

Four-Bedroom Apartment (Cervantes Village).....	1,680.00.....	652.00
Two-Bedroom Apartment (Cervantes Village).....	1,779.00.....	685.00
Two-Bedroom Apartment (Vista del Monte).....	1,902.00.....	727.00
Efficiency Apartment (Cervantes Village).....	1,836.00.....	710.00
Two-Bedroom Home (Cole Village).....	1,430.00.....	550.00
Family Housing (per month).....	515.00.....	515.00
Family Housing Four-Bedroom (Cervantes Village, per month).....	772.00.....	772.00

### Dining Services

See "Housing and Residential Life" section for meal plan descriptions, application process, deposit requirement, regulations, and eligibility.

	Fall/Spring	Summer
Meal Plan A .....	\$1,130.00.....	n/a
Meal Plan B .....	1,130.00.....	n/a
Meal Plan Cx.....	1,130.00.....	n/a
Dining Express.....	620.00.....	n/a

### Late Registration Penalties

A late registration or late payment penalty of \$25 for the first day and \$5 each additional day will be assessed if registration and payment or arrangements for payment have not been completed by the deadline as shown by the university calendar. Failure to make payment arrangements with the Business Office at the time of registration may result in additional liability.

### PAYMENT OF CHARGES

Payment of charges can be completed with the Business Office by paying in full, arranging a deferred payment plan, processing a Financial Aid deferment, or third-party payment agreement. Course reservations may be cancelled if payment arrangements are not completed by the deadlines outlined in the current class schedule. Graduate assistants may opt to have tuition and fees deducted from their university payroll by requesting to participate each semester in a payroll deduction authorization plan.

Payments can be made by mail, web, telephone, or in person at the Business Office. Cash, checks, money orders and limited types of credit cards are accepted.

Students requesting a deferred payment plan arrangement must initially pay ten percent of tuition charges, with the balance due in four equal monthly installments within the semester. Summer sessions have one installment within the session. A carrying charge of \$3.50 per month will be assessed monthly for students using the deferred-payment plan. Any financial aid received must be paid towards balances owed. Additional penalty charges may be assessed for failure to make payments when due. The university reserves the right to deny a deferred payment plan to any student who has a poor credit rating or who has been negligent in making payments to the university for previous debts.

The university reserves the right to cancel the registration of any student who fails to pay, when due, any indebtedness to the university. Academic credits, transcripts, and diplomas will be withheld until all financial obligations are paid. Students are prohibited from registering for a semester until all previous semester accounts are paid in full.

### TUITION ADJUSTMENTS, REFUND, AND FORFEITURES

Any student officially dropping or withdrawing from a course or courses during a semester or summer session may receive tuition and fee adjustments as outlined in the current class schedule. No tuition adjustments will be made on classes of less than five weeks' duration. Non-attendance does not constitute official course drop or withdrawal. All charges due to the university must be paid before refunds will be permitted.

In cases of academic or disciplinary suspension, eligibility for tuition adjustments will depend on the conditions of the suspension and will be entirely at the option of the university. Should unforeseen circumstances beyond the reasonable control of the university result in curtailing classes, closing residence facilities, or otherwise withdrawing services that are a normal function of NMSU, refunds of any nature will be at the discretion of the university administration.

Residence hall rentals and dining hall charges may be refunded in accordance with schedules adopted by these departments.

### DISHONORED CHECKS/CREDIT CARDS

The university charges a penalty on all dishonored cash instruments. Personal checks will not be accepted from students who have had previously dishonored checks.

### ESTIMATING OTHER EXPENSES

In addition to the direct costs stated above, other expenses per semester may include such items as textbooks and supplies (estimated at \$300) and personal expenses (estimated at \$460).

### COOPERATIVE EDUCATION

A one-time registration fee of \$15 is required of students participating in the Cooperative Education Program. During school phase, students pay the same tuition and fees as regularly enrolled students. Work phase students who are assigned to campus or nearby off-campus workstation pay the student health fee and/or the student activity fee. Students receiving academic credit during a work phase will also pay applicable tuition.

