



READ THIS ENTIRE DOCUMENT CAREFULLY.

The information provided describes the conditions under which you will receive Student Financial Aid.

- 1** Students must have a final high school transcript and all college transcripts on file in our Admissions Office before any financial aid funds will be disbursed and before a federal work-study position will be assigned. In addition, students will not be able to charge books in our Bookstore against their Student Financial Aid until the transcripts are received.
- 2** Only Allegany College of Maryland students classified as “degree seeking” or “certificate seeking” are eligible for financial aid, with the exception of the General Studies Certificate, which is not an approved financial aid program. (Non-degree and Letter of Recognition programs are not eligible for student financial aid.) Students who plan to attend two colleges during the same semester, called “dual-enrolled,” should apply for federal aid at the school where they plan to receive a degree or certificate.
- 3** Courses that are changed to or are registered as “Audit” cannot be paid for with Student Financial Aid funds.
- 4** Student Financial Aid funds are disbursed on a semester-by-semester basis. Awarded students may charge tuition, fees, books, and Willowbrook Woods expenses toward the amount of total financial aid for that semester. After financial aid is disbursed to the student’s business office account at the College and the account is paid in full, if there is any remaining financial aid monies, funds will be given to the student in a refund check. The Business Office has up to 2 weeks from the time of disbursement to generate the refund check. Students can expect financial aid refund checks in early October for the fall semester, early March for the spring semester, and mid-June for the summer term.
- 5** To continue receiving aid, a student must maintain academic progress as defined on the Satisfactory Academic Progress Policy, located under “Resources” on the “Financial Aid Home” page.
- 6** All financial aid is awarded based on the results of a federal need analysis formula. The awards will be voided should you knowingly or unknowingly misrepresent any of the financial data presented for analysis. The awards could also be voided if there was a mistake in the analysis process.
- 7** Aid from external resources may be included on your Offer Letter. As these resources are used to evaluate your financial need, you must report immediately any discrepancies and/or new awards to the Student Financial Aid Office regarding any type of external assistance.
- 8** Students are required to notify the Student Financial Aid Office regarding any changes in their financial or academic status while attending Allegany College of Maryland. In addition, students should report name and/or address changes to our office, as well as the Admissions Office. Your primary address on file in the Admissions Office could be used to mail financial aid refund checks. You may want to confirm with that office that this address is correct.
- 9** Students must apply for financial aid each academic year. The FAFSA cycle opens October 1 for the next academic year. The ACM priority date is March 1 for students starting in the fall semester and November 1 for students beginning in the spring semester.
- 10** Federal law requires schools to have a fair and equitable refund policy. A copy of that policy can be obtained in the Business Office.
- 11** Withdrawal from Classes: Students who wish to withdraw from ACM must complete an official withdrawal form available in the Registration Office. Non-attendance of classes or instructor withdrawals due to non-attendance of classes does NOT constitute an official withdrawal. When you withdraw or stop attending all courses before the end of the term, you may have to repay all or a portion of your federal financial aid. This is a federal policy known as Return to Title IV Aid, a copy of which is located under “Resources” on the “Financial Aid Home” page. Examples of refund calculations are available upon request.
- 12** Dropping classes before the last date to receive an 80% refund may affect the amounts of certain financial aid programs.
- 13** Remedial Credits: Financial Aid funds can pay for only 30 credits of remedial coursework.
- 14** Course Repeats: Financial Aid funds can pay for only one repetition of a previously passed course, defined as receiving a grade of A, B, C, or D.
- 15** Summer Financial Aid: For specific requirements of Federal Financial Aid available for summer school and how to apply, view the information page at www.allegany.edu/finaidsummer.
- 16** Students are entitled to an explanation of the award process, which includes the financial aid cost of attendance, expected family contribution, and award packaging. To obtain this information, students should make an appointment with the Director of Student Financial Aid.

PLEASE REVIEW YOUR OFFER LETTER FOR THE AWARDS BELOW

and make note of the special messages which may require you to take further action.

