2010-2011 Course Catalog

The University Of Montana

Financial Aid

Financial aid services are available from two campus locations depending upon status of admission. Students admitted to the College of Technology (COT) should apply at the South Avenue location. All other students, including graduate students, should use the Enrollment Services-Financial Aid Station located on the second floor of the Lommasson Center Building in Griz Central. Additional information may be obtained by accessing the Enrollment Services-Financial Aid website at http://www.umt.edu/finaid.

COT students only:

Enrollment Services-Financial Aid Office 909 South Avenue West Missoula, MT 59801 (406) 243-7886

Fax (406) 243-7901 http://www.cte.umt.edu/finaid/

All other students:

Enrollment Services-Financial Aid Lommasson Center - Griz Central Missoula, MT 59812-1254

(406)243-5373

Fax (406) 243-4930 http://www.umt.edu/finaid/

Both offices are fully accessible.

Notice: Any policy is subject to change without advance notice if required by federal or state law, Board of Regents, or Enrollment Services-Financial Aid Office.

Acceptance to UM

Students must be accepted for admission (or readmission) to the University in a degree seeking program before financial aid requests are considered. Students accepted into non-degree categories are not eligible for any financial aid.

Presidential Leadership Scholarships

This award is open to incoming freshmen who have demonstrated high academic achievements, leadership and promise for success through their high school experiences. The award is renewable for four years based on meeting eligibility requirements. Further information is available beginning October 1st. The application is available from Enrollment Services-Admissions, the Davidson Honors College, and high school counselors in Montana. The application is also available on-line at http://www.umt.edu. The application deadline is December 31.

Campus-Wide Scholarships

The University offers a campus-wide scholarship program. Students should apply each year as most scholarships are awarded on an annual basis. Students holding a UM General renewable scholarship must complete a renewable application rather than the general application and submit it by February 1.

Requests for applications for continuing UM students, beginning November 1st, may be directed to the Enrollment Services-Financial Aid Office. The application is also located on line at http://www.umt.edu/finaid. The filing deadline is February 1. Students are notified in March.

New, incoming students who have applied for admission to UM by December 31 will be considered for any scholarships that may be applicable. Notification will be done in March.

The Western Undergraduate Exchange (WUE) scholarship may be available for applicants from participating states. Application for a WUE scholarship is accomplished by applying for admissions to UM. Contact Enrollment Services-Admissions for further information.

Departmental Scholarships

Many departments, including the College of Technology, offer scholarships based on skill or academic potential. Students should contact their major departments for deadlines and more information.

Financial Aid Application

All students who wish to receive any federal funds, including federal parent loans, need based or most non-need based assistance, must file the Free Application for Federal Student Aid (FAFSA). Applicants are strongly encouraged to use the federal web site at www.fafsa.ed.gov. Students whose FAFSAs are received and processed by the Department of Education by March 1, and who complete all other documentation requirements are given priority for limited funds. It is recommended that students apply by February 15th. Those who complete requirements later are considered only for federal loan programs and federal Pell Grants.

Determination of Eligibility

Eligibility for need-based financial aid is determined by subtracting the Expected Family Contribution (as determined from filing the FAFSA), scholarships, and other educational assistance from private or public agencies from the Cost of Attendance.

Financial Aid Package

Packages of need-based aid can include a combination of grants, loans and work-study. Students using the FAFSA automatically apply for all possibilities with one application. The types of aid offered will include federal subsidized and unsubsidized student loans for graduate or undergraduate students and federal Pell Grants for undergraduates if qualified. For those who file the FAFSA early and complete all requirements for additional documentation promptly, additional campus aid will be considered. This aid includes federal and state grants for undergraduate students. Federal Perkins loans and either federal or state work study will be considered for all early filers for both degree-seeking undergraduates and graduate students.

Non-need based aid, in the form of unsubsidized federal loans, for students and parents of dependent students will be considered for those families who file the FAFSA and accept these loans.

Distribution of Aid

All financial aid is awarded by the Enrollment Services-Financial Aid Office and distributed through Business Services, usually by crediting aid to the student's account. Aid is released after a student has accepted the award offer, but not before the first day of classes each semester. Loans may be canceled under certain conditions if the student no longer desires the debt. Students who are offered work study must obtain employment and complete additional paperwork at the Enrollment Services-Financial Aid Office. Students who work are paid bi-weekly based on the timecard submitted by students and the supervisors.

Additional Requirements for Loans

In order to meet federal requirements, students who receive a federal student loan at The University of Montana must complete an entrance interview requirement and sign a promissary note before a loan will be disbursed. Instructions for entrance and exit counseling and the promissary notes are available on the Enrollment Services-Financial Aid page of the website for The University of Montana-Missoula, at http://www.umt.edu/finaid. Select "Loans" link.

