

Fall Semester 2005

Registration Policies and Procedures

Fall semester

September 6, 2005 - December 22, 2005.

Registration for currently enrolled students

April 11 - 29, 2005

Open enrollment

April 30 - September 5, 2005

Printable PDF version of day and evening classes

<http://www.d.umn.edu/registrar/Fall2005ClassSch.pdf>

Online class schedule

<http://www.d.umn.edu/courseinfo>

February 17, 2005



*Reaching
higher*

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CLASS SCHEDULE INFORMATION

on the web:

<http://www.d.umn.edu/courseinfo/>

Effective for fall 2004, UMD will no longer produce the printed book version of the *Class Schedule*. It is now available exclusively on the web.

The information will be split into two sections—the course information and the policy/procedure information. Course information is current as of the date listed on each page. The policy/procedure section will be generated only once per term; however, the course information section could possibly be updated at various times during the registration period. For the most current and up-to-date information, be sure to check the online class schedule.

While the *Class Schedule* provides information relevant to the registration process, it does not contain all matters of policy. Those are found in the *University of Minnesota Duluth Catalog*, subject to additions and corrections, and are available on the web at the same location.

RIGHT TO PRIVACY ACTS

Recent federal and state legislation defines your right to access to files containing information about you. These same regulations place certain safeguards against release of information about you to “third parties” without your permission. Most, but not all, record files are open to your inspection. Each unit of the University that maintains an educational file has developed procedures which will allow you to review the contents of that file and, if necessary, make changes in inaccurate data.

The first point of contact regarding such inspection should be the University department responsible for the file about which you have questions. Further information, including a directory of University student record systems, is available at 139 Darland Administration Building. Questions may be directed to the Associate Registrar, (218) 726-7849.

Directory Information Suppression: If you do not want your address, phone number, or e-mail address available to the public during the time you are attending UMD, you must activate directory suppression. The end of the third week of fall semester is the deadline to have an address suppress in place so no information about you will appear in the annual printed campus directory. Make changes on the web:

- 1.) Go to <http://www.d.umn.edu/Register>.
- 2.) Scroll down to “Personal Information” and click on “View/Change Your Personal Information.”
- 3.) At the Personal Information page, click on the “Directory Suppression” tab and follow the directions.

EQUAL OPPORTUNITY

The University of Minnesota is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, sex, age, marital status, disability, public assistance status, veteran status, or sexual orientation.

In adhering to this policy, the University abides by the Minnesota Human Rights Act, Minnesota Statute Ch. 363; by the Federal Civil Rights Act, 42 U.S.C. 2000e; by the requirements of Title IX of the Education Amendments of 1972; by Sections 503 and 504 of the Rehabilitation Act of 1973; by the Americans With Disabilities Act of 1990; by Executive Order 11246, as amended; by 38 U.S.C. 20221, the Vietnam Era Veterans Readjustment Assistance Act of 1972, as amended; and by other applicable statutes and regulations relating to equality of opportunity.

Inquiries regarding compliance may be directed to Deborah Petersen-Perlman, Director, Office of Equal Opportunity, University of Minnesota, Duluth, 1049 University Drive, 273 Darland Administration Building, Duluth, MN 55812, (218) 726-6827, (218) 726-6849, FAX (218) 726-7505; or to Julie Sweitzer, Director, Office of Equal Opportunity and Affirmative Action, University of Minnesota, 419 Morrill Hall, 100 Church Street SE, Minneapolis, MN 55455, (612) 624-9547.

E-MAIL AS OFFICIAL UNIVERSITY COMMUNICATION

University-assigned student e-mail accounts (your *d.umn.edu* account) are the University’s official means of communication with all students. You need to regularly check this account. It is recommended that you do not forward mail from this account, as you may lose important attachments. If you choose to forward e-mail sent to your University e-mail account, you are still responsible for all information sent to you at this account, including all attachments.

Students are notified by e-mail of any changes to the classes for which they are registered. There will also be notification from the Office of Financial Aid and Registrar directing students to visit websites for viewing and responding to their Electronic Financial Aid Award Notice (EFAAN), as well as electronically completing and signing the Direct Loan promissory note and entrance counseling. Student Accounts Receivable bill notifications, plus occasional correspondence from advisers and instructors, are done via e-mail.

