getting started

About Continuing Studies
About the University
Academic Accreditation and Professional Memberships
Academic Advising
Applying Into a Degree or Certificate Program
Registering for Courses
Financial Aid
Student Services & Access to University Facilities

“Your advisors made me feel as though they cared as much about my future as I did... Thank You.”

-- Danielle Kennedy, Continuing Studies Student
Our goal is to become a leader in entrepreneurial continuing education programs for growth-oriented individuals including students, faculty and education professionals. Leading the region in delivering quality programs, on campus, onsite at companies and online, we aspire to be recognized by our peers and professional organizations for our contributions to higher education, our society and the world community.

**Continuing Studies Executive Team:**
Top Row: Amy Yacus, Jacqueline F. Moloney, and Steven Tello; Bottom Row: Pauline Carroll, Johanna Bohan-Riley, Catherine Kendrick
FALL AND SPRING SEMESTERS
Fall and Spring classes in the Division of Continuing Studies and Corporate Education are normally scheduled one night per week from 6:00-9:00 pm or 7:00-10:00 pm on Monday, Tuesday, Wednesday and Thursday evenings as listed in the semester bulletin. Saturday classes are also offered from 9:00 am-12 noon during the Fall and Spring semesters. Online courses meet on a weekly basis over the course of each semester.

WINTER INTERSESSION
A number of highly concentrated courses are offered during the month of January. You can earn college credit and accelerate your educational program by taking day or evening courses over the winter break. Day classes usually meet from 9:00 am to 12:00 noon, Monday through Saturday. Evening classes usually meet from 6:00 pm to 9:00 pm, Monday through Friday and 1:00 p.m. to 4:00 p.m. on Saturday.

SUMMER SESSIONS I AND II
Graduate and undergraduate summer evening classes are scheduled two evenings a week: Monday/Wednesday or Tuesday/Thursday from 7:00-10:00 pm (with a few Friday evening classes) for a period of six weeks. Summer day classes are scheduled four days a week (for 3-credit classes) and five days a week (for 4-credit classes) for a period of six weeks. In addition, some technical courses and online are offered in a fourteen-week format.

About Continuing Studies
With over 65 years of service to adult learners, primarily in Massachusetts and New Hampshire, UMass Lowell’s Division of Continuing Studies attracts and serves one of the largest student populations in northern New England, providing innovative programs in areas such as Information Technology, Engineering Technology, Graphic Design, Multimedia, Website Development, and Distance Learning.

The Division of Continuing Studies receives approximately 25,000 enrollments annually. It is one of the largest continuing education units in New England and the largest and most comprehensive among the five campuses in the state university system. It also is one of the oldest continuing education units in the state, founded in 1928 for the purpose of providing opportunities for growth and advancement for people working in the textile and other industries in the Lowell area. Our mission essentially has stayed the same: to provide access and opportunity for people who seek professional development or personal enrichment. In an era of changing technologies and global competition, we help people obtain and keep jobs, as well as progress in their careers. In general, we seek to foster a better-educated, more-enlightened population through lifelong learning.

Continuing Studies attracts people of all ages, cultural, and educational backgrounds. Our student population includes transfer students from area community colleges, people returning to school, and individuals who work full time in business, government, hospitals, schools, and other institutions.

Registering for Courses
Students can register for courses each semester by phone, fax, mail or walk-in. Existing students also have self-service access through the ISIS student information system at http://isis.uml.edu. The Division of Continuing Studies Course Bulletin, which lists all the courses and special programs offered each semester, is available by calling Enrollment Services/Continuing Studies and Corporate Education at (978) 934-2480. Current semester course offerings are also available on the World Wide Web at http://continuinged.uml.edu/
getting started

**About the University**

The University of Massachusetts Lowell is publicly supported by the Commonwealth of Massachusetts and offers degree programs at all levels through the doctorate. The University is located on 100 acres along the Merrimack River and presently has over 400 faculty members and a student enrollment of more than 12,000. Offering more than 80 degree programs, the University is comprised of the colleges of Arts and Sciences, Engineering, Health Professions, and Management, the Graduate School of Education, and the Division of Continuing Studies and Corporate Education.

On July 11, 1991 the University of Lowell became part of the University of Massachusetts system. The University of Massachusetts, with campuses at Amherst, Boston, Dartmouth, Lowell, and Worcester, is governed by the Board of Trustees through the Office of the President, which is based in Boston. Leadership of the Lowell campus is vested in the Office of the Chancellor.