### RESIDENT, NONRESIDENT STATUS

Resident or nonresident status is determined in accordance to a uniform definition established for all New Mexico institutions by the Commission on Higher Education, State of New Mexico. The NMSU Registrar's Office administers residency.

Members of the Armed Forces, their spouses and minor children, not

otherwise entitled to claim residency, are eligible for tuition payment at the resident student rates upon presentation of a certification from their commanding officer of assignment to active duty within New Mexico. Certification is required upon initial registration.

Information on the following programs may be obtained from the Office of Admissions:

- Residents of Texas who reside in Texas within 135 miles of the NMSU-Main Campus may be eligible for a special tuition rate for the main campus only.
- All enrolled members of the Navajo Tribe who reside on the Navajo Reservation, as certified by the Navajo Department of Higher Education, will be assessed in-state tuition rates at all times.
- The Western Undergraduate Exchange program (WUE) allows students in western states to enroll in four-year college programs at the reduced tuition rate of 150 percent of the institution's regular resident tuition.

Students interested in dentistry, veterinary medicine, occupational therapy, optometry, osteopathy, podiatry, forestry, graduate library studies, graduate nursing education, and public health should see the paragraph on Western Interstate Commission for Higher Education in the "Student Services" section.

### VETERAN STUDENTS

Tuition and fees of students enrolled under Public Law 815 will be paid by the Veterans' Administration under contract with the university. Tuition and fees of students enrolled under Public Law 550 or 634 are payable to the university by the student in the same manner as a nonveteran student.

### STUDENT ACCIDENT AND SICKNESS INSURANCE

All full-time students may purchase an additional accident and sickness policy to supplement the Student Health Center service. Part-time students enrolled for 6 or more credits may purchase the additional accident and sickness policy provided they have paid the health fee.

## FINANCIAL AID

The mission of the Office of Student Financial Aid and Scholarship Services is to improve access to higher education by providing comprehensive financial assistance and information to all students and the NMSU community. Although primary responsibility for educational costs rests with the student and his or her family, NMSU, the federal government, and the state of New Mexico all contribute to assist students pursuing higher education.

The financial aid office administers a broad spectrum of loans, grants, jobs, and scholarships in an attempt to meet the financial needs of the university's students.

The Office of Student Financial Aid and Scholarship Services awards financial aid to students according to their individual needs. Parents of students are expected to contribute to their child's education according to their ability, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future income. All information provided to the Office of Student Financial Aid is regarded as confidential.

Students applying for financial aid complete a FAFSA designed to determine, in accordance with state and federal guidelines, the difference between what the student or family is expected to contribute and the cost of attending NMSU. Among the factors that determine the family's expected contribution are (1) annual adjusted gross income as reported to the Internal Revenue Service; (2) savings, stocks, or bonds; (3) other assets in the form of a business, farm, or real estate; (4) nontaxable income and benefits; and (5) student's prior year income and assets.

Students applying for financial aid should complete a FAFSA available at NMSU campus or by visiting [www.nmsu.edu/finaid](http://www.nmsu.edu/finaid) or [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/).

Please refer to the NMSU Financial Aid web site for more information on financial aid available in the financial aid office. A complete listing of programs and policies is available on-line at [www.nmsu.edu/finaid](http://www.nmsu.edu/finaid).

### General Eligibility Requirements

To receive financial aid you must

- Have financial need, except for some loan and work-study programs.
- 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 your state 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. See your financial aid administrator for more information.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. (You may not receive aid for correspondence or telecommunications courses unless they are part of an associate's, bachelor's, or graduate degree program.)
- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security number. If you don't have a Social Security number, you can find out more about applying for one at [www.ssa.gov](http://www.ssa.gov).
- Make satisfactory academic progress.
- Sign a statement on the FAFSA certifying that you will use federal student aid only for educational purposes.
- Sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant.
- Register with the Selective Service, if required.