FEDERAL PELL GRANT

- Students are limited to receiving a Pell Grant equal to 6 years or 12 full time semesters, called Pell Lifetime Eligibility Used (PELL LEU). When you reach this limit, you will not be eligible to receive a Pell Grant any longer, no matter what your future plans are. You can view your PELL LEU on your Self-Service Account.
- All Pell Grant awards for the fall and spring semester are calculated on a full time basis. Should you register for less than 12 credits per semester, your award will be prorated accordingly when paid to you.
- If you have eligibility for a summer Pell Grant we will make an award for the summer term. The actual amount paid will be based on the number of credit hours for which you register during the summer semester. For additional information or to confirm an exact payment, please contact the office.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

- FSEOG funds are prorated according to the number of credits for which you are registered: 12 or more credits - 100% of award; 9 to 11 credits - 75% of award; 6 to 8 credits - 50% of award; 0-5 credits - Ineligible.

FEDERAL WORK-STUDY

- If you have been offered Federal Work-Study, you have 14 days to either accept or reject the award. No response after 14 days will result in the award being cancelled. From your 'Checklist' – select 'Review and Accept your Financial Aid Package.' Check on your Federal Work-Study Award and accept or decline the award for each term listed. If you are accepting your Work-Study award, you will receive your position assignment letter in early August.
- If you did not have work-study last year, you must complete an I-9 Form in our Human Resources Office, located in the College Center, BEFORE your first day of work.
- If you are under the age of 18, you must submit a Work Permit to our office before you will be assigned a position. Blank permits are available in our office or available online at <http://www.dllr.state.md.us/labor/empin.shtml>.
- If no Federal Work-Study award is shown, we have exhausted our funds and you have been placed on a waiting list. We will notify you if and when we receive funds and a position becomes available.

FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED STUDENT LOANS

- To accept, change, or decline your student loan(s), go to your Financial Aid Home page. On your 'Checklist' choose 'Review and Accept your Financial Aid Award Package.'
- All students accepting a student loan must complete the *Annual Student Loan Acknowledgement* process at <https://studentaid.gov> before we can disburse any funds to you.
- To benefit our loan borrowers it is our policy to award maximum subsidized loan eligibility before an unsubsidized loan is processed.
- You must remain enrolled in at least 6 credit hours for each term that you have accepted loan funds.
- All first time borrowers must also complete Entrance Counseling and sign a Master Promissory Note. Links can be found on your 'Checklist' on your Financial Aid Home page in Self-Service or at <https://studentloans.gov>.
- If you are a first time borrower at ACM, there is a 30 day delay in the first disbursement of your funds.
- If your loan is processed for only one term, it will be disbursed in two equal disbursements.
- An official Disbursement Notification will be sent to your ACM Student Email at the time your loan(s) is disbursed. The Business Office has up to 14 days to issue refunds.
- The Offer Letter lists the annual maximum amount for loans. ACM will continue to monitor the accepted loan amounts throughout the academic year. If it becomes necessary for us to change a loan amount, we will notify you at your ACM Student Email. Changes to loan amounts could be a result of curriculum, eligibility, aggregate borrowing information received, becoming over-awarded, or other eligibility criteria.
- At any time you may cancel or reduce the accepted loan amount(s) by submitting a Student Loan Change Form at www.allegany.edu/loanchange.
- Students are limited to receiving a Federal Direct Subsidized Loan equal to 150% of the published length of your program, called 150% Subsidized Loan Limit. Once you receive one A.A. degree, generally, you are not eligible for any additional subsidized loans and can only borrow unsubsidized loans. You can view your 150% Subsidized Loan Limit on your portal page at studentaid.gov.

FEDERAL PARENT PLUS LOANS

- An eligible borrower for a Parent PLUS Loan is the biological parent of the student or the step-parent, if used on the FAFSA.

FEDERAL PARENT PLUS LOANS *(continued)*

- To apply for a PLUS loan, the parent must complete the application and sign a Master Promissory Note at <https://studentloans.gov>. The parent will need to login using the parent FSA ID username and password, not the student's.
- The parent applying for a Federal Parent PLUS Loan must complete the *Annual Student Loan Acknowledgement* process at <https://studentaid.gov> before we can disburse any funds to the student.
- You and the student for whom you are borrowing must meet the general eligibility requirements for federal student aid. All other ACM policies regarding disbursement, refunds, and adjustments listed under the section entitled FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED STUDENT LOANS will apply.
- Additional Unsubsidized student loan funds will be awarded to the dependent student upon notification from the Department of Education of a Parent PLUS denial.
- PLUS loans are awarded up to the student's cost of attendance minus other financial aid received or the amount requested on the application.
- It is the ACM policy to mail Parent PLUS Loan refund checks directly to the parent borrower.
- At any time you may cancel or reduce the accepted loan amount(s) by submitting a Parent Loan Change Form at www.allegany.edu/loanchange.