Lowell State College and Lowell Technological Institute were established in the last decade of the nineteenth century as single-purpose institutions charged with providing instruction in those theories and practical arts most suitable to the teaching profession and the textile industry. Lowell State College was chartered by the General Court of the Commonwealth on January 6, 1894 as a teacher-training institution and was assigned the responsibility for providing "the most thorough knowledge of the branches of learning and right mental training." In 1932 the Institution was made a four-year college and was granted the right to confer baccalaureate degrees. In 1960 the College became a multi-purpose institution by initiating non-teaching programs in the liberal arts. During the next decade and a half, the College continuously extended its mission and curriculum offerings at both the graduate and undergraduate levels and was authorized to offer degree programs in education, health professions, the liberal arts, sciences, and music.

From the time of its origin in 1895 as a proprietary textile school, Lowell Technological Institute has provided educational programs of an applied and practical nature. "Science and art will be taught," the original prospectus pointed out, "with a view to industrial and commercial applications" and "for the purpose of improving any special trade or of introducing new branches of industry." The control of the school was transferred to the state in 1918, and in 1928 it was granted collegiate status. In 1953 it became a multi-purpose technological institute. Prior to its merger with Lowell State College, the Institute phased out its textile curricula. It extended its curricular offerings in engineering, technology, science, business administration, and industrial management and received authorization to offer degrees through the doctorate.

The merging of Lowell State College and Lowell Technological Institute brought together two multi-purpose institutions of differing character and orientation and made possible the creation of a comprehensive university whose strengths and resources are manifestly greater than those possessed by the previous institutions.
Our Mission

The University of Massachusetts Lowell, located in the northeast section of Massachusetts, is publicly supported by the Commonwealth of Massachusetts and is one of the five campuses of the University of Massachusetts system. As an institution of higher education having legislative mandates in areas of research, teaching, and public service, the University seeks to discover, integrate, and transmit knowledge for the benefit of the Commonwealth and the good of society. The University of Massachusetts Lowell has the additional, specialized mission of regional economic and social development through research and education in partnership with industry. The University offers degree programs at all degree levels through the doctorate. Although undergraduate program emphasis is on professional areas in business, engineering, fine arts, health, and science, the University strongly believes in the value of a liberal arts education both for its own sake and as a major component of professional preparation. Graduate program emphasis is in areas where there is a strong regional need or where the University possesses superior resources. The University also provides maximum opportunity for lifelong learning through a wide variety of credit and noncredit continuing education courses.

The University is committed to the promotion of scholarly research and creative, artistic achievement. It seeks to create new knowledge in the belief that an atmosphere of original inquiry supports both the instructional and public service goals of the University. It acknowledges its special obligation to provide quality teaching in all academic programs and continually seeks more effective methods of imparting knowledge and understanding.

Recognizing its role as a public institution, the University is committed to active involvement in community service through instruction, research, consulting, cultural events, and continuing education. Finally, the University recognizes its responsibility for implementing the principles of equal opportunity and affirmative action and is committed to ensuring that all students and employees, particularly those in protected designations, are guaranteed the benefits of a just and equitable system.

“UMass Lowell’s signature programs have been ranked among the finest in New England.”
-- Jacqueline F. Moloney, Dean of Continuing Studies and Corporate Education
The University of Massachusetts Lowell is an accredited member of the New England Association of Schools and Colleges. Accreditation indicates that the University is recognized and approved by regional and national associations concerned with the quality of higher education, and it assures that study undertaken here has transfer value to other accredited institutions of higher education.

Professional programs at the baccalaureate level also are accredited by the following national associations:

- Accreditation Board for Engineering and Technology
- AACSB - American Assembly of Collegiate Schools of Business
- Computing Sciences Accreditation Board
- National Accrediting Agency for Clinical Laboratory Sciences
- National Association of Schools of Art and Design
- National Association of Schools of Music
- National Council for the Accreditation of Teacher Education
- National League for Nursing

The following programs offered through the Division of Continuing Studies are accredited by the Technology Accreditation Commission of the Accreditation Board for Engineering and Technology (TAC/ABET):

- Civil Engineering Technology
- Electronic Engineering Technology
- Mechanical Engineering Technology

The University is also a member of the following associations of higher education:

- AACSB - American Assembly of Collegiate Schools of Business
- American Association of Colleges for Teacher Education
- American Association of Colleges of Nursing
- American Council on Education
- American Society of Allied Health Professions
- Association for State Colleges and Universities
- Association of University Programs in Health Administration
- Association for Continuing Higher Education
- Association for Gerontology in Higher Education
- College Entrance Examination Board
- Council of Colleges of Arts and Sciences
- Massachusetts Association of Colleges of Nursing
- National Association of Summer Sessions
- National Association of State Directors of Teacher Education and Certification
- New England Board of Higher Education
- North East Consortium of Colleges and Universities in Massachusetts
- University Continuing Education Association
ACADEMIC ADVISING AND COUNSELING

Students who choose to pursue a degree program are assigned an Academic Faculty and Student Support Specialist. Students are encouraged to arrange an appointment with the Program Advisor upon admission into a program. The Advisor will outline a program of study, taking into consideration previous academic credit. Although the Program Advisor will assist students, each student must assume responsibility for observing the curriculum requirements and University policies.