### Sources of Financial Aid

**Grants**—The foundation for financial aid is the Federal Pell Grant, a federal grant available to undergraduate students with documented financial need. Pell Grants range from \$400 to \$4,050, though these figures are subject to change each year. If a Pell Grant is insufficient to pay educational expenses, the student may be eligible to receive other types of aid, including a Federal Supplemental Educational Opportunity Grant or Leveraging Education Assistance Partnership Program Grant. These grants are awarded to undergraduate students who show exceptional financial need. Typically, all three types of grants do not have to be repaid.

**Loans**—Available to undergraduate and graduate students with financial need, Federal Perkins Loans are long-term, low-interest loans that must be repaid to the university according to federal guidelines. Repayment begins six or nine months after graduation or after enrollment drops below 6 credits.

Subsidized and unsubsidized Federal Stafford Loans are need-based, long-term loans available to undergraduate and graduate students. Students receiving a subsidized or unsubsidized Federal Stafford loan or a Perkins, must complete a debt-management session before NMSU will issue a check. In addition, students must complete an exit interview upon graduation or withdrawal from the university. Repayment of a Stafford loan begins six months after graduation or six months after enrollment drops below 6 credits. The interest rate is variable but will not exceed 8.25%. More information will be available at the time the loan is made.

**Work-Study Programs**—The Federal Work-Study Program provides employment opportunities for selected undergraduate and graduate students with demonstrated financial need. The New Mexico Work-Study Program also provides employment opportunities for students; however, only New Mexico residents are eligible to participate in the program.

For more information on the U.S. Department of Education student aid programs, look on the Internet at [www.ed.gov/prog\\_info/SFA/StudentGuide](http://www.ed.gov/prog_info/SFA/StudentGuide) (for financial aid) or on the NMSU Financial Aid web page at [www.nmsu.edu/finaid](http://www.nmsu.edu/finaid).

### Awards

All financial aid awards are based on information provided by the student and parents, availability of funds, and eligibility requirements. Any award may be revised based on changes in enrollment, cost of attendance, family contribution, or failure to meet satisfactory academic progress. Withdrawals or reductions in enrollment may affect an award or any future awards. Financial Aid will not pay for audited courses or some repeats.

### Scholarships and Other Aid

State, institutional, and federal scholarships may also be available. Amounts, deadlines and eligibility requirements vary. For more information contact the Office of Student Financial Aid and Scholarship Services or visit the university's scholarship web site at [www.nmsu.edu/finaid/scholarships/](http://www.nmsu.edu/finaid/scholarships/).

Many students finance part of their education with scholarships, which may be awarded for academic achievement, special skills, talent, and/or because of the recipient's financial need.

### Major Scholarships for Entering Freshmen 2005

For consideration, students must be admitted (tentative or final) to NMSU (main campus) by March 1, 2005 and meet eligibility criteria at that time. Students must enroll in the first regular semester directly following high school graduation. A student is required to be a New Mexico resident and a New Mexico high school graduate or New Mexico GED recipient (except for the Alumni Out-of-State Scholarship). Recipients must enroll in at least 12 valid credit hours (full-time) of bachelor's degree-seeking courses offered at the Las Cruces main campus of NMSU. Some scholarships may be funded in part by the New Mexico Lottery Success Scholarship beginning the second semester.

**Home School Students**—for financial aid eligibility contact the Office of Student Financial Aid and Scholarship Services.

#### President's Associates Honors Scholarship: Tuition and Fees plus

**\$1,750/Semester**—NMSU scholarship application and brief essay required. Students applying for this scholarship must apply, meet scholarship criteria, and be admitted to NMSU by March 1, 2005. High School Requirements: 26 ACT (1170 SAT) and 3.5 GPA or 28 ACT (1240 SAT) and 3.0 GPA. Renewable 1st semester: 3.5 GPA and completion of 14 graded credits (freshman year). Thereafter: 3.5 cumulative GPA and 12 graded credits each semester.

#### New Mexico Scholars Scholarship: Tuition and Fees and Book Stipend

—Qualifying family income, if one student in college, \$30,000 AGI or less. If two students in college, \$40,000 AGI or less. High School Requirements: 25 ACT (1130 SAT) or top 5% of high school class. Renewable: 3.0 GPA and completion of 12 graded credits each semester.