MARYLAND PART-TIME GRANT

- You must be enrolled in and attending 6 to 11 credits per semester to receive this award.
- You must be in an Associate Degree program (certificate programs do not qualify).
- Awards are made by the ACM Student Financial Aid Office. Please contact the office to apply.

MD STATE GUARANTEED ACCESS GRANT, EDUCATIONAL ASSISTANCE GRANT, AND DECENTRALIZED EDUCATIONAL ASSISTANCE GRANT

- You must maintain full time (12 credits or more) status each semester to receive this award.
- You must be in an Associate Degree program (certificate programs do not qualify).
- For more information on these programs and all other Maryland State Scholarships, please visit: www.mhec.maryland.gov
- To access, manage, or accept your Maryland State awards, please log-on to MD CAPS at: <https://mdcaps.mhec.state.md.us>

MARYLAND STATE RESIDENTS

- You should consult the ACM Catalog to check eligibility for Allegany County tuition rates based on your program of study. The State of Maryland has designated certain programs as Statewide and Health Manpower Shortage Programs that are eligible for tuition rate reimbursements. You must complete an application in our Admissions Office.

PENNSYLVANIA STATE AND COUNTY SUBSIDIES

- If you are attending the Bedford County Campus, you may receive Pennsylvania subsidy funding.
- PA State and Local Governments determine the availability of these funds. Amounts shown on the Offer Letter are estimated until we receive final notice from PA legislators.

PENNSYLVANIA STATE GRANT AWARDS

- You must be registered in an Associate Degree program (certificate programs do not qualify).
- You must be registered for and attending at least 6 credit hours each semester.
- At least half of your credits each semester must come from courses that are from classroom-based instruction. If you are enrolled for more credits in web-based courses than for credits in classroom-based courses during a semester, you are not eligible to receive PA State Grant monies. FLEX courses are counted as WEB-Based courses since students select the learning site each class session.
- If you are attending the Bedford County Campus, your award will be higher than if you are attending the Cumberland campus.
- To apply or for additional information, call 1-800-692-7392.

ACM GILPIN FRESHMAN AWARD/COLLEGE ACHIEVEMENT AWARD

- Incoming freshmen from a high school in Allegany County who have a cumulative GPA of 3.5 or higher should apply for the Gilpin Freshman Award in our Admissions Office.
- Continuing students who have earned 28 or more credits, who have received the Gilpin Freshman Award, and who have maintained at least a 3.25 GPA should apply for the College Achievement Award in our Admissions Office.
- You must apply each semester to receive these funds.

The Student Financial Aid process uses income reported on the FAFSA to determine your eligibility. If the family income in either of the past two years will be substantially less due to unemployment, divorce, dislocated worker status, etc., or you have other unusual circumstances, please provide an explanation and a statement of current estimated total family income. Additional documentation will be required at a later date. If you have any questions about this process, please contact our office.

DISBURSEMENT OF FUNDS

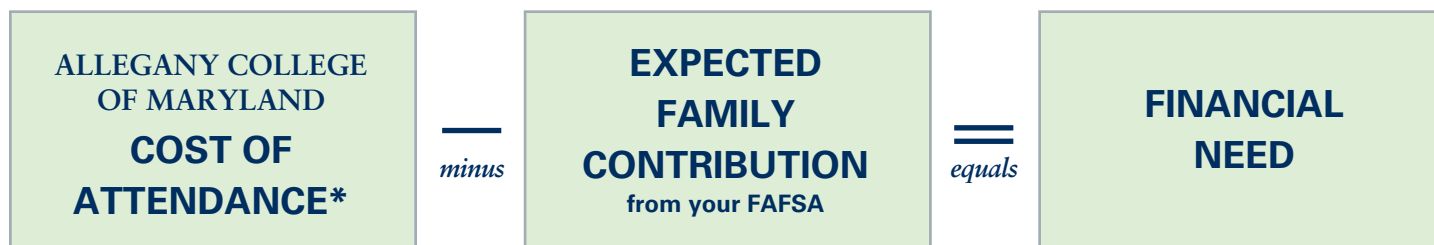
Students will not receive any financial aid refunds from our Billing Office until all tuition, fees, books, and Willowbrook Woods charges have been paid in full. Financial Aid payments received by the Billing Office will be applied to these expenses until the account is paid in full. Students will need to budget accordingly.

