

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

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

DO NOT INCLUDE ANY AID RELATED TO THE CARES ACT OR UNIQUE THE COVID-19 PANDEMIC

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 B1, “total degree-seeking” undergraduates)** in the following categories.

- If the data being reported are final figures for the 2019-2020 academic year (see the next item below), use the 2019-2020 academic year's CDS Question B1 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-”
- **Do NOT include any aid related to the CARES Act or unique to the COVID-19 pandemic.**

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

2020-2021 estimated	2019-2020 Final
X	

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

- Federal methodology (FM)
- Institutional methodology (IM)
- Both FM and IM

	Need-based (Include non-need-based aid use to meet need.)	Non-need-based (Exclude non-need-based aid use to meet need.)
Scholarships/Grants		
Federal	\$28,854,257	\$396,243
State all states, not only the state in which your institution is located	\$12,891,794	\$2,639,468
Institutional: Endowed scholarships, annual gifts and tuition funded grants, awarded by the college, excluding athletic aid and tuition waivers (which are reported below).	\$20,400,218	\$10,099,893
Scholarships/grants from external sources (e.g. Kiwanis, National Merit) not awarded by the college	\$383,486	\$1,955,591
Total Scholarships/Grants	\$62,529,755	\$15,091,195
Self-Help		
Student loans from all sources (excluding parent loans)	\$29,408,469	\$33,934,686
Federal Work-Study	\$2,579,845	
State and other (e.g., institutional) work-study/employment (Note: Excludes Federal Work-Study captured above.)	\$0	\$0
Total Self-Help	\$31,988,314	\$33,934,686
Parent Loans	\$537,783	\$29,018,512
Tuition Waivers Note: Reporting is optional. Report tuition waivers in this row if you choose to report them. Do not report tuition waivers elsewhere.	\$368,683	\$1,345,249
Athletic Awards	\$215,771	\$6,573,115

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 freshmen should also be counted as full-time undergraduates.
- **Do NOT include any aid related to the CARES Act or unique to the COVID-19 pandemic.**

		First-time Full-time Freshmen	Full-time Undergrad (Incl. Fresh)	Less Than Full-time Undergrad
A	Number of degree-seeking undergraduate students (CDS Item B1 if reporting on Fall 2020 cohort)	2380	16224	2405
B	Number of students in line a who applied for need-based financial aid	2112	12496	1344
C	Number of students in line b who were determined to have financial need	1399	9249	1130
D	Number of students in line c who were awarded any financial aid	1291	8607	934
E	Number of students in line d who were awarded any need-based scholarship or grant aid	762	5638	688
F	Number of students in line d who were awarded any need-based self-help aid	878	5572	502
G	Number of students in line d who were awarded any non-need-based scholarship or grant aid	541	2584	88
H	Number of students in line d whose need was fully met (exclude PLUS loans, unsubsidized loans, and private alternative loans)	163	698	40

I	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 (PLUS loans, unsubsidized loans, and private alternative loans)	63.0%	59.8%	45.0%
J	The average financial aid package of those in line d. Exclude any resources that were awarded to replace EFC (PLUS loans, unsubsidized loans, and private alternative loans)	\$ 11,370	\$ 10,918	\$ 6,595
K	Average need-based scholarship and grant award of those in line e	\$ 10,693	\$ 9,838	\$ 5,759
L	Average need-based self-help award (excluding PLUS loans, unsubsidized loans, and private alternative loans) of those in line f	\$ 3,961	\$ 4,364	\$ 4,037
M	Average need-based loan (excluding PLUS loans, unsubsidized loans, and private alternative loans) of those in line f who were awarded a need-based loan	\$ 2,719	\$ 3,915	\$ 3,880

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 freshmen should also be
- **Do NOT include any aid related to the CARES Act or unique to the COVID-19 pandemic.**

		First-time Full-time Freshmen	Full-time Undergrad (Incl. Fresh.)	Less Than Full-time Undergrad
N	Number of students in line a 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)	266	1187	17
O	Average dollar amount of institutional non-need-based scholarship and grant aid awarded to students in line n	\$ 5,033	\$ 4,846	\$ 2,404
P	Number of students in line a who were awarded an institutional non-need-based athletic scholarship or grant	58	260	0
Q	Average dollar amount of institutional non-need-based athletic scholarships and grants awarded to students in line p	\$ 11,186	\$ 11,472	\$ 0