You can continue to access and use your e-mail account over the summer, even if you are away from campus. From across the country or around the world, you can access your *d.umn.edu* account through the internet at <http://www.d.umn.edu/email>.

CANCELLATION OF REGISTRATION FOR DISHONORED CHECKS

If tuition is paid by a personal check that fails to clear the bank, the registration will automatically be cancelled.

ACADEMIC YEAR 2005-06 -- DULUTH CAMPUS

FEBRUARY 2005

28-May 2 Registration-Orientation for fall 2005 for new entering freshmen.

MARCH 2005

14 Last day to file change of UMD college deadline for fall 2005.

APRIL 2005

11-29 Queued registration for fall 2005 for currently and previously enrolled students and new graduate students.

4-5 Registration-Orientation for fall 2005 for new transfer students.

MAY 2005

1-Sept 5 Open registration for fall 2005 for currently and previously enrolled students.

JUNE 2005

23-24 Registration-Orientation for fall 2005 for new transfer students.

27-29 Registration-Orientation for fall 2005 for new entering freshmen.

AUGUST 2005

1 Undergraduate admission application deadline for new freshmen and new advanced standing students for fall 2005.

15-16 Late registration for new entering freshmen.

16 Late registration for new transfer students.

29 Last day to get on wait list for closed fall class.

FALL SEMESTER 2005

SEPTEMBER 2005

5 Labor Day holiday, offices closed.
Last day to register for fall 2005 without incurring late registration fee.

6 ***Fall semester classes begin.***
Cross registrations with College of St. Scholastica and the University of Wisconsin-Superior accepted.

7 Last day to register or add courses without approval.
Senior citizens may register.

8 Approval needed to register or add courses.

19 End of second week—last day to change grading option or cancel a course and not have it recorded on your transcript. No fall registrations accepted after this date.
Last day to add classes.
Last day to use course permission numbers.

Last day for seniors to file application for degree for fall 2005.

Last day to make changes to student health insurance.
26 Last day to make address changes and suppression requests for UMD directory.

OCTOBER 2005

4-5 Rosh Hashanah, classes in session.

13 Yom Kippur, classes in session.

21 End of first half of semester classes.

24 Beginning of second half of semester classes.
Application deadline for admission for new advanced standing students for spring 2006.

31 End of 8th week—cancellation of courses after this date will not be permitted.

NOVEMBER 2005

1 Application deadline for new graduate students for spring 2006.

7 Last day to file for change of UMD college for spring 2006.

14-15 Registration-Orientation for new students for spring 2006.

15 Application deadline for admission for new freshmen for spring 2006.

17-Dec 9 Queued registration for spring 2005 for currently and previously enrolled students.

24-25 Thanksgiving holiday, offices closed, no classes in session. (No registration queue on these dates)

DECEMBER 2005

10-

Jan 16 Open registration for spring 2006 for currently and previously enrolled students.

9 Registration-Orientation for new students for spring 2006.

16 Last day of classes for fall semester.

17, 19-22 Final exams.

22 Degree conferred date for fall 2005.

23 - Semester break.

Jan 16

23-27 Christmas holiday, offices closed.

JANUARY 2006

2 New Year's holiday, offices closed.

SPRING SEMESTER 2006

JANUARY 2006

9 Last day to get on wait list for closed spring class

16 Martin Luther King holiday, offices closed.
Last day to register for spring 2006 without incurring late registration fee.

17 ***Spring semester classes begin.***
Cross registrations with College of St. Scholastica and the University of Wisconsin-Superior accepted.

18 Senior citizens may register.

Last day to register or add courses without approvals.

Approval needed to register or add courses.

19 End of second week—last day to change grading option or cancel a course and not have it recorded on your transcript. No spring registrations accepted after this date.

Last day to add classes.

Last day to use course permission numbers.

Last day for seniors to file applications for degrees for spring 2006, May session 2006, and summer 2006.

Last day to submit commencement attendance sheet for spring 2006 ceremony (for all students receiving degrees during the 2005-2006 year).