New students, transfer students, and students not enrolled in degree programs also may obtain academic advising on course selection and Continuing Studies programs and policies. Academic Faculty and Student Support Specialists are available to talk to students about courses, transfer credit, degree requirements, and other matters of individual concern.

DROP-IN ADVISING CENTER

Students are welcome to drop by the Faculty and Student Support Center, located in Southwick Hall 202, Monday through Thursday, 8:30 am to 8:00 pm and Friday from 8:30:00am to 5:00pm for general advising, information on associate’s and baccalaureate degrees and certificate programs, and/or to obtain catalogs and brochures. For information over the phone, call the Faculty and Student Support Center at (978) 934-2474. General Faculty and Student Support Specialists are available to assist students and to answer questions.

APPOINTMENTS WITH PROGRAM COORDINATORS AND GENERAL FACULTY AND STUDENT SUPPORT SPECIALISTS

In addition to the advising conducted during the day at the Faculty and Student Support Center, late-day and evening appointments with General Faculty and Student Support Specialists and Program Coordinators are held in the Continuing Studies’ Faculty and Student Support Center. Students are encouraged to call the Faculty and Student Support Center at (978) 934-2474 to schedule an appointment. Evening supervisors also are available Monday through Thursday from 5:00 to 8:00 pm to answer questions and conduct status reviews and graduation interviews.

CONTINUING STUDIES’ WEBSITE

Please access our website at http://contiguined.uml.edu/ for updated information on course schedules and descriptions, degrees, and certificate programs.

EMAIL ADVISING

Students can email Continuing Studies at Continuing_Education@uml.edu for email advising.

OPEN HOUSES AND ADVISING INFORMATION SESSIONS

Open Houses to inform students of current and new courses, degrees, and certificate programs are held at least twice a year. Please call the Faculty and Student Support Center or look in the semester course bulletin for details.

TUTORING

In conjunction with the Centers for Learning and Academic Support Services, Continuing Studies offers tutoring in topics such as Biology/Life Science, Calculus, Chemistry, and Spanish. Drop by the Tutoring Center in Southwick Hall 321, UMass Lowell North.

GRADUATE PROGRAMS

For questions and/or information on Graduate Programs, call the Graduate School at (978) 934-2380 or (800) 656-GRAD or visit their website at http://www.uml.edu/grad/.

“Thank you for your personal touch, and for the dedication to do the best you can for each student you see.”

--Wendy Sullivan, Continuing Studies Student
**Applying into a Degree or Certificate Program**

The Division of Continuing Studies and Corporate Education at the University of Massachusetts Lowell has an open enrollment policy: anyone may enroll in our courses, while anyone with a high school diploma or equivalent may be admitted into a degree or certificate program.

Students are welcome to register for credit or noncredit courses offered by Continuing Studies. Students who wish to pursue a certificate, associate’s degree, or a bachelor’s degree must also apply for admission to a program through the Division of Continuing Studies and Corporate Education. To be considered for acceptance into a certificate or degree program, students must hold a high school diploma or a General Education Development (GED) certificate. Continuing Studies operates on a rolling admissions basis and each application is reviewed when the student’s file is complete. Students must be admitted into a degree program to be eligible for most financial aid.

In registering for courses and/or accepting admission into the University, each student assumes responsibility for knowledge of and compliance with the definitions, regulations, and procedures of the University pertaining to his or her student status as set forth in the appropriate University of Massachusetts Lowell, Division of Continuing Studies and Corporate Education publications and catalog.

Students who have questions about the interpretation or application of University academic policies should consult with an Academic Counselor or Program Coordinator.

**Admissions into Certificate Programs**

UMass Lowell offers a wide variety of credit certificate programs which allow students to obtain marketable skills within a concentrated time frame. These short-term certificate programs consist of a series of courses which, when taken together, demonstrate expertise in a specific area. For information on our certificate programs, see pages 65-92.

**Admissions into Degree Programs**

Continuing Studies offers a wide selection of degree programs through the individual colleges at University of Massachusetts Lowell. For more information on these fully accredited associate’s and bachelor’s degrees, see pages 19-64.

**Non-Matriculation**

Students who wish to register for classes but do not want to be admitted into a certificate or degree program may do so provided they have the necessary prerequisites for the course. Credit will be awarded for the successful completion of such courses. If the student chooses to become a certificate or degree candidate, the applicability of such course(s) may be subject to other policies of the University and/or to specific program requirements. Enrollment in courses does not constitute admission to a certificate or degree program. In order to matriculate, students must complete the admission process as described above.