Students enrolled in classes that are not FULL TERM classes will receive their Federal Pell Grant and FSEOG funds for those credits after the class has started. In addition, if a late start class is part of the 6 credit minimum for receiving a Federal Student Loan, the loan will not disburse until these classes have started.

** Federal Financial Aid payments are made to student accounts every Tuesday beginning the third week of classes. All refund checks are mailed to the student address on file in our Admissions Office.*

CALCULATION OF ELIGIBILITY

Your TOTAL AID AWARDED was based on the following calculation:



** Cost of Attendance includes tuition and fees; books, course materials, supplies, and equipment; food and housing; personal expenses; and transportation. If you have any of the following expenses, please contact the Student Financial Aid Office to determine if your Cost of Attendance can be adjusted: Professional Credentialing, Disability-Related Expenses, Cooperative Education Program Expenses, Computer Expenses, Childcare/Dependent Car Expenses, or Study Abroad Expenses. Parent/Student contribution is calculated by a federal method of determining parent/student contribution as a result of completing the Free Application for Federal Student Aid (FAFSA).*

MANAGEMENT OF FUNDS

Student financial aid is normally awarded for one academic year. Therefore, the aid must be properly managed or the funds will be depleted before the end of each semester.

As soon as student aid is received, you should deposit the funds in a bank account. By using checks, you may account for the proper expense of aid funds. Direct educational expenses must be paid first. This means tuition, fees, and books.

The remainder of the funds may be used for indirect educational expenses. This can include food and housing, personal expenses, and transportation costs.

Again, please budget carefully. Refund amounts change from semester to semester due the changes in awarded financial aid and/or enrollment states, especially if you are attending less than full time.

CHANGES IN FINANCIAL AID RESOURCES

You may find that your financial circumstances change after an award has been made, in which case you must contact the Student Financial Aid Office immediately. Documented cases may produce changes in your eligibility status and/or the amount of financial aid received.

CANCELLATION OR CHANGES IN AWARD AMOUNTS

Student Financial Aid may be voided or amounts changed for any/or a combination of the following reasons:

1. Failure to fulfill the academic progress requirement
2. Failure to report a change in financial resources
3. Using financial aid for expenses unrelated to education
4. Lack of attendance in classes
5. Request by the student to change award amounts
6. To correct an over-award (awards are more than the cost of attendance)

Students are notified via their ACM student email account of all cancellations and changes.

8/23

Allegany College of Maryland does not discriminate on the basis of age, ancestry/national origin, color, disability, gender identity/expression, marital status, race, religion, sex, or sexual orientation in matters affecting employment or in providing access to programs and activities.

For inquiries related to this policy, Title IX, and ADA/504, please contact: Dr. Renee Conner, Dean of Student and Legal Affairs, Title IX Coordinator, ADA/504 Coordinator, 301-784-5206 / rconner@allegany.edu
Allegany College of Maryland is required to inform prospective and current students of important College policies. For full details on these key policies, please visit the Allegany College of Maryland website at allegany.edu/policy-mandates.



OTHER IMPORTANT STUDENT INFORMATION

We are excited you are interested in Allegany College of Maryland (ACM). Please find below additional information that we are required to provide to you. Some of this information may be duplicated information that is also available on our website and in our other printed materials. Should you have any questions about any of this information, including how and where to find it, please contact the Student Financial Aid Office at 301-784-5213. (Paper copies of the information will be provided upon request.)

ACM ACCREDITATION INFORMATION

Allegany College of Maryland is accredited by the Middle State Commission on Higher Education (MSCHE), 3624 Market Street, 2nd Floor West, Philadelphia, PA 19104; 267-284-5000. The MSCHE is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. MSCHE offers the Statement of Accreditation Status for Allegany College of Maryland on their website.

The College is also accredited and approved for operation by the Maryland Higher Education Commission (MHEC), 6 North Liberty Street, Baltimore, MD 21201; (800) 974-0203. The Pennsylvania Department of Education has granted certification to Allegany College of Maryland campus in Bedford county and to the academic programs they offer.

ACM does have several programs of study that have individual accreditation or licensure approvals. If you wish to view these documents, please contact the Student Financial Aid Office and we will be glad to direct you to the Office of Instructional Affairs, where these program forms are available.