#### NMSU Regents Plus Scholarship: Tuition and Fees plus

**\$250/Semester**—High School Requirements: 24 ACT (1090 SAT) and 3.8 GPA. Renewable: 3.4 GPA and completion of 12 graded credits at the end of the first semester. Thereafter, renewable based on a 3.5 cumulative GPA and completion of 12 graded credits per semester.

If the Regents Plus renewal criteria are of concern to a new entering freshman, prior to August 1st, a student can decide to accept the Regents scholarship instead. (See criteria below.)

**Regents Scholarship: Tuition and Fees**—High School Requirements: 23 ACT (1050 SAT) and 3.5 GPA. Renewable: 3.0 cumulative GPA and 12 graded credits each semester.

#### Opportunity Scholarship: One Semester (non-renewable) \$1,000 Award

—High School Requirements: 21 ACT (970 SAT) or 3.0 GPA.

#### Alumni Out-of-State Scholarship: Reduction to In-State Tuition and Fees plus \$100/Semester

—Non-NM Residents. High School Requirements: 23 ACT (1050 SAT) and 3.5 GPA or 26 ACT (1170 SAT) and 3.0 GPA. Renewable: 3.25 GPA and completion of 14 graded credits each semester. Scholarship is competitive and number of awards granted is limited.

### Financial Aid Satisfactory Academic Progress

Federal regulations require that financial aid recipients meet certain academic standards to be eligible for federal financial aid. To ensure that financial aid recipients are making satisfactory academic progress, academic transcripts are reviewed at the end of each term to determine eligibility for the next term. All terms of attendance are reviewed, including periods in which the student did not receive financial aid. All transfer work is taken into account when satisfactory progress is reviewed.

- **Qualitative Progress:** Undergraduate students must maintain a cumulative GPA of at least 2.0 (a C average). Graduate students must maintain a cumulative GPA of at least 3.0 (a B average). Grade point values are: A = 4.0, B = 3.0, C = 2.0, D = 1.0, F = 0. Grades of I, CR, RR, PR, NC, W, AU are not calculated in the GPA.
- **Completion Rate:** Students must complete a minimum of 67 percent of all course work (registered credit hours) attempted at NMSU. Any course with a grade of withdraw (W), incomplete (I), repeats (RR), failure (F), audit (AU), or no credit (NC) is not considered completed course work. Repeated courses are included in the calculation.
- **Maximum Time Frame:** Students must complete their program within 150 percent of the credit hours required by the program. Students who have reached the maximum allowable time will be suspended from receiving financial aid. Developmental/remedial hours are excluded from this calculation. Total attempted hours including repeated courses and transfer course work are included in the student's maximum time frame calculation.

### Financial Aid Suspension

Students are suspended from receiving financial aid if they do not meet satisfactory academic progress standards. Students on financial aid suspension will not receive any form of federal or state financial aid (grants, loans, work study). Financial aid eligibility is reinstated when all standards of satisfactory progress are met.

### The Appeals Process

Students suspended from financial aid may appeal the suspension if there are mitigating circumstances affecting their progress. Students who would like to appeal the suspension must submit an appeal form available at [www.nmsu.edu/finaid](http://www.nmsu.edu/finaid) and all required documentation to the Office of Student Financial Aid. A committee will review the appeal and may grant reinstatement of financial aid based on mitigating circumstances that directly contributed to deficient academic performance. Appeals are usually evaluated on a term-by-term basis.

## HOUSING and RESIDENTIAL LIFE

### Housing and Residential Life

The Department of Housing and Residential Life invites students to join the on-campus community at NMSU. While campus living is not required, the university strongly encourages students to take advantage of the many opportunities available through campus residency such as community involvement, convenience, safety, economy, leadership, and employment opportunities. Additionally, students who live on campus often have higher grades, are more involved in campus life, and enjoy college more than students who live off campus. On-campus living is designed to foster personal growth and development by supporting learning which occurs inside the classroom as well as augmenting this with out-of-classroom learning experiences. For more information on the options listed below, visit our web site at [www.nmsu.edu](http://www.nmsu.edu).