Note: Students who are interested in admission into graduate-level degree or certificate programs should contact the Graduate School at (800) 656-GRAD or (978) 934-2380, or visit the Graduate School website at http://www.uml.edu/grad.

**Admission into a Graduate Certificate or Degree Program**

Students interested in applying into Graduate degree or certificate programs should contact the Graduate School at (800) 656-GRAD or http://www.uml.edu/grad/. Students with Bachelor’s degrees from accredited institutions are eligible to enroll as non-degree students for a total of 12 credits prior to matriculating into formal Graduate degree programs. Students must formally apply to Graduate certificate programs before enrolling in Graduate courses intended for specific certificate programs.

See page 19 for more information on our degree programs!

See page 65 for more information on our certificate programs!
**Registering for Courses**

For tuition information and complete information on how to mail-in, phone-in, or fax-in your registration for on-campus, off-campus, and online courses, visit our website at http://continuinged.uml.edu or the semester bulletin. Existing students also have self-service access through the ISIS student information system at http://isis.uml.edu.

**REGISTRATION AND FINANCIAL INFORMATION**

**TUITION AND FEE INFORMATION**

Tuition is priced on the basis of credit hour unless contact hour is different. Tuition is then based on the listed contact hour. Course credit/contact hour information is provided in the Continuing Studies Course Bulletin each semester. Tuition and fees are subject to change. The current tuition and fee information is listed in each semester bulletin, and on the Continuing Studies website at http://continuinged.uml.edu/.

**TUITION REFUND SCHEDULE**

Refunds of credit program tuition, if any, are made on the basis of the date and time of receipt of a student’s official drop. Any eligibility for tuition refund is based on the academic calendar, not class attendance. The date of withdrawal is the primary basis for the claim for tuition refund. Refunds also may be authorized for documented reasons and/or extenuating circumstances deemed acceptable by the Student Status Committee. The refund is prorated as follows:

- Undergraduate drop before class begins: 100%
- Drop from 1st to 7th calendar day: 80%
- Drop from 8th to 14th calendar day: 50%
- Drop after 15th calendar day: No refund

Note: Fees are not refunded unless Continuing Studies is responsible for cancellations. See semester bulletin and the Continuing Studies website at http://continuinged.uml.edu/ for accelerated and graduate course tuition refund schedule. Students withdrawing from any class must officially notify Enrollment Services/Continuing Studies on forms provided by the Office. Verbal messages to faculty or staff do not constitute official notification.

**TUITION REFUND POLICY FOR STUDENTS RECEIVING TITLE IV FINANCIAL AID AND ENROLLED IN A DEGREE OR SPECIFICALLY DESIGNED CERTIFICATE PROGRAM**

Refunds for Title IV financial aid recipients will be processed according to Federal guidelines and institutional policy. Please call the Financial Aid Office at (978) 934-4220 if you have any questions.

**PAYMENT OF BILLS**

All payments are due at the time students register for classes. A student who is in debt to the University at the end of any term or Summer Session may not register for another term or receive transcripts or diplomas until the balance is paid. Should it be necessary to utilize the services of a collection agency or attorney for an overdue account, the student will be liable for any and all legal fees, commissions, and associated service charges.

**COMMONWEALTH EMPLOYEES’ TUITION REMISSION**

Provisions of particular collective bargaining agreements allow employees of the Commonwealth of Massachusetts, and in some cases their dependents, to take Continuing Studies courses at a 50% reduction in tuition. Students who may be eligible should consult their Personnel Director for guidelines. Currently valid Certificates of Eligibility, complete with all necessary signatures of approval, must be presented at the time of registration for classes. Retroactive waivers will not be accepted.

Visit our website for up-to-date tuition and registration information: http://continuinged.uml.edu/
Senior citizens (60 years or older) who are Massachusetts residents may attend classes in Continuing Studies credit programs tuition-free, provided that there are sufficient tuition-paying students enrolled to bear the cost of instruction and provided there is space available. Please note that waivers are not retroactive and do not cover registration and other fees. Proof of Massachusetts residency and birth date must be provided annually at the time of registration. However, due to the high costs of online courses, there are no waivers available for these courses. For additional information call (978) 934-2588.

Veteran’s Benefits
Veterans must be matriculated in an undergraduate degree or certificate program and have all appropriate paperwork on file in Enrollment Services/Continuing Studies and Corporate Education, including a DD214, an Admission Application form, and Proof of Residency in order to receive VA benefits. Tuition waivers are available to veterans who are legal residents of Massachusetts for more than 12 consecutive months, and Proof of Residency must be updated annually. These waivers for legal Massachusetts residents (residency must be documented) cover 100% cost of tuition, are not retroactive, and do not cover other registration and other fees. Veterans requesting benefits must check the appropriate line on the registration form. Veterans should use the mail-in or walk-in options when registering and should provide all necessary documentation (information not accepted by phone). For additional information, call (978) 934-2461.