ACADEMIC YEAR DEFINITION

For the purposes of student financial aid at ACM, we define our academic year as an instructional program with 30 weeks of instructional time and 24 semester credit hours. During this time your financial aid typically is awarded for a fall and spring semester. If you will be attending summer school, we will add your summer attendance and financial aid awards at the beginning of the academic year, called a "Header" term or award.

AWARDING FINANCIAL AID MONIES

1. FEDERAL FINANCIAL AID – Students must complete the Free Application for Federal Student Aid (FAFSA) one time each year. It is best to complete it before March 1 of the same year you are starting classes. The FAFSA cycle opens up October 1. For example, for the 2024-2025 school year, you can begin completing your FAFSA October 1, 2023. You should try to have it completed by March 1, 2024. Additional information about the application process and eligibility requirements can be found on our website: www.allegany.edu .
 - a. ACM will award federal financial aid to all students who complete the FAFSA; and, if selected for verification, complete the verification process.

- b. ACM will award you all federal financial aid for which you are eligible. As we have limited funds, our goal is to award financial aid equal to at least 65% of the student's cost of attendance.
 - c. Maximum award amounts can change from year to year. Please contact our office to receive the award amounts for this academic year and to obtain a copy of the Federal Student Aid Handbook, which lists the criteria for each federal award.
 - Students who are eligible for a Federal Pell Grant will be awarded the full amount according to the Federal Pell Grant chart.
 - Students who answer "yes" to wanting a Federal Work-Study position will be awarded a job at least 10 hours per week for the fall and spring terms. Students not showing enough financial need for 10 or more hours per week will be awarded 5 hours per week. No award will be made for less than 5 hours per week. Contact the Student Financial Aid Office for the hourly wage rate and information about our summer work-study program. Additional selection criteria is listed in the Federal Work-Study Handbook. Positions are available on campus and off campus and in community service sites, such as the public libraries. Students working in a community service position where they are employed as a reading tutor for children receive a higher hourly pay wage. If you are interested in such a position, please contact the Student Financial Aid Office immediately. Students who apply early with their FAFSA, show financial need, and are meeting SAP requirements are eligible to be considered for an award in following years.
 - Students who have the lowest EFC (Expected Family Contribution) will be awarded the SEOG program funds. As ACM receives very limited funding for this program, amounts vary depending on dependency status and residency. Please contact the Student Financial Aid Office for the awarding sheet. Students who apply early with their FAFSA, show financial need, and are meeting SAP requirements are eligible to be considered for an award in following years.
 - Students will be awarded the maximum amount of federal student loans for which they are eligible. Amounts vary depending on grade level and dependency status. Please be sure to read the Federal Student Aid Handbook.
2. STATE FINANCIAL AID – ACM participates with the state of Maryland, Pennsylvania, and the District of Columbia to deliver state financial aid to our students.
- a. Maryland – students must complete the FAFSA by March 1 to qualify for Maryland State awards. For information on the award amounts and the eligibility requirements, please visit their website at www.mhec.state.md.us . The State of Maryland is responsible to select recipients and determine award amounts.
 - b. Pennsylvania – students must complete the FAFSA by May 1 to qualify for Pennsylvania State awards. For information on the award amounts and the eligibility requirements, please contact our office or visit their website at www.pheaa.org . The State of Pennsylvania is responsible to select recipients and determine award amounts.
 - c. District of Columbia – students must complete the FAFSA and the DC Application by the deadline, which can be found at www.osse.dc.gov .

3. ACM Scholarships – ACM offers a wide variety of scholarships that will help you meet your ACM costs. The complete scholarship guide can be found here : <https://www.allegany.edu/scholarships/index.html> or you can contact our office for the printed version. The ACM Foundation Office is responsible for selecting scholarship recipients and determining the scholarship amount based on the scholarship requirements as listed in the scholarship guide.

Additional information on how and when to apply for financial aid is documented on our website – www.allegany.edu – under “Financial Aid.”

BOOKSTORE PURCHASES

Students who have financial aid that covers their tuition and fees can use the remaining (excess) financial aid to purchase books in our ACM Bookstore. Students must first sign the “Authorization to Pay” form located in their Self-Service Account. You will need to present a photo ID in order to charge your books against your financial aid. The Bookstore will allow you to start purchasing books with your financial aid 30 days in advance of the first day of class.