Last day to make changes to student health insurance.

FEBRUARY 2006

1 Priority application deadline for admission for new freshmen students for fall 2006.

MARCH 2006

1 Registration begins for May session and Summer session 2006.
 Priority deadline for admission for new advanced standing students for fall 2006.
 Last day for graduate students to submit application for degree forms for spring 2006 ceremony.

10 End of first half of semester classes.
 Last day of classes before spring break.

13 - 17 Spring break.

20 Classes resume.
 Beginning of 2nd half of semester classes.
 End of eighth week—cancellation of courses after this date will not be permitted.
 Last day to file for change of UMD college for fall 2006.

APRIL 2006

10 - 28 Queued registration for fall 2006 for currently and previously enrolled students.

29 - Sept 3 Open enrollment for fall 2006 for currently and previously enrolled students.

MAY 2006

1 Graduate School application deadline for summer term 2006.

5 Last day of spring classes.

8 - 12 Final exams.

11 Graduate commencement.

12 Degree conferred date for spring 2006.

13 Undergraduate commencement.

MAY SESSION 2006

MAY 2006

15 *May session begins.*
 Last day to register for May session 2006 classes.

29 Memorial Day holiday observed, classes excused and University offices closed.

JUNE 2006

2 Last day of classes for May session.
 Final exams for May session.
 End of May session.
 Degree conferred date for May session 2006.

SUMMER SESSION 2006

JUNE 2006

5 *Summer session classes begin.*

JULY 2006

3 Floating holiday, classes excused and offices closed.

4 Independence Day holiday, classes excused and offices closed.

15 Graduate School application deadline for fall 2006.

28 Last day of summer session classes.
 Final exams.
 End of summer session.
 Degree conferred date for summer session 2006.

AUGUST 2006

1 Application deadline for admission for new freshmen and new advanced standing students for fall semester 2006.

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- Semester and Summer Session Beginnings and Endings
- Final Examination Dates
- Classes Excused or Holidays

CALENDAR FOR FALL REGISTRATION

Queued registration for currently and previously enrolled students based on cumulative credits and courses in progress	April 11 - April 29
Open registration and cancel/adding	April 30 - September 5
Fall semester classes begin	September 6

STUDENT RESPONSIBILITY

The policies in this *Class Schedule* directly affect your registration. You are responsible for all the information contained in this publication: avoid potential problems by reading carefully through the various sections and by checking the prerequisites for all your courses. You can receive credit only for those courses for which you are properly registered. Likewise, you must pay for any course for which you register unless you officially cancel online or at the Student Assistance Center during the 100% refund period. If you cancel after the 100% refund period, you must pay for any portion of the course for which you do not receive a monetary credit. In addition, if you attend a class without registering for it, you will be considered an auditor in the course and will be billed for full tuition and fees.

The general registration instructions in this publication apply to all students. In addition, your course of study falls under policies established by your college. These policies are contained in your catalog and in other materials issued by your college. You are also responsible for knowing and following the policies of your college. Students in the Graduate School have additional specific registration instructions printed on pages 6-7.

NOTE: By registering for classes, you enter into a legally binding contract to pay all tuition and fees, including any nonrefundable fees.

REGISTERING FOR CLASSES

**<http://www.d.umn.edu/Register>
(Monday-Saturday 5:30 a.m.-4 a.m.;
Sunday 12:30 p.m.-4 a.m.)**

Use either Netscape or Internet Explorer (5.0 or higher) and check out the URL listed above.

Steps to follow to register:

1. Go to the student self service Web site (at <http://www.d.umn.edu/Register>). Sign on using your internet ID and password (UMD e-mail username and password). If you haven't already set up this account, visit

the *Account Initiation* link and authenticate yourself. Once you enter this information, click *submit*. A screen will come up telling you that you have successfully logged on. **Don't close this screen**—you will need to keep this screen active while you register, so minimize it.

