

## H. FINANCIAL AID

**Please refer to the following financial aid definitions when completing Section H.**

**Awarded aid:** The dollar amounts offered to financial aid applicants.

**Financial aid applicant:** Any applicant who submits any one of the institutionally required financial aid applications/forms, such as the FAFSA.

**Indebtedness:** Aggregate dollar amount borrowed through any loan program (federal, state, subsidized, unsubsidized, private, etc.; excluding parent loans) while the student was enrolled at an institution. Student loans co-signed by a parent are assumed to be the responsibility of the student and **should** be included.

**Institutional scholarships and grants:** Endowed scholarships, annual gifts and tuition funded grants for which the institution determines the recipient.

**Financial need:** As determined by your institution using the federal methodology and/or your institution's own standards.

**Need-based aid:** College-funded or college-administered award from institutional, state, federal, or other sources for which a student must have financial need to qualify. This includes both institutional and non-institutional student aid (grants, jobs, and loans).

**Need-based scholarship or grant aid:** Scholarships and grants from institutional, state, federal, or other sources for which a student must have financial need to qualify.

**Need-based self-help aid:** Loans and jobs from institutional, state, federal, or other sources for which a student must demonstrate financial need to qualify.

**Non-need-based scholarship or grant aid:** Scholarships and grants, gifts, or merit-based aid from institutional, state, federal, or other sources (including unrestricted funds or gifts and endowment income) awarded solely on the basis of academic achievement, merit, or any other non-need-based reason. When reporting questions H1 and H2, non-need-based aid that is used to meet need should be counted as need-based aid.

**Note: Suggested order of precedence for counting non-need money as need-based:**

1. Non-need institutional grants	6. Non-need outside grants
2. Non-need tuition waivers	7. Non-need student loans
3. Non-need athletic awards	8. Non-need parent loans
4. Non-need federal grants	9. Non-need work
5. Non-need state grants	

**Non-need-based self-help aid:** Loans and jobs from institutional, state, or other sources for which a student need not demonstrate financial need to qualify.

**Private student loans:** A nonfederal loan made by a lender such as a bank, credit union or private lender used to pay for up to the annual cost of education, less any financial aid received.

**External scholarships and grants:** Scholarships and grants received from outside (private) sources that students bring with them (e.g., Kiwanis, National Merit scholarships). The institution may process paperwork to receive the dollars, but it has no role in determining the recipient or the dollar amount awarded.

**Work study and employment:** Federal and state work study aid, and any employment packaged by your institution in financial aid awards.

### Aid Awarded to Enrolled Undergraduates

**H1** Enter total dollar amounts awarded to enrolled full-time and less than full-time degree-seeking undergraduates (using the same cohort reported in CDS Question \$B\$1, “total degree-seeking” undergraduates) in the following categories.

- If the data being reported are final figures for the 2024-2025 academic year (see the next item below), use the 2024-2025 academic year's CDS Question \$B\$1 cohort.

- Include aid awarded to international students (i.e., those not qualifying for federal aid).
- Aid that is non-need-based but that was used to meet need should be reported in the need-based aid column.
- For a suggested order of precedence in assigning categories of aid to cover need, see the entry for “non-need-based scholarship or grant aid” on the last page of the definitions section.

**2025-2026 Estimated      2024-2025 Final**

Indicate the academic year for which data are reported for items H1, H2, H2A, and H6 below:

x

Which needs-analysis methodology does your institution use in awarding institutional aid? (Formerly H3)

<input checked="" type="checkbox"/>	Federal methodology (FM)
	Institutional methodology (IM)
	Both FM and IM

Aid Awarded	Need-based (Include non-need-based aid use to meet need.)	Non-need-based (Exclude non-need-based aid use to meet need.)
<b>Scholarships/Grants</b>	<b>Not Applicable</b>	<b>Not Applicable</b>
<b>Federal</b>	\$40,195,507	\$493,572
<b>State</b> all states, not only the state in which your institution is located	\$20,229,598	\$8,289,444
<b>Institutional:</b> Endowed scholarships, annual gifts and tuition funded grants, awarded by the college, excluding athletic aid and tuition waivers (which are reported below).	\$24,559,209	\$16,374,272
<b>Scholarships/grants from external sources</b> (e.g. Kiwanis, National Merit) not awarded by the college	\$628,200	\$2,571,864
<b>Total Scholarships/Grants</b>	<b>\$85,612,514</b>	<b>\$27,729,152</b>
<b>Self-Help</b>	<b>Not Applicable</b>	<b>Not Applicable</b>
Student loans from all sources (excluding parent loans)	\$24,032,967	\$30,852,800
<b>Federal Work-Study</b>	\$6,291,169	<b>Not Applicable</b>
State and other (e.g., institutional) work-study/employment (Note: Excludes Federal Work-Study captured above.)		
<b>Total Self-Help</b>	<b>\$30,324,136</b>	<b>\$30,852,800</b>
<b>Parent Loans</b>	\$459,268	\$31,039,449
<b>Tuition Waivers</b>		
Note: Reporting is optional. Report tuition waivers in this row if you choose to report them. Do not report tuition waivers elsewhere.	\$715,051	\$3,904,519
<b>Athletic Awards</b>	\$109,138	\$8,443,426

**H2 Number of Enrolled Students Awarded Aid:** List the number of degree-seeking full-time and less-than-full-time undergraduates who applied for and were awarded financial aid from any source.