COMPLAINT PROCESS

Students who wish to file a complaint should use the information provided at the link below. There is also additional information in the ACM Student Handbook.
https://www.allegany.edu/Documents/HEOA%20Student%20Consumer%20Info/Filing_a_student_complaint.pdf .

CONTACT INFORMATION

The Student Financial Aid Office is located in the College Center Room 138. Staff are on site daily Monday through Friday from 8:00 am to 4:30 pm to assist in completing forms and answering any questions you may have. We can also be reached by telephone at 301-784-5213 or by email at studentfinancialaid@allegany.edu .

COST OF ATTENDING ACM

The Student Financial Aid Office annually creates a Cost of Attendance worksheet, available in our office, which shows the approximate costs for tuition, fees, books, transportation, food and housing, personal expenses, loan fees, and other miscellaneous costs based on your dependency status and your living arrangements. This annual cost is used to help us award you your maximum financial aid. Students who have other fees or expenses should contact the Director of Student Financial Aid to have those costs added to their costs of attendance, i.e., cost for uniforms.

Actual tuition and fee costs can be obtained from our website (www.allegany.edu) and written examples are available from our Business Office.

DISBURSEMENT OF FUNDS/CREDIT BALANCE

Student Financial Aid is disbursed or paid directly to your ACM Student Account. You will receive an email in your ACM Student Email account when the funds have been disbursed. We typically disburse financial aid the first Tuesday after the last day to drop a class with a refund. This date is published in the ACM Catalog.

If your financial aid exceeds the charges on your Student Account, you may receive a financial aid refund. Refunds are processed one time per week – on Tuesdays – throughout the semester. Refunds can be picked up in the Business Office and you must present a valid ACM Student ID card to receive it. Any refund check not picked up in 5 business days is automatically mailed to your home address on file in Self-Service. If you know in advance you want your refund check mailed, please send us an email stating this to businessoffice@allegany.edu.

FEDERAL STUDENT LOANS (DIRECT STUDENT LOAN PROGRAM)

1. Please be sure to read the document entitled “Terms and Conditions of HEA Loans,” which can be found on your “Offer Letter” page in Self-Service, as this contains very important information regarding Federal Student Loans.
2. The U.S. Department of Education also publishes information on these loan programs. Please contact our office for the brochure or visit their website at <https://studentaid.ed.gov/sa/types/loans>.
3. First time borrowers at ACM will be required to complete a Master Promissory Note (MPN) and Entrance Counseling at www.studentloans.gov.
4. All students accepting a student loan must complete the Annual Student Loan Acknowledgment process at <https://studentaid.gov> before we can disburse any funds to you.
5. Graduates of ACM who have received federal student loans will be required to complete Exit Counseling. Students who do not complete this will have their diploma held until this obligation is complete. You will receive an official letter in the mail detailing the Exit Counseling process. Students who do not graduate and/or do not return to ACM will also be required to complete the Exit Counseling process on line at www.studentloans.gov.

FEDERAL WORK-STUDY AWARDS

If you receive a Federal Work-Study award, please review the Federal Work-Study Handbook for Students and Supervisors, which can be found at: allegany.edu/financial-aid/documents/workstudy-handbook.pdf

PRIVATE STUDENT LOANS

If you should need additional monies to help you meet your educational costs at ACM, we can help you determine if you need to pursue a private student loan. Typically, these loans have a higher interest rate than Federal Student Loans, so you should always seek Federal Student Loans first.

For more information on private student loans, the application process, and the Self-Certification Form, please see our website at <https://www.allegany.edu/financial-aid/>. (Although we have a few suggestions here of possible private lenders, we will process any private loan request from any private source a student wishes.)

STUDENT CONSUMER INFORMATION

Federal regulations require that institutions provide specific consumer information about the school and about financial aid to enrolled and prospective students. The following list gives the areas required to be disclosed. This information can be obtained from our website (www.allegany.edu) or from printed materials. Please contact the Student Financial Aid Office for assistance with obtaining the information.