Veterans’ waivers are available for on-campus courses provided there is a sufficient number of tuition-paying students enrolled to bear the cost of instruction and provided there is space available. Due to the high cost of online and off-campus courses, there are no waivers available for these courses. Merit and Need-Based Assistance Grants for online courses may be available to veterans who are presently enrolled in degree and certificate programs and who are making satisfactory academic progress towards their degrees or certificates.

Directed Studies
Directed Studies and Practicums are considered Special Programs, and, as such, tuition remission and certificate of eligibility cannot be accepted.

Third-Party Payment
All students using company direct payment, military plans, state tuition waivers, or veterans’ waivers must include the appropriate forms or authorizing letters with their registration, or have them on file. Registrations for third-party payment must be made by mail or in person. No tuition refund is awarded for late submission of eligibility forms. Students receiving company reimbursement must prepay their own tuition. For additional information, call (978) 934-2479.

Registering for Graduate Courses Through Continuing Studies
Students who hold a bachelor’s degree from an accredited institution may register for graduate-level online, off-campus, and summer courses through Continuing Studies. Students with Bachelor’s degrees from accredited institutions are eligible to enroll as non-degree students for a total of 12 credits prior to matriculating into formal Graduate degree programs. Students must formally apply to Graduate certificate programs before enrolling in Graduate courses intended for specific certificate programs. For more information on registering for a graduate-level course or applying into a graduate program, visit http://www.uml.edu/grad/ or call (800) 656-GRAD.
A Step-by-Step Guide to Registering for Courses

- **SELECT COURSE(S) FROM OUR PRINTED COURSE BULLETIN OR WEBSITE.**
  
  http://continuinged.uml.edu

  - Many courses have prerequisites. The prerequisites are intended to help you succeed in the course. You are expected to comply with them. Some courses have restrictions which limit registration. If you plan to select courses requiring consent of instructor or departmental approval, contact the department offering the course to obtain permission before registering.

  - Students are welcome to drop by the Faculty and Student Support Center, located in Southwick Hall, Room 202, Monday through Thursday from 8:30am to 8:00pm and on Friday from 8:30am to 5:00pm or call to schedule an evening appointment for general advising, to obtain information on associate’s and bachelor’s degrees and certificate programs, and/or to obtain catalogs and brochures. Call (978) 934-2474 for information or email at Continuing_Education@uml.edu

- **CONTACT ENROLLMENT SERVICES/CONTINUING STUDIES TO REGISTER BY MAIL, FAX OR PHONE.**

  Returning students have self-service access through the ISIS student information system at http://isis.uml.edu.

  Mail-In Registration. The registration form is available at: http://continuinged.uml.edu/regform.htm.

  - Fill out the registration form and return it postmarked no later than the scheduled deadline.

  - Mail to: University of Massachusetts Lowell, Enrollment Services/CSCE, Dugan Hall, Room 104, 883 Broadway Street, Lowell, MA, 01854-5104.

  - Payment must be made with the registration form, either by check, money order, VISA, Master Card, or Discover. Make checks payable to University of Massachusetts Lowell.

  - Students will receive class confirmation, room assignment, receipt and ID by mail before the first class meeting.


  - Fill out the registration form and fax it to (978)934-3087 no later than the scheduled deadline. Be sure to include your VISA, Master Card, or Discover number.

- **MAKE PAYMENT FOR COURSE(S)**

  Methods of Payment

  - Valid Credit Card: Discover, Master Card or Visa.

  - Cash before 4:00 pm Monday through Friday.

  - Check/Money Order.

  - Financial Aid. Call 978-934-4220 or visit website at http://www.uml.edu/financialaid/

  - Third-Party Payment: All students using company direct payment, military plans, state tuition waivers, or veteran’s waivers must include the appropriate forms or authorizing letters with their registration, or have them on file. No tuition refund is awarded for late submission of eligibility form. Students receiving company reimbursement must prepay their own tuition.

- **YOUR RECEIPT AND REGISTRATION CONFIRMATION ARE SENT AFTER REGISTRATION IS COMPLETE.**

- **YOUR CLASSROOM ASSIGNMENTS AND SEMESTER SCHEDULE MAY BE ACCESSED ON THE ISIS WEB-BASED SELF-SERVICE SYSTEM AT HTTP://ISIS.UML.EDU.**
Financial Aid

Financial Aid, Scholarships and Grants

The University of Massachusetts Lowell is committed to helping qualified students reach their educational goals by providing a variety of financial aid programs and resources. Financial aid consists of scholarships and grants (the awarding of money for which no repayment is required), self-help in the form of loans (money lent to a student to be paid back during a specified period, usually following the termination of University studies), and employment or University-sponsored work for all or part of an academic year. Financial aid awards are made on a yearly basis and are dependent upon the availability of funding from specific sources, proven financial need, and the criteria of specific financial aid sources.

