**Introduction**
The Office of Financial Aid and Scholarships participates in a variety of financial aid programs. The primary application for these financial aid programs is the Free Application for Federal Student Aid (FAFSA), however some awards may require additional applications. Assistance may include scholarships, grants, loans, and work-study. Scholarships and grants are "gift" awards that do not have to be repaid. Loans and work-study opportunities are considered “self-help” awards since repayment or performance of duties are required. The type of aid awarded depends upon the student’s eligibility, financial need and is generally a combination of gift and self-help assistance. Any outside assistance, such as private scholarships, tuition waivers, athletic waivers and RA benefits and other assistantships that the student receives also affects student’s eligibility.

As a public not-for-profit institution, University of Maryland-Baltimore County (UMBC) has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended.

**History of the Federal Work-Study Program**
The Federal Work-Study Program, which was born under the Economic Opportunity Act of 1964, goal is to "stimulate and promote the part-time employment of students in institutions of higher education who are from low-income families and are in need of the earnings from such employment to pursue courses of study at such institutions." The FWS position, to the extent practical, should be related to student’s educational or vocational goals, giving students the opportunity to use and to develop their skills, creativity, awareness, and responsibility.

**General Student Eligibility for Federal Title IV Financial Aid**
There are several eligibility requirements that students must meet in order to be considered for federal funds. Students must:

1. Demonstrate financial need, as determined by the FAFSA. (with the exception of some loan programs).
2. Have a high school diploma or General Education Diploma (GED) certification.
3. Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
4. Be a U.S. Citizen or eligible non-citizen.
5. Have a valid Social Security Number.
6. Meet satisfactory academic progress standards set by the Office of Financial Aid and Scholarships at UMBC according to federal guidelines set by the US Department of Education. *These standards are often more stringent than the UMBC academic standards.*
7. Certify that you will use federal student aid only for educational purposes.
8. Certify that you are not in default on a federal student loan and that you do not owe money on a federal student grant.
9. Comply with the Selective Service registration, if required.

**Application Process**
Students must complete the FAFSA annually listing UMBC’s school code of 002105. This code is required for UMBC to receive the student’s application information. A valid
FAFSA must be received by UMBC’s priority deadline of February 14th if the student wishes to be considered for FWS funding. An on-time application does not guarantee receipt of any aid, including FWS. The Office of Financial Aid & Scholarships may award students who complete the application process/meet eligibility requirements after the published deadline to ensure maximum use and benefit from the Federal Work-Study program.

Selection of Students
The policy regarding distribution of FWS funds is to award monies to as many students as possible. This is accomplished by awarding funds to students that demonstrate the most financial need on a first-come basis.

Equal Opportunity
UMBC is committed to ensuring equal opportunity with respect to both education and employment and does not discriminate on the basis of race, color, religion, age, national origin, sex, or disability. UMBC complies with Title VI of the Civil Rights Act of 1964. Title IX of the Educational Amendment of 1973, and other applicable statutes.

Employment of Minors
Persons under 18 years of age are restricted from performing certain types of work as outlined in the Employment of Minors Handbook distributed by the Department of Licensing and Regulation of the State of Maryland. Generally, the restrictions apply to employment classified as “hazardous occupations”. Prior to beginning employment, minors must obtain a work permit which must be signed by a parent or guardian.

On-Campus Employment
The Financial Aid and Scholarships office at UMBC may only consider the request of employers that are located on campus and recognized by the campus’ Human Resources department as a UMBC department.

Peace Workers
The Shriver Center coordinates off-campus community service placement through their Peace Worker Program, UMBC supports the U.S. Department of Education’s initiative to encourage the use of Federal Work-Study funds for community service work opportunities by supporting placements made by the Shriver Center.

Graduate School
The Graduate School offers Graduate Assistantships to graduate level students. Some of the Graduate Assistantships are funded through the Federal Work-Study program.