Financial Aid Information

- Assistance Available from Federal, State, Local, and Institutional Programs
- Notice of Availability of Institutional and Financial Aid Information
- Student Financial Assistance
- Federal Student Financial Aid Penalties for Drug Law Violations
- Grants (Federal and State)
- Federal Work-Study
- Federal Student Loans
- Scholarships (ACM Scholarships and Outside Scholarships)
- Entrance Loan Counseling for Student Borrowers
- Exit Counseling for Student Borrowers
- Institutional Code of Conduct for Education Loans (<https://www.allegany.edu/financial-aid/student-consumer-information.html>)
- Contact Information for Assistance in Obtaining Institutional or Financial Aid Information
- Verification Requirements
- Preferred Lender Policy, Arrangements and Disclosures (ACM does not have a preferred lender list. We do offer information on Private Education Loans – see next bulletin)
- Private Education Loan Information (<https://www.allegany.edu/financial-aid/>)
- Cost of Attendance

General Information

- Accreditation, Approval, and Licensure of Institution and Programs
- Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)
- Retention Rate
- Completion and Graduation Rates (Student Right to Know Act)
- Transfer-Out Rates (Student Right to Know Act)
- Facilities and Service for Students with Disabilities (<https://www.allegany.edu/academic-access-and-disability-resources/index.html>)
- Student Diversity
- Constitution Day
- Gainful Employment Programs
- Price of Attendance
- Net Price Calculator (<https://www.allegany.edu/business-office/net-price-calculator.html>)
- Voter Registration
- Refund Policy and Requirements for Withdrawal and Return of Federal Student Aid
- Textbook Information (<https://bookstore.allegany.edu/college>)
- Educational Programs
- Instructional Facilities
- Faculty
- Transfer of Credit Policies (<https://www.allegany.edu/admissions/index.html>)
- Articulation Agreements (<https://www.allegany.edu/articulations-partnerships/>)
- Copyright Infringement Policy
- Copyright Infringement Penalties
- Computer Use and File Sharing
- Student Activities (<https://services.allegany.edu/acmlife/?tag=student-activities>) (<https://www.allegany.edu/student-clubs/index.html>) (<https://www.allegany.edu/student-life/index.html>)

- Career and Job Placement Services for Graduates
- Drug and Alcohol Abuse Prevention Program
- Vaccination Policies
- Course Schedule Information
- Student/Faculty Ratio
- School Missions
- School Applications and Admissions
- Enrollment
- College Navigator (<https://www.allegany.edu/financial-aid/other-financial-aid-websites.html>)

Campus Safety and Security Information

- Campus Security Policies
- Crime Statistics and Crime Log
- Fire Safety Policies
- Fire Statistics and Fire Log – On Campus Housing Facilities

Athletics Information

- Intercollegiate Athletic Programs
- Intercollegiate Athletic Program – Participation Rates and Graduation Rates (Student Right to Know Act)
- Intercollegiate Athletic Program – Transfer Out Rates (Student Right to Know Act)
- Intercollegiate Athletic Program – Financial Support Data

VERIFICATION

Verification is the process by which the ACM Student Financial Aid Office ensures the accuracy of the information you have submitted on your FAFSA. During the verification process, you and/or your parents/spouse may be required to submit documentation to support the amounts reported on your FAFSA.

Our office will notify you if you have been selected for verification. This notification will come the first time through U.S. mail to the address we have on file for you, along with an email to your ACM Student Email Account. You will receive a 2nd reminder 30 days from the first one, and then a 3rd reminder 30 days from the 2nd one. The sooner you complete the verification process, the sooner you will have your official “Offer Letter.” Your notice of verification requirements will tell you exactly what is needed to complete your file.

If there are any discrepancies found during verification, the ACM Student Financial Aid Office may require additional information. If the discrepancy requires an updated FAFSA result, we will submit that information to the FAFSA processing center for you and you will receive an email telling you we have received your new results and what your new financial aid awards are.

If you do not submit the verification documents, you will forfeit your right to Title IV financial aid. Please contact the ACM Student Financial Aid Office for additional information or if you need help in understanding how to get the documents we are requesting. All of this information is also made available to you on your ACM Self-Service portal. Be sure to check it each week for any updates.

ACM NONDISCRIMINATION STATEMENT

The Student Financial Aid Office of Allegany College of Maryland offers free financial aid counseling services to all persons who request such help. All students attending the College are awarded all of the student financial aid for which they are eligible. Students have the right to cancel/decline some or all of any student financial aid award. ACM's Student Financial Aid Office does not discriminate on the basis of curriculum, race, color, creed, national or ethnic origin, gender, religion, disability, age, veteran status, or citizenship status (except in those circumstances permitted or mandated by Federal Law) when awarding or disbursing student financial assistance.