**Residence Halls.** NMSU offers four different residence halls with a variety of lifestyle options for students to choose from. First-year students will receive priority assignment into Garcia Hall or Monagle Hall, which offer special academic support services for freshmen. Although most halls feature double-occupancy suites, there are some community bath areas in Rhodes-Garrett-Hamiel. The semester fee includes all utilities, local phone service, cable TV, and high-speed data connectivity.

**Campus Apartments.** The amenities of apartment living are combined with the convenience of an on-campus location at the Vista del Monte and

Cervantes Village apartment complexes. Individual apartments are designed to accommodate upper-class and graduate students in one of three configurations: four-bedroom apartments, two-bedroom apartments, and efficiency duplexes. Each apartment occupant has a private bedroom. Apartments are fully furnished. The semester's charge includes all utilities, local phone service, cable TV, and high-speed data connectivity.

**Student Family Housing.** Student family housing is available for students who are married and/or have dependents living with them. Two-story townhouse apartments and single-story houses include two bedrooms, a bath, kitchen and living room. All units are unfurnished except for the stove and refrigerator. Washing machine hook-ups are provided in the kitchen. The monthly rent includes all utilities, cable TV, and high-speed data connectivity.

### Availability of Units for Students with Disabilities

There are a limited number of specially equipped residence hall rooms, Vista del Monte apartments, and family housing units available to students with disabilities (including students who use wheelchairs) who wish to reside in campus housing. These are assigned on a first-come, first-served basis to students who meet the stipulated qualifications for the relevant housing area. Specific needs or requirements (i.e., roll-in showers, special door openers, etc.) should be discussed with the Department of Housing and Residential Life on an individual basis prior to submitting an application.

### Dining Services Meal Plan Options

For freshmen students who live in a residence hall, a meal plan is mandatory. Four different dining options are available. The plans range from unlimited entrances to Taos Restaurant to 150 entrances to the Taos Restaurant each semester. Each meal plan has flex points that may be spent at other ARAMARK dining locations. For continuing or commuter students there is a fifth dining plan which include 80 entrances and 100 flex points.

Both housing and dining contracts run the full academic year, with contract terminations and refunds subject to the "Single Student Housing and Dining Contract Termination Policy."

Applications are available through the Department of Housing and Residential Life prior to the start of the semester, or the ID Card Office. For more information, visit us at <http://www.nmsu.edu/~dining>. Check the "Costs" section of this catalog for membership costs.

### Other Food Service Options

In addition to the meal membership program, food service is available at various locations throughout the campus by using cash, the NMSU Money\$Card or, in some areas, the flex points included with the meal membership package. Food service location hours vary. More information can be obtained by contacting the ID Card Office 505-646-4835 or <http://www.nmsu.edu/~idsvs>.

### Application Procedures and Acceptance Policy

The university reserves the right to refuse to give a housing assignment to any student. Examples of reasons for refusal include, but are not limited to, individuals who have criminal histories, individuals who have behavioral problems which may, in the opinion of the university, negatively impact the group-living environment, individuals who have been previously evicted from campus housing, or individuals who have poor rental histories.

The university will assign accommodations subject to the space available. The university will not guarantee assignments to a particular building, nor will it guarantee types of accommodations, specific rooms or apartments, roommates, or single rooms.

The university reserves the right to change or cancel assignments in the interest of order, health, safety, or discipline with appropriate written notice.

Completed applications for housing and dining services\* should be submitted as early as possible, preferably one regular semester in advance. Single student housing and meal plan applications require a prepayment at the time of application. Submission of a housing and dining application indicates acceptance of the terms and conditions of the applicable agreement. The Director of Housing and Residential Life is responsible for administration of the housing contract. The ID Card manager is responsible for the administration of the Dining Contract.

All housing areas require at least part-time enrollment during the regular academic year. Continuing housing residents are not required to enroll during summer sessions.