Study Abroad and Financial Aid

Students who desire to study abroad and who enroll in courses that are approved by The University of Montana should contact the Enrollment Services-Financial Aid Office. Instructions will be provided for using financial aid with this type of study.

Other Requirements and Guidelines for Retaining Financial Aid

Financial aid for full-time is based on maintaining a minimum of twelve (12) credits each term for undergraduates and nine (9) credits for graduate students.

Students enrolled for less than full-time may receive financial aid. Most grants will be pro-rated based on credit load. Loans are not pro-rated but require a minimum six credits.

Students enrolling for fewer than six credits are not considered for financial aid with two exceptions; (1) undergraduates who are seeking their first degree may be eligible for a reduced federal Pell Grant, and (2) tuition waivers may be available for those who qualify.

Employment

The Enrollment Services-Financial Aid Office coordinates subsidized federal and state work study programs. Open positions are posted on the electronic job board located at http://www.umt.edu/studentjobs.

Non-work study student employment positions are also posted electronically at <u>http://www.umt.edu/studentjobs</u>.

Satisfactory Progress

Any student receiving financial aid is required to make satisfactory academic progress in a program leading to a degree.

The minimum requirements are to maintain a cumulative grade point average of 2.00 and complete a minimum of 70% of all courses attempted. Complete information is available in the Enrollment Services-Financial Aid Office or at www.umt.edu/finaid. Select "Maintaining eligibility" link.

Short Term Loans

Limited short term loan money may be available to registered students who are eligible and submit complete applications.

Tuition Waivers

The Montana Board of Regents has authorized the waiver of tuition for certain categories of students. Applications for any of the tuition waivers listed must be made in writing to the Enrollment Services-Financial Aid Office. The request must be made prior to the start of the semester in which students expect the waiver.

Minimum academic standards are necessary to receive tuition waivers. Other requirements and limitations may apply. Contact the Enrollment Services-Financial Aid Office for application forms or more information.

Montana Veterans Tuition Waiver

- bonafide resident of the State of Montana for fee purposes
- Honorable Discharge
- at one time qualified for veterans benefits under Title 38 of the U.S. Code, but are no longer eligible
- served during a time of war as determined by the Attorney General (World War II, 12-7-41 to 9-2-45; Korean War, 6-22-50 to 1-31-55; Vietnam War, 1-1-64 to 5-7-75; or post-Vietnam world conflicts under certain conditions. Contact the Enrollment Services-Financial Aid Office for further information.)

Indian Student Tuition Waivers

- resident of the State of Montana for one year immediately prior to enrollment at The University of Montana-Missoula
- documentation proving at least one-quarter degree blood
- meet admissions guidelines of the University

- must have financial need as determined by the Enrollment Services-Financial Aid Office
- meet satisfactory academic progress according to the standards of the Enrollment Services-Financial Aid Office

Senior Citizens Tuition Waiver

- permanent resident of the State of Montana
- 65 years of age or older

University of Montana Employees

- instate resident
- employed at least three-quarter time on the date of registration and for the entire semester
- must be after probationary employment period
- approval from department head & Human Resources every semester

Montana University System Honors Scholarship

- awarded by Board of Regents to top graduating high school seniors in Montana
- student must submit form received from the Regents to The University of Montana Enrollment Services-Financial Aid Office for activation of this waiver.

Other

There are several other tuition waivers including war orphans, MUS employees' families, surviving dependents of a Montana National Guard Member, and surviving spouse or children of any Montana firefighter or peace officer killed in the line of duty. Contact the Enrollment Services-Financial Aid Office for details.

Department of Military Science

All students are afforded the opportunity to apply for two, three and four year scholarships provided by Army ROTC. The scholarships pay for all mandatory tuition and fees, a monthly stipend and \$450.00 per semester for books. The monthly stipend for scholarship students is \$300.00 in the freshman year; \$350.00 in the sophomore year; \$450.00 in the junior year and \$500.00 in the senior year.

Additional financial assistance opportunities are provided to students that are interested in joining the U.S. Army Reserve or the Montana State National Guard. These programs are referred to as the Simultaneous Membership Program, since the student is involved in the National Guard or Reserves at the same time they are involved in ROTC. These programs have financial benefits that range from \$15,000 for a two year program to \$50,000 for a four year program. These benefits are very complex and are best understood by stopping in to visit with the Military Science Enrollment Officer.

Students have the opportunity to enroll in both the basic and advance courses offered by the Department of Military Science in the College of Arts and Sciences. The Basic Course is simply the Freshman and sophomore level courses offered by Army ROTC Instructors and no financial benefits are received for enrolling unless the student is on a scholarship. The Advanced Course refers to our junior and senior level courses. All advanced course students are contracted and receive financial benefits. We welcome student involvement in Land Navigation and Drill and Conditioning courses but no benefits are provided for enrollment in these classes.