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

Include:

- 2020 undergraduate class: all students who started at your institution as first-time students and received a bachelor's degree between July 1, 2019 and June 30, 2020.
- 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).
- **Any aid related to the CARE Act or unique the COVID-19 pandemic.**

H4 Provide the number of students in the 2020 undergraduate class who started at your institution as first-time students and received a bachelor's degree between July 1, 2019 and June 30, 2020. 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.	1,153	58.00%	\$22,628
B	Federal loan programs: Federal Perkins, Federal Stafford Subsidized and Unsubsidized. Include both Federal Direct Student Loans and Federal Family Education Loans.	1,176	59.15%	\$17,045
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.	224	11.27%	\$33,849

Aid to Undergraduate Degree-seeking Nonresident Aliens

- 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 nonresident aliens:

<input type="checkbox"/>	Institutional need-based scholarship or grant aid is available
<input checked="" type="checkbox"/>	Institutional non-need-based scholarship or grant aid is available
<input type="checkbox"/>	Institutional scholarship or grant aid is not available

If institutional financial aid is available for undergraduate degree-seeking nonresident aliens, provide the number of undergraduate degree-seeking nonresident aliens 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 nonresident aliens:

\$9,289

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

\$835,976

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

<input type="checkbox"/>	Institution's own financial aid form
<input type="checkbox"/>	CSS/Financial Aid PROFILE
<input type="checkbox"/>	International Student's Financial Aid Application
<input type="checkbox"/>	International Student's Certification of Finances
<input checked="" type="checkbox"/>	Other (specify):

<https://www.towson.edu/admissions/financialaid/programs/scholarship>

Process for First-Year/Freshman Students

H8 Check off all financial aid forms domestic first-year (freshman) financial aid applicants must submit:

<input checked="" type="checkbox"/>	FAFSA
<input type="checkbox"/>	Institution's own financial aid form
<input type="checkbox"/>	CSS/Financial Aid PROFILE
<input checked="" type="checkbox"/>	State aid form
<input type="checkbox"/>	Noncustodial PROFILE
<input type="checkbox"/>	Business/Farm Supplement
<input checked="" type="checkbox"/>	Other (specify): www.towson.edu/scholarships

H9 Indicate filing dates for first-year (freshman) students:

Priority date for filing required financial aid form: 15-Jan

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 (freshman) students (answer a or b):

a) Students notified on or about (date):

b) Students notified on a rolling basis:
 Yes
 No
 If yes, starting date:
15-Mar

H11 Indicate reply dates:

Students must reply by (date):	5/15
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

<input checked="" type="checkbox"/>	Direct Subsidized Stafford Loans
<input checked="" type="checkbox"/>	Direct Unsubsidized Stafford Loans
<input checked="" type="checkbox"/>	Direct PLUS Loans
<input type="checkbox"/>	Federal Perkins Loans
<input type="checkbox"/>	Federal Nursing Loans
<input type="checkbox"/>	State Loans
<input type="checkbox"/>	College/university loans from institutional funds
<input type="checkbox"/>	Other (specify):

H13 Need Based Scholarships and Grants

<input checked="" type="checkbox"/>	Federal Pell
<input checked="" type="checkbox"/>	SEOG
<input checked="" type="checkbox"/>	State scholarships/grants
<input checked="" type="checkbox"/>	Private scholarships
<input checked="" type="checkbox"/>	College/university scholarship or grant aid from institutional funds
<input type="checkbox"/>	United Negro College Fund
<input type="checkbox"/>	Federal Nursing Scholarship
<input type="checkbox"/>	Other (specify):

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	
Leadership	X	
Minority status		
Music/drama	X	
Religious affiliation		
State/district residency	X	

H15 If your institution has recently implemented any major financial aid policy, program, or initiative to make 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:

Are these policies related to the COVID-19 pandemic?

- Yes
- No