Upon request, selected candidates must submit copies of appropriate tax documentation and W-2s to the Student Financial Service Center.

Financial Aid Terms and Conditions

To receive financial aid from the various student aid programs, a student must:

- Have financial need, except for the unsubsidized loan program and some meritorious aid. Need is defined as the cost of attendance minus the expected family contribution derived from filing the Free Application for Federal Student Aid (FAFSA) yearly. You may apply online at the U.S. Department of Education’s FAFSA website at http://www.fafsa.ed.gov/. UMass Lowell’s Title IV school code is 002161.
- Have a high school diploma or a General Education Development (GED) certificate, pass a test approved by the U.S. Department of Education, meet other standards the State of Massachusetts establishes that are approved by the U.S. Department of Education, or complete a high school education in a home school setting that is treated as a home school or private school under state law.
- Be a matriculated student enrolled in a degree-granting or approved certificate program.
- Be a U.S. citizen or have permanent VISA status.
- Have a valid Social Security number.
- Make satisfactory academic progress.
- Not be in default or owe money back on a federal student grant.
- Be registered for Selective Service (“the Draft”) if male student between the ages of 18-25.

In order for Financial Aid to determine a student’s financial aid eligibility, the Financial Aid Office must have the student’s processed FAFSA form on file and confirmation of his/her acceptance into a degree/certificate program with the Continuing Studies Division. The student will be notified of his/her financial aid via the Financial Aid Award Notification Letter. The student’s award is based on half-time enrollment (6-8 credits).

Students can register, view their financial aid package or make a payment through the ISIS Web-based Self-Service system (http://isis.uml.edu). From there students can accept/decline awards, view estimated Cost of Attendance and check loan status. Students are advised to periodically review their Award Summary for adjustments due to enrollment, housing, residency or other changes that may affect their financial aid package, as well as check their Personal Portfolio “To Do List” to determine if documents are needed to complete their financial aid file.

Scholarships, TERI loans, and financial aid are available for full-time Continuing Studies students!

For more information visit http://www.uml.edu/financialaid/
Please be advised that students need to maintain an enrollment status of at least 6 credits during the Fall and Spring semesters to receive most types of financial assistance including student loans. Financial aid is not available during the summer sessions.

**TYPES OF FINANCIAL AID**

**FEDERAL PELL GRANT**
An undergraduate grant from the Federal government that you do not need to repay.

**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)**
A Federal grant awarded by the University to students with exceptional need. A FSEOG does not need to be repaid.

**MASSGRANT**
A grant based on financial need that is awarded by the Massachusetts Office of Student Financial Assistance to eligible state residents. To be considered, full-time students must have filed a FAFSA with the Federal Student Aid Programs by May 1st. The state will notify students directly regarding eligibility. The amount of the award is subject to verification requirements by the University of Massachusetts Lowell.

**MASS PART-TIME GRANT**
A state grant based on financial need awarded to eligible state students who meet the eligibility requirements of the Massachusetts Office of Student Financial Assistance. To be considered, students must be enrolled in at least 6 credits but fewer than 12 credits per semester and have filed a FAFSA with Federal Student Aid Programs.

**EMPLOYMENT OPPORTUNITIES**
The Federal College Work Study and the UMass Lowell Campus Work Programs provide part-time, on-campus employment to eligible students who need the income to help defray the cost of their education. The Job Locator Program is an employment service provided by the Student Employment Office to assist students in finding off-campus employment. Various companies in the greater Lowell area post positions.

**WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAMS**
The Federal government funds these loan programs. There is no separate application for this loan but first-time borrowers at the University are required to complete and sign a Master Promissory Note before funds are credited to the student’s University account. Eligibility for a Federal Direct Subsidized Loan or a Federal Direct Unsubsidized Loan is determined from the information provided on the FAFSA. A Federal Direct Subsidized Loan is awarded on the basis of financial need. A student will not be charged any interest before repayment begins or during authorized periods of deferment. The federal government subsidizes the interest during these periods. A Federal Direct Unsubsidized loan is not awarded on the basis of financial need. A student will be charged interest from the time the loan is disbursed until it is paid in full.

**FEDERAL PERKINS LOAN**
A 5% fixed interest Federal loan administered by the University. Repayment begins 9 months after a borrower ceases to be a student.

Contact the Financial Aid Office at (978) 934-4220 if you have additional questions.
Hoff Scholarships
Scholarships are available to Continuing Studies and undergraduate degree students who are U.S. citizens (or eligible non-citizens) and permanent residents of Massachusetts. Need-based financial support for the program is provided by the Charles J. Hoff Foundation, which has pledged to fund several scholarships per year. For information on these scholarships, please contact the Continuing Studies Faculty and Student Support Center at (978) 934-2474 during the month of January. Applications, including a Free Application for Federal Student Aid (FAFSA), must be filed prior to the beginning of March.