- Aid that is non-need-based but that was used to meet need should be counted as need-based aid.**
- Numbers should reflect the cohort awarded the dollars reported in H1.
- In the chart below, students may be counted in more than one row, and full-time first-year students should also be counted as full-time undergraduates.

	Number of Enrolled Students Awarded Aid	First-time Full-time First-year Students	Full-time Undergrad (Incl. First-Year)	Less Than Full-time Undergrad
<b>A</b>	Number of degree-seeking undergraduate students (CDS Item \$B\$1 if reporting on Fall 2025 cohort)	2,893	14,589	1,674
<b>B</b>	Number of students in line <b>a</b> who applied for need-based financial aid	2,632	11,551	1,013
<b>C</b>	Number of students in line <b>b</b> who were determined to have financial need	1,831	8,408	788
<b>D</b>	Number of students in line <b>c</b> who were awarded any financial aid	1,792	8,164	723
<b>E</b>	Number of students in line <b>d</b> who were awarded any need-based scholarship or grant aid	1,318	6,297	620
<b>F</b>	Number of students in line <b>d</b> who were awarded any need-based self-help aid	1,038	4,935	324
<b>G</b>	Number of students in line <b>d</b> who were awarded any non-need-based scholarship or grant aid	1,020	3,548	111
<b>H</b>	Number of students in line <b>d</b> whose need was fully met ( <u>exclude PLUS loans, unsubsidized loans, and private alternative loans</u> )	159	660	23
<b>I</b>	On average, the percentage of need that was met of students who were awarded any need-based aid. Exclude any aid that was awarded in excess of need as well as any resources that were awarded to replace EFC ( <u>PLUS loans, unsubsidized loans, and private alternative loans</u> )	63.0%	60.0%	45.0%
<b>J</b>	The average financial aid package of those in line <b>d</b> . Exclude any resources that were awarded to replace EFC ( <u>PLUS loans, unsubsidized loans, and private alternative loans</u> )	\$ 16,587	\$ 15,136	\$ 8,453
<b>K</b>	Average need-based scholarship and grant award of those in line <b>e</b>	\$ 13,848	\$ 11,927	\$ 6,799
<b>L</b>	Average need-based self-help award ( <u>excluding PLUS loans, unsubsidized loans, and private alternative loans</u> ) of those in line <b>f</b>	\$ 4,441	\$ 4,885	\$ 4,305
<b>M</b>	Average need-based loan ( <u>excluding PLUS loans, unsubsidized loans, and private alternative loans</u> ) of those in line <b>f</b> who were awarded a need-based loan	\$ 2,761	\$ 3,649	\$ 3,694

**H2A Number of Enrolled Students Awarded Non-need-based Scholarships and Grants:** List the number of degree-seeking full-time and less-than-full-time undergraduates who had no financial need and who were awarded institutional non-need-based scholarship or grant aid.

- Numbers should reflect the cohort awarded the dollars reported in H1.
- In the chart below, students may be counted in more than one row, and full-time first-year students should also be counted as full-time undergraduates.

	Number of Enrolled Students Awarded Non-need-based Scholarships and Grants	First-time Full-time First-year Students	Full-time Undergrad (Incl. First-year.)	Less Than Full-time Undergrad
<b>N</b>	Number of students in line <b>a</b> who had no financial need and who were awarded institutional non-need-based scholarship or grant aid (exclude those who were awarded athletic awards and tuition benefits)	518	2019	25
<b>O</b>	Average dollar amount of institutional non-need-based scholarship and grant aid awarded to students in line <b>n</b>	\$ 4,526	\$ 4,542	\$ 1,345

P	Number of students in line a who were awarded an institutional non-need-based athletic scholarship or grant	63	260	2
Q	Average dollar amount of institutional non-need-based athletic scholarships and grants awarded to students in line p	\$ 14,574	\$ 14,948	\$ 12,201

**Note: These are the graduates and loan types to include and exclude in order to fill out CDS H4 and H5.**

Include:

- **2025 undergraduate class: all students who started at your institution as first-time students and received a bachelor's degree between July 1, 2024 and June 30, 2025.**
- Only loans made to students who borrowed while enrolled at your institution.
- Co-signed loans.

Exclude

- Students who transferred in.
- Money borrowed at other institutions.
- Parent loans
- Students who did not graduate or who graduated with another degree or certificate (but no bachelor's degree).

