view your bill. **Please monitor your UMD e-mail account carefully for this information!** Paper billing statements are no longer sent.

Tuition Due Dates

Bill Sent 01/20/09	Due 02/12/2009	33% of balance
Bill Sent 02/16/09	Due 03/12/2009	50% of balance
Bill Sent 03/16/09	Due 04/9/2009	100% of balance

Non-degree and Continuing Education Students must pay their tuition and fees for Spring 2009 in full by the first billing due date. Failure to do so will result in cancellation of registration. Questions may be directed to Student Accounts Receivable at <mailto:stars@d.umn.edu>, or 218-726-7190.

Fee Information - www.d.umn.edu/registrar/feerate_2008-2009.html

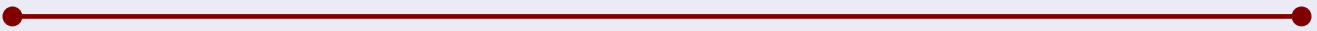
Financial Aid Information – www.d.umn.edu/fareg

Financial Aid Disbursement is scheduled to begin overnight on **January 12, 2009** for federal, state, and campus-based aid. **Note: MN SELF Loans will disburse on or after the first day of classes.**

MN State Grant Deadline for Spring 2009 is **February 18, 2009**. Your FAFSA must be received by the federal processor by this date in order to be considered for the MN State Grant.

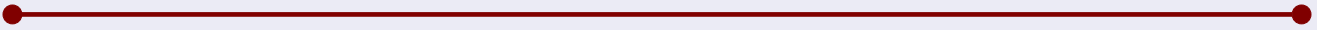
Expecting a Financial Aid Surplus? Surplus checks will be mailed 3–5 business days after disbursement unless you have set up direct deposit. Sign up for direct deposit online at www.d.umn.edu/students. Be sure your mailing address is up-to-date to avoid delays in receiving your check, www.d.umn.edu/students, choose '**Update Personal Information**'.

Adding or Dropping Credits? Your financial aid may change if your enrollment does. Some aid programs require a minimum number of credits; visit the Student Assistance Center or www.d.umn.edu/fareg for additional details. Be sure that you are also aware of the **Cancel–Add/Refund Dates for Spring Semester 2009** for dropping credits, www.d.umn.edu/registrar/uniformspring2009.html.



Parking Services - www.d.umn.edu/parking/

Maroon Parking permits for Spring semester for students will be on sale on Tuesday January 20, 2009 starting at 8:30 AM in the Parking Services Office at 245 Kirby Plaza. They will need their UMD student ID card, information on their vehicle including license plate number and cash or check only in the amount of \$70.00.

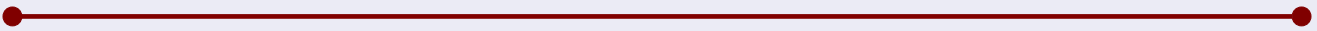


Registration Information–www.d.umn.edu/fareg

Enrollment Summary–Be sure to check your enrollment summary at www.d.umn.edu/Register to see if dates, times, locations or instructors of your classes have changed since you registered for classes. An enrollment summary will also be e-mailed to you during the weeks prior to the start of classes.

Withdrawing–We hope you don't change your mind about attending UMD; however, if you must withdraw, please visit www.d.umn.edu/registrar/withdrawal.htm for information on what you need to do before you leave. Be sure to also check the Cancel–Add/Refund Dates for Spring Semester 2009 at www.d.umn.edu/registrar/uniformspring2009.html.

Please Note: Transfer coursework will not be recognized in meeting prerequisites for UMD courses.



Student Health Insurance–www.d.umn.edu/registrar/health.html

Health Insurance is Required for all UMD students enrolled in a degree-seeking program and registered for 6 or more credits. At the time of registration, you will be asked whether you have existing coverage or if you need to purchase the University policy. **If you do not provide your insurance information when you register, you will automatically be charged for the University's plan.** Check your billing statement or log in at www.d.umn.edu/registrar/health.html#check to verify that your insurance information is correct.

Note: If you plan to enroll in the University-sponsored plan, the credits for which you are registered must contribute toward the total count under the enrollment guidelines for being assessed the Student Services Fee.

Commencement & Degree Information—www.d.umn.edu/commencement/

Graduating? Apply for your degree at www.d.umn.edu/registrar/eDegree/index.htm. Undergraduate students who have 90 or more credits can apply online. Graduating students can also use this site to review diploma information or to make changes to their diploma name or mailing address. **Note: Be sure to check the deadlines for applying for your degree:** www.d.umn.edu/registrar/applicationdeadlines.htm. The last day to file your Application for Degree for Spring 2009, May 2009, and Summer Session 2009 is **February 2, 2009**.

Undergraduates—Verify Your Degree Application & Commencement Program Information

by visiting www.d.umn.edu/registrar/reg_degree_info_verify.htm.

Graduate Students—Graduation information and materials are available in the Graduate School Office, 431 Darland.

Departmental Masters Students—Apply for degree at

www.d.umn.edu/commencement/gradprog/commence_attend.html

Housing Information—www.d.umn.edu/housing

Housing Facilities will re-open at 12:00 noon on Monday, January 19 for spring semester. Meal contracts will begin in the Dining Center with the dinner meal on January 19.

Important Dates—Spring Semester 2009

January

1/12	First tuition billing notice sent
1/19	Last day to register for Spring 2009 without late fee
1/20	First Day of Classes \$50 Late Registration Fee thru 2/1
1/21	Last day to register without approval
1/27	Last day for 100% refund on dropped courses

February

2/02	Last day to add classes to count towards financial aid Last day to make changes to student health insurance Last day to file 'application for degree' for Spring 2009 Last day to use permission numbers Last day for 75% refund on dropped courses Last day to cancel classes and not appear on your record Late registration fee of \$100 thru end of term
2/09	Last day for 50% refund on dropped courses
2/12	First Tuition payment due
2/16	Second tuition billing notice sent Last day for 25% refund on dropped courses
2/18	Deadline for FAFSA to be received for Spring 2009 MN

Important Dates–Spring Semester 2009 continued -

March

3/02	Deadline for graduate students to apply for Spring 2009 commencement
3/12	Second tuition payment due
3/16-3/20	Spring Break
3/16	Third tuition billing notice sent
3/23	Preferred change of college deadline for Fall 2009

April

4/9	Third & final tuition payment due
4/13-5/1	Queued registration for Fall 2009

May

5/1	Grad School Application deadline for Summer 2009
5/8	Last day of classes for Spring 2009
5/11-5/15	Finals Week
5/14	Graduate commencement
5/16	Undergraduate commencement
5/18	Last day to register for May session May session classes begin

Student Accounts Receivable

Darland Windows 15&16
(218) 726-7190

Cashiers

Darland Windows 11&12
(218)726-8820

UMD Housing

149 Lake Superior
Hall
(218) 726-8717

UMD Parking Services

245 Kirby Plaza
(218) 726-7433
<mailto:parking@d.umn.edu>

Questions?

Contact the
Student Assistance Center

23 Solon Campus Center

Email:

<mailto:umdhelp@d.umn.edu>

Call: (218) 726-8000

Regular Hours:

Monday–Friday

8:00 a.m.–4:30 p.m.

Comments?

We'd love your feedback, suggestions, comments and questions about this newsletter!

Send to: <mailto:umdhelp@d.umn.edu>.

This publication is available in alternative formats upon request to individuals with disabilities by calling (218) 726-8000. The University of Minnesota is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, sex, age, marital status, disability, public assistance status, veteran status, or sexual orientation.