Position Description
The Office of Financial Aid and Scholarships requires each campus department to submit a position description annually for each position that is sought to be filled by a FWS student worker.
Submit your job description electronically at: https://financialaid.umbc.edu/staff/fws/position-request/
All approved job listings will be made available beginning in July at https://financialaid.umbc.edu/types-of-aid/employment/fws/jobs/
Purpose of Job Description
The job description has several purposes:

- defines whether the job qualifies under the FWS program
- explains the position to a student and helps him/her to select the type of employment most closely related to his/her interests.
- establishes a written record, for both student and employer, of job duties and responsibilities so that there will be no misunderstanding.

Returning Employees
Awards for Federal Work-Study funds are made on an annual basis. Students who apply on-time (no later than February 14th) through the FAFSA and add their name to the Federal Work-Study Interest List will be considered for FWS funding. Funds are awarded based on the annual allocations received from the U.S. Department of Education.

Transferring Departments
If a student opts to change positions mid-year or mid-semester, the hiring department must complete the hiring process as if the student were a new hire. The FA office will consider the student’s prior earnings and determine the remaining eligibility the student will have for his/her new position. FA office will notify the department of remaining eligibility amount(s).

Compensation for Work Performed
FWS employment must not displace employees or impair existing services contracts. The Fair Labor Standard Act of 1938, as amended, prohibits employers (including schools) from accepting voluntary services from any paid employee.

The fact that a student may receive academic credit for the work performed does not disqualify the job under FWS. However, there are certain restrictions. For a student who must complete an internship or practicum as part of his or her degree requirement, the internship or practicum does not qualify unless the employer normally pays all other persons who hold the same position. An example of an internship that normally does not qualify as a FWS job is student teaching. A student who receives academic credit for a FWS job should not be paid less than he/she would be paid if no academic credit were received. A student may not be paid for receiving instruction in the classroom, laboratory, or other academic setting.

Automatic Forfeit of Award
The Office Financial Aid and Scholarships does not place students into an FWS position. It is the responsibility of the student to actively seek and find employment by September 15th or the student will forfeit their annual award. Students are sent notifications from the Office Financial Aid and Scholarships to ensure students’ awareness of this deadline. If a student does not want to work in the fall semester but would like to work in the following spring semester the student must notify our office by September 15th or s/he will have lost the entire award for the year.
Hiring a Student Worker
The Office Financial Aid and Scholarships does not coordinate the hiring process but would recommend that employers conduct interviews similar to those for other openings in your department. Federal requirement, regulations and guidelines are as follows:

Legal Restrictions on Employment Application Inquiries
The Office Financial Aid and Scholarships strongly encourages FWS employers to use the following guide in the hiring process.