**H4 Provide the number of students in the 2025 undergraduate class who started at your institution as first-time students and received a bachelor's degree between July 1, 2024 and June 30, 2025. Exclude students who transferred into your institution.**

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**H5. Number and percent of students in class (defined in H4 above) borrowing from federal, non-federal, and any loan sources, and the average (or mean) amount borrowed.**

- The "Average per-undergraduate-borrower cumulative principal borrowed," is designed to provide better information about student borrowing from federal and nonfederal (institutional, state, commercial) sources.
- The numbers, percentages, and averages for each row should be based only on the loan source specified for the particular row. For example, the federal loans average (row b) should only be the cumulative average of federal loans and the private loans average (row e) should only be the cumulative average of private loans.

Source/Type of Loan	Number in the class (defined in H4 above) who borrowed from the types of loans specified in the first column	Percent of the class (defined above) who borrowed from the types of loans specified in the first column (nearest 1%)	Average per-undergraduate-borrower cumulative principal borrowed from the types of loans specified in the first column (nearest \$1)
A Any loan program: Federal Perkins, Federal Stafford Subsidized and Unsubsidized, institutional, state, private loans that your institution is aware of, etc. Include both Federal Direct Student Loans and Federal Family Education Loans.	975	57.00%	\$26,355

B	Federal loan programs: Federal Perkins, Federal Stafford Subsidized and Unsubsidized. Include both Federal Direct Student Loans and Federal Family Education Loans.	947	55.00%	\$19,105
C	Institutional loan programs.	0	0.00%	\$0
D	State loan programs.	0	0.00%	\$0
E	Private student loans made by a bank or lender.	187	11.00%	\$40,659

### Aid to Undergraduate Degree-seeking Nonresidents

- Report numbers and dollar amounts for the same academic year checked in item H1

**H6** Indicate your institution's policy regarding institutional scholarship and grant aid for undergraduate degree-seeking nonresidents:

Institutional need-based scholarship or grant aid is available  
 Institutional non-need-based scholarship or grant aid is available  
 Institutional scholarship or grant aid is not available

If institutional financial aid is available for undergraduate degree-seeking nonresidents, provide the number of undergraduate degree-seeking nonresidents who were awarded need-based or non-need-based aid:

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Average dollar amount of institutional financial aid awarded to undergraduate degree-seeking nonresidents:

\$15,746

Total dollar amount of institutional financial aid awarded to undergraduate degree-seeking nonresidents:

\$834,564

**H7** Check off all financial aid forms nonresident first-year financial aid applicants must submit:

Institution's own financial aid form  
 CSS Profile  
 Other (specify):  
 Search for TU International Scholarships at:  
<https://www.towson.edu/admissions/financialaid/programs/scholarships/international.html>

### Process for First-Year Students

**H8** Check off all financial aid forms domestic first-year financial aid applicants must submit:

FAFSA  
 Institution's own financial aid form  
 CSS Profile  
 State aid form  
 Noncustodial Profile  
 Business/Farm Supplement

x	Other (specify): Some TU and State of Maryland scholarships require additional applications. For information, visit: <a href="http://www.towson.edu/scholarships">www.towson.edu/scholarships</a>
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**H9** Indicate filing dates for first-year students:

Priority date for filing required financial aid forms: 1-Feb

Deadline for filing required financial aid forms: \_\_\_\_\_

No deadline for filing required forms (applications processed on a rolling basis)

**H10** Indicate notification dates for first-year students (answer a or b):

a) Students notified on or about (date):  
\_\_\_\_\_

b) Students notified on a rolling basis:  
If yes, starting date: March 15  
\_\_\_\_\_

**H11** Indicate reply dates:

Students must reply by (date):	5/1
or within weeks of notification.	2

### Types of Aid Available

Please check off all types of aid available to undergraduates at your institution:

**H12** Loans

x	Federal Direct Subsidized Loans
x	Federal Direct Unsubsidized Loans
x	Federal Direct PLUS Loans
	Federal Nursing Loans
	State Loans
	College/university loans from institutional funds
	Other (specify): _____

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**H13** Need Based Scholarships and Grants

x	Federal Pell
x	Federal SEOG
x	State scholarships/grants
x	Private scholarships
x	College/university scholarship or grant aid from institutional funds
	United Negro College Fund
	Federal Nursing Scholarship
	Other (specify): _____

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**H14** Check off criteria used in awarding institutional aid. Check all that apply.

	Non-Need Based	Need-Based
Academics	x	

Alumni affiliation	x	
Art	x	
Athletics	x	
Job skills		
ROTC	x	Not Applicable
Leadership	x	
Music/drama	x	
Religious affiliation		
State/district residency	x	

If your institution has recently implemented any major financial aid policy, program, or initiative to make  
**H15** your institution more affordable to incoming students such as replacing loans with grants, or waiving costs  
for families below a certain income level please provide details below:

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