ASL Adult Education Foundation Grants
Alpha Sigma Lambda Adult Education Grants are available for Continuing Studies students who are matriculated in associate’s or bachelor’s degree programs and who demonstrate academic strength and leadership. Submissions are due by early April. Contact the Continuing Studies Faculty and Student Support Center at (978) 934-2474 for additional information.

Withdrawal/Return of Title IV Student Financial Assistance (SFA)

Undergraduate Students
Undergraduate students withdrawing from the University are required to 1) discharge all financial obligations to the University, 2) return all University property, and 3) file a written notification of withdrawal with Enrollment Services.

Graduate Students
Graduate students withdrawing from the University must obtain the appropriate signatures on the withdrawal clearance form and submit it to the Graduate School to ensure that academic and financial obligations are cleared before leaving the University.

Guidelines for SFA Withdrawal/Return
The Federal law now specifies how the University must determine the amount of SFA program assistance that a student earns if he/she withdraws. The new law requires that, when a student withdraws during a payment period or period of enrollment (the University can define these periods), the amount of SFA program assistance earned up to that point is determined by a specific formula that is prorated. If the student received (or the University received on the student’s behalf) less assistance than the amount earned, the student will be able to receive those additional funds. If the student received more assistance than earned, the excess funds must be returned.

The amount of assistance that a student earned is determined on a pro-rata basis. That is, if you completed 30 percent of the payment period or period of enrollment, you earn 30 percent of the assistance you were originally scheduled to receive. Once you have completed more than 60 percent of the payment period or period of enrollment, you earn all of your assistance.

If you received excess funds that must be returned, the University will return a portion of the excess equal to the lesser of:

- your institutional charges multiplied by the unearned percentage of your funds, or
- the entire amount of the excess funds.

If the University is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

If you are responsible for returning grant funds, you do not have to return the full amount. The law provides that you are not required to return 50 percent of the grant assistance that you receive that it is your responsibility to repay. Any amount that you do have to return is a grant overpayment, and you must make arrangements with your school or the Department of Education to return the funds.
NATIONAL HONOR SOCIETY
The Gamma Delta Chapter of Alpha Sigma Lambda is a national honor society for Continuing Studies students. The aim of Alpha Sigma Lambda is to recognize adult students who achieve academic excellence in their course work while performing the many responsibilities associated with their families and careers. Eligibility for membership requires that students rank in the top 10 percent of all students who meet certain academic requirements. Selections for membership are made during the Spring, and students who are invited to become members are inducted into the Society in April.

OFFICE OF CAREER SERVICES
The University Career Services staff assists students to develop the skills and understanding needed to make informed choices during their career life. Career development workshop topics include: resume creation, cover letter writing, interview skills, and job search strategies. Annually, several specialized Job Fairs and Career Events are organized and hosted on-campus. For students enrolled in a degree or certificate program, individual career counseling appointments are available to assist students with specific concerns.

Access to electronic and printed resources is provided for job market research and skills development. Informative and helpful videos on career search skills and industry profiles are available for viewing in-office. Students are able to use several in-office computers with Internet access. Links to recruiting employers, job search engines, on-line postings specifically for UMass Lowell students and helpful job search skills articles are all easily found on the Career Services website: http://career.uml.edu. Some portions of the website are available to everyone who visits the site and others are password protected and require the establishment of a free on-line account. These accounts are limited to UMass Lowell students and alumni.

Office hours are 8:30 a.m. - 5:00 p.m., Monday through Friday.

SERVICES FOR LEARNING AND PHYSICALLY DISABLED STUDENTS
The University and its programs and activities are becoming increasingly more accessible to academically qualified students who are physically and/or learning disabled. Although some architectural barriers still remain, disabled persons can traverse the campus with a minimum of difficulty. University libraries, the student unions, several residence halls, and more recently constructed classroom buildings are accessible to students in wheel chairs. Early registration, preferential scheduling, readers, notetakers, interpreters, alternative testing procedures, and special parking arrangements are some of the accommodations available to disabled students. For further information, contact the Division of Continuing Studies at (978) 934-2474.

Special Events for Continuing Studies Students!
- Open Houses and Student Orientation Nights
- Career Open Houses & Job Fairs
- Continuing Studies Honor Students Recognition Ceremony

Call the Faculty and Student Support Center at 978-934-2474 for details!
STATE-OF-THE-ART COMPUTER LABORATORIES
Each year, Continuing Studies re-invests a large portion of its proceeds into state-of-the-art computer labs. This major investment in both hardware and software has contributed greatly to the extensive facilities the University makes available to both day and evening students. In addition to several dedicated classroom labs, a number of drop-in labs are available, providing students with access to a wide array of software packages and Internet connection.