Pre-employment Questions Guide

<table>
<thead>
<tr>
<th>YOU MAY NOT ASK:</th>
<th>YOU MAY ASK:</th>
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<tbody>
<tr>
<td>Sex/ Gender&lt;br&gt;Are you male or female?&lt;br&gt;What are the names/relationships of&lt;br&gt;any people living with you?</td>
<td>None Allowed&lt;br&gt;What is your present address?</td>
</tr>
<tr>
<td>Residence&lt;br&gt;Do you own or rent? Where do you live? How long have you lived there?</td>
<td>None Allowed&lt;br&gt;What is your present address?</td>
</tr>
<tr>
<td>Race/ Color&lt;br&gt;What is your race? What color are your hair, skin, and eyes?</td>
<td>None Allowed&lt;br&gt;What is your present address?</td>
</tr>
<tr>
<td>Age&lt;br&gt;What is your DOB? How old are you?</td>
<td>None&lt;br&gt;If hired, could you provide proof that you are at least 18?</td>
</tr>
<tr>
<td>Marital/ Family Status&lt;br&gt;What is your marital status? How many children do you&lt;br&gt;have? Are you pregnant/plan to have children? Do you have day care provisions made for you kids?</td>
<td>None&lt;br&gt;Have you ever been convicted of any crime?</td>
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<tr>
<td>Arrest/convictions&lt;br&gt;Have you ever been arrested/charged with a crime?</td>
<td>None&lt;br&gt;Have you ever been convicted of any crime?</td>
</tr>
<tr>
<td>Religion&lt;br&gt;What is your religion denomination? What religious holidays do you&lt;br&gt;observe?</td>
<td>None&lt;br&gt;Have you ever been convicted of any crime?</td>
</tr>
<tr>
<td>Disabilities&lt;br&gt;Are you disabled?</td>
<td>None&lt;br&gt;Are you capable of performing the essential functions of the job with&lt;br&gt;or without reasonable accommodation?</td>
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<td>Citizenship&lt;br&gt;Of what country are you a citizen? When did you become a US&lt;br&gt;citizen?</td>
<td>None&lt;br&gt;Are you capable of performing the essential functions of the job with&lt;br&gt;or without reasonable accommodation?</td>
</tr>
<tr>
<td>Language&lt;br&gt;What is your language? How did you learn to speak, etc. a foreign&lt;br&gt;language?</td>
<td>None&lt;br&gt;Are you capable of performing the essential functions of the job with&lt;br&gt;or without reasonable accommodation?</td>
</tr>
<tr>
<td>Education&lt;br&gt;What are the dates you attended?</td>
<td>None&lt;br&gt;Are you capable of performing the essential functions of the job with&lt;br&gt;or without reasonable accommodation?</td>
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</table>

Approval of Hire
Once you have offered the position to a student and the student accepts, an electronic Federal Work-Study Hiring Form must be submitted to the Office of Financial Aid and Scholarships. This form must be signed by the designee in the Office of Financial Aid and Scholarship before the agreement is valid. An agreement that has been approved by the Federal Work-Study Program Coordinator means:
The student was awarded and is eligible to participate in the Federal Work-Study Program.

The department is recognized by Human Resources as a valid on-campus department.

The Office of Financial Aid and Scholarships agrees to reimburse the department, on a monthly basis, for the wages that were earned for each FWS worker providing the student has not reached their FWS award for the semester.

- If the student earns more than their FWS award, the department will only be reimbursed up to the student’s maximum award for the semester unless funding and student eligibility allow.

- Once a student has earned their fall award, they generally cannot be paid from FWS funding until the spring semester. To pay a student using spring funds requires prior approval from Office of Financial Aid & Scholarships Federal Work-Study Coordinator. Similarly, a student cannot use remaining fall FWS funds during the spring semester without prior approval. **If a student does not use their entire semester award the unused award may be forfeited unless prior approval is granted.**

- It is the decision of the individual department to continue to employ a FWS student using the department’s budget once the student’s FWS award has been exhausted.

*If the department allows a student to begin working before approval is received from the Office of Financial Aid and Scholarships, the department assumes the risk of paying, without reimbursement, a student that is not eligible for FWS funding.*

**Salary Guidelines**

Employers are required to determine the pay rate based on employment conditions, rates that are reasonable according to the type of work performed, the geographic region, the employee’s proficiency, and any applicable federal, state, or local law.

FWS employers must pay students at least the current State of Maryland minimum wage, $10.10 effective July 1, 2018 and $11.00 effective January, 1, 2020.

The work performance of all hourly student employees should be evaluated at least once a year. We encourage you to take the opportunity to meet with your student employee and discuss her/her work performance.

**Wage Suggestions:**

**Level 1:** ($10.10) - no experience or previous training required. These positions consist of routine tasks with minimal responsibility. Student employee is well supervised.
Level 2: ($10.10-$10.50) - little to moderate experience, technical knowledge, or previous training necessary. Special instruction may be necessary for some aspects of these positions. Student must possess the ability to learn new tasks and work independently with limited supervision.