UNIVERSITY LIBRARIES
The University Libraries are proud to provide a wide range of library services to the entire UMass Lowell community of students, faculty, and staff. As a vital part of the UMass Lowell community, all Continuing Studies and Corporate Education students are encouraged to take advantage of any and all library services offered. The University library system consists of facilities at three locations as well as an extensive Electronic Library. The O’Leary Library, located on UMass Lowell South, concentrates on resources in social sciences, health, education, music, and the humanities. Lydon Library, situated on UMass Lowell North, focuses on the sciences, technology, and management. The Center for Lowell History at the Mogan Center in downtown Lowell is home to many unique items including a variety of manuscripts, books, photographs, and oral history materials on the Greater Lowell region, the 19th century textile industry, immigrants, the Boston and Maine Railroad, and other special collections.

Present library holdings include over 357,000 volumes; 700 current periodical subscriptions; 1.6 million microform items; over 5000 videos; 8,600 music scores; and 5,500 sound recordings. More than 250 Internet accessible databases, many offering full text, are available from our Electronic Library at http://library.uml.edu. This includes over 11,000 electronic journals, plus law cases, business, statistical and financial data, government documents, and comprehensive coverage of current material in all fields. The library catalog and all databases are available at any terminal in the libraries or throughout the University via the campus network. They may also be accessed by using a free dial-up account provided by the University or by using any commercial Internet service provider.

The University Libraries participate in the Virtual Catalog Project. This is a collaboration among the Boston Library Consortium and several regional library networks, which allows patrons to request items not owned by UMass Lowell from the book collections of cooperating libraries. The Libraries also provide Interlibrary Loan service that may be utilized to obtain books or journal articles. Journal articles can be delivered electronically to an e-mail address or mounted on the Web for a short time, eliminating the need to come into the Library to retrieve paper copies.

Librarians offer reference assistance to all patrons in person, by telephone (978-934-3213 [North] or 978-934-4554 [South]) or through Live Help, the Library’s innovative online chat service. Faculty can arrange for general library tours as well as specialized library instruction for individuals and classes. Media services at both O’Leary and Lydon include individual, class, and large-group viewing facilities for video and multimedia programs, consultation on individual media projects, and production of visual, audio, and multimedia materials.

If students have any questions about the Libraries or library services, please don’t hesitate to visit the Web page, http://library.uml.edu, or call 978-934-4550 for O’Leary Library, 978-934-3205 for Lydon Library.
UNIVERSITY BOOKSTORES
The University Bookstores are located in South Dining Hall on UMass Lowell South and in the lower level of Falmouth Hall on UMass Lowell North. Please check with the Division of Continuing Studies or the semester bulletin for times of operation.

UMass Bookstore - UMass Lowell North: 978-934-2623
UMass Bookstore - UMass Lowell South: 978-934-6908

TEXTBOOKS
The Bookstores carry all textbooks and supplies needed for classes. If your class is being held on UMass Lowell North, textbooks for your class should be available at the UMass Lowell North Bookstore; if your class is being held on the UMass Lowell South, textbooks for your class should be available at the UMass Lowell South Bookstore.

The Bookstores also provide a wide range of imprinted clothing and backpacks, greeting cards, calculators, etc. Purchases at the Bookstores can be made by cash, check, or MasterCard/Visa/Discover.

PARKING INFORMATION
New parking stickers are required for all Continuing Studies students. The Parking Registration form is available at http://parking.uml.edu.

This sticker entitles students to park after 5:30pm in a University parking lot except Cumnock Hall. Students are encouraged to park in the numerous parking lots on the UML North and UML South campus. Students and faculty should not compromise public safety by blocking access of fire lanes, ambulance and other emergency vehicles. Students and faculty should not park in handicap spaces unless they display a handicap sticker. Student and faculty cars will be towed and/or ticketed for violations. In addition, the Lowell Police will tow student and faculty cars if parked in “Residential Parking” areas.

Please call the Student and Faculty Support Center at (978) 934-2474 for the location of parking lots available for use by Continuing Studies students who visit the campus during the day.

SAFETY SHUTTLE SERVICE
The University now operates a motorized Student Escort Service seven nights a week from 6:00 p.m. to 1:00 a.m. Call (978) 934-2222 for a ride anywhere on campus - from the parking lots, to the library, the residence hall, or the gym. It is a service designed for the entire University community day and evening students, staff, and faculty.

SHUTTLE BUS/INTER-CAMPUS TRANSPORTATION
Shuttle buses run continuously between the campuses from 7:15 a.m. through 11:00 p.m. on class days. Detailed schedules are posted around campus and are available at the Office of University Life (UMass Lowell North) and the Office of Student Activities and Commuter Services (UMass Lowell South).