Level 3: ($10.50-$12.00) - moderate to substantial training or experience necessary. Independent judgment and high mental activity and/or manual dexterity are required for these positions. Must possess special skills with a high level of competence and/or have advanced technical knowledge and experience. These positions require independent judgment and decision-making ability with little direct supervision. May involve training others.

Level 4: ($12.00-$14.00) - in addition to duties and/or responsibilities associated with level 3, these positions require an individual who possesses special skills and advance technical experience. Student would be involved in decision making on an administrative level; and determining strategy. Little direct supervision - May involve overseeing special projects.

Pay rates may vary, however, annual FWS awards do not. The higher the wage, the sooner the student will exhaust his/her FWS award. Students who exhaust his/her FWS award must cease employment or be paid out of the department’s hourly budget.

Disabled Students
The American with Disabilities Act (ADA) and the Rehabilitation Act prohibits discrimination against qualified individuals with disabilities in ALL employment practices, compensation, benefits, and training. You must consider hiring a qualified disabled applicant if he/she can perform the job with “reasonable accommodations.” The Office of Financial Aid and Scholarships understands however, that while the typical student employee works about 10 to 20 hours a week, what may be a reasonable accommodation for a full-time employee might be unreasonable for someone working part-time. Questions concerning the ADA and/or reasonable accommodations should be directed to the Affirmative Action Officer for UMBC.

Assigning Hours
While there are no regulatory maximums, the Office of Financial Aid and Scholarships strongly encourage students and employers to keep to a 10 hour/week maximum. The # of hours per week based on the student’s FWS award should be calculated as shown below. This will help to decrease the chance of the student over earning his/her awarded amount.

In addition, **departments cannot be reimbursed for wages earned during periods when the student has scheduled classes/labs** unless acceptable justification (e.g. the class was cancelled) is provided during the reimbursement process. Students are not authorized to work during scheduled class time and departments are not guaranteed reimbursement for time worked during scheduled class time.

Award amount ÷ hourly wage ÷ # of weeks in the year = # of work hours per week

$3,200 ÷ $10.10 ÷ 30 weeks = 10.5 hrs per week

Monitoring Students Earnings
The Office of Financial Aid and Scholarships will process a Reimbursement of Wages by pulling electronic time sheets and the EE History.
However, monitoring students’ earnings remains the primary responsibility of the student employee and his/her supervisor.

**Time sheets**

Students receive time sheets (electronic or paper) from their supervisor. After completion of the time sheet, the department supervisor verifies the student’s work hours. The department supervisor signs the time sheet and forwards to the department’s primary payroll preparer to processing. The supervisor must retain the original time sheet/pay record for no less than 7 years for auditing purposes.

Students must also clock out while attending class, taking exams, or have other breaks. A student is never to work during scheduled class time, thus it is required that supervisors collect a schedule prior to hiring the students to identify and ensure scheduling conflicts do not exist.

Departments cannot be reimbursed for wages earned during periods when the student has scheduled classes/labs unless acceptable justification (e.g. the class was cancelled) is provided during the reimbursement process. Reimbursement for these periods will be at the sole discretion of the Office of Financial Aid & Scholarships.

Supervisors are responsible for maintaining records of time sheets that contain the following:
- The school’s name and address.
- The starting and ending dates of the payroll period.
- The student’s name.
- An identification of the student’s job.
- The number of hours worked during the pay period.
- The hourly rate of pay for an undergraduate student.
- The hourly rate of pay or salary for a graduate student.

**Payment Procedures/Frequency**

Students are issued a paycheck from UMBC biweekly for hours documented on the student time sheet. Non-cash contributions are not used to compensate students. If FWS is used for graduate employment, graduate students may be paid on a salary basis. All students are paid at least the federal minimum wage. It is highly recommended that students enroll for direct deposit.

**Award Decrease**

Occasionally, it is federally required for the Office of Financial Aid and Scholarships to reduce a student’s FWS award. This may be due to a number of reasons (e.g. enrollment changes, eligibility changes, additional awards, etc.). The Office of Financial Aid and Scholarships will notify the student and the student’s employer of any decrease in awarding immediately. Upon notification, the employer should adjust the student’s work schedule, end employment or arrange to pay student out of departmental budget.
**Dates of eligibility**
Federal Work-Study eligibility begins the first day of fall classes, or the date the department receives an approved Hire Form back from Financial Aid, whichever is later. Fall FWS eligibility can be used through the end of fall final exams, unless funds are exhausted earlier. Spring eligibility begins with the first day of classes and ends the last day of spring final exams, unless funds are exhausted earlier. Departments may choose to continue paying students out of their own budget if FWS is exhausted earlier than the end of the term. This discussion should occur between supervisor and student upon hire to ensure expectations are the same for both employer and employee.

**Reasons for Termination**

**By the Office of Financial Aid and Scholarships:**

1. Student fails to submit all forms and documents needed to complete his/her financial aid file.
2. Failure to maintain Satisfactory Academic Progress.
3. Not enrolled for at least six (6) credits during the fall/spring semester.
5. Depleted funds.

**By Employer:**

While student employment at UMBC is a learning experience for many, it is nonetheless still a job and carries with it all the responsibilities of any job. The student is expected to maintain the proper attitude and behavior on the job and perform the required tasks at the schedule times. It is to the discretion of the employer to determine if a student is satisfactorily fulfilling job responsibilities. If the student is not fulfilling his/her responsibilities, the employer must act accordingly within legal rights of the student.

Reason for termination may include:

1. Failure to report to work as scheduled.
2. Poor attitude.
3. Insubordination.
4. Failure or inability to perform the tasks required.
5. Falsification of time sheets.
6. Repeated tardiness.
7. Theft or embezzlement.
8. Destruction of university property.
9. Threats or use of physical force.
10. Any illegal activities conducted on university property including alcohol or drug use.
11. Failure to comply with department policies and procedures.
12. Failure to comply with University policies and procedures, such as sexual harassment of co-workers, student body, staff and/or faculty.

It is recommended that any of the above incidents be documented and discussed with student employee.

Maintenance of Records and Program Review
Each department must keep a copy of student timesheets for a period of not less than seven years.

A record of student earnings is posted into the financial aid computer system at the end of each year. Earnings are compared to students’ awards monthly to prevent over earning situations. Earning records are reconciled between the Office Financial Aid and Scholarships, the department, and payroll records at the end of the academic year for the Federal Fiscal Operations and Application to Participate (FISAP) report.

University Policies and Procedures
Federal Work-Study employees/employers must adhere to all University policies and procedures including, but not limited to the Smoking, Substance Abuse and Sexual Harassment Policies. For more information on these and other policies visit the UMBC Human Resources website [https://hr.umbc.edu/](https://hr.umbc.edu/). Students may be required to undergo various additional trainings related to these policies.

Questions Students Frequently Ask
1. Are Graduate Students eligible for FWS awards?
   Yes (See section entitled “Graduate School”)

2. What is the minimum number of credit hours for which I must enroll to remain eligible for FWS?
   Student must maintain at least ½ time (6 credit hours) enrollment per semester.

3. Can I get an advance on my FWS earnings to pay my bill?
   No, earnings are paid only by check/direct deposit directly to student on a bi-weekly basis. At no time will earnings be credited to a student account.

4. Are taxes withheld from my FWS earnings?
   Possibly. Work-study earnings are subjects to federal and state income taxes. Students should carefully read the W-4 form when determining eligible exemptions.

For more Information
If you need more help or have questions not answered in this handbook, call the Federal Work-Study coordinator in the Office of Financial Aid and Scholarships at 410-455-8077.

Satisfactory Academic Progress information can be found on the Office of Financial Aid and Scholarships website at: [https://financialaid.umbc.edu/sap/](https://financialaid.umbc.edu/sap/)