Now just follow the links:

- *When Can I Enroll?*—Find out your registration time and date. If this is your first term at the University and you have not been admitted to a program (typically this applies to non-degree seeking students in Continuing Education), you must register in person at windows 1 or 2, 104 Darland Administration Building, or call (218) 726-8809.
- *Check for Holds* to see if you have any that prevent registration (and remember to check this link frequently as holds are added periodically).
- *Course Information*. Check out the class schedule. The space available in each class is now continuously updated in the online version. The PDF version can be used to obtain a printed copy.
- Locate courses of interest and create a tentative schedule for yourself. Try using the course search.

2. Register at your scheduled registration date and time (or later).

- Click on *Add or Change Classes*.
- Select the appropriate term.
- Be sure to complete the insurance information and optional fees segment which come up on all initial registrations.
- Enter the class number (call number), select grading option and variable credits, and enter permission numbers, if needed, for each class.
- Are you trying to register for classes that overlap? (A time conflict is when the starting time of one course and the ending time of another course overlap or are not separated by at least 1 minute.) To register for courses that overlap, you must submit a petition, signed by instructors of both courses, to your college student affairs office. You will be notified of the petition decision.

- Repeat these steps for each class for which you want to register. When you have your schedule as you want it, click *DONE* to go back to the registration home page.
3. View or print your enrollment summary. Select the appropriate term. You may print a calendar view or *Customize Your Enrollment Summary* using the *select* boxes. Click *submit* when finished.
 4. If you are printing from one of the labs on campus, you will see the additional print screens come up that send this image to the printer in those locations.

The fee assessment portion of registration is separate from enrollment into classes. You will receive notification of your bill from Student Accounts Receivable via e-mail.

Need to make changes? Just click on the link to add or change classes and follow the steps listed above. Use the *swap* option if adding and dropping at the same time.

Before you leave the website and the workstation you are at, be sure to take the following steps:

- Close any open registration screens.
- Log out of your account validation screen (**remember to do this so the next person at that location does not access the system using your ID and password**).
- Close your browser.

Getting Help—Follow the steps below to get help for these problems:

- *For help registering*, contact the Student Assistance Center, 21 Solon Campus Center, (218) 726-8000 or umdhelp@d.umn.edu.
- *To have your password reset*, contact the Student Assistance Center, 21 Solon Campus Center, (218) 726-8000, or call the ITSS Help Desk at (218) 726-8847. After hours, go to the Library circulation desk.
- *For help with advising, planning your schedule, or questions about semesters*, visit your college office or your adviser.
- *To learn the location of Web labs on campus*, call the ITSS Help Desk at (218) 726-8847.
- *If you have trouble accessing the Web*, call the ITSS Help Desk at (218) 726-8847 for assistance.

INSTANT ACCESS

You can check your record and obtain a wide variety of other information and services on the Web (by going to <http://www.d.umn.edu/Register>):

- *APAS*—Print your APAS (Academic Progress Audit System) report.

- *Grades*—All University of Minnesota courses on your record.
- *Transcript*—Print an unofficial copy for your own use or order an official copy and pay for it by credit card.
- *Personal Information*—Keep your address and phone number up to date.
- *Health Insurance Information*—View or change student health insurance information.
- *Registration*—Eligibility, queue information, self registration, course availability, *Class Schedule*, *Course Guide*, textbook information.
- *Financial Aid*—Check your status, view and accept or decline your aid (eFAAN), FAFSA, cost estimates, grants, work-study, aid alternatives, notification, academic progress requirements, and promissory notes.
- *Student Accounts Receivable*—Account balance and transaction information, due dates, and financial aid disbursements, pay tuition online.

Only use the system to access your own record. Accessing the records of other students is a violation of University policy and state and federal law.

NEGATIVE SERVICE INDICATORS (HOLDS)

If you have a hold on your record, you may not register, or in many cases obtain transcripts or receive financial aid, until that hold is cleared with the office imposing the hold. A hold may be imposed for financial indebtedness to the University (e.g., for unpaid library fines, unpaid tuition or fees) or for disciplinary, scholastic, or procedural reasons. Check for holds on your record by clicking the *Check for Holds* on the registration web page. You will be informed of any recent holds when you attempt to register.

GRADUATE SCHOOL REGISTRATION INSTRUCTIONS

New Students—Registration materials will be included with the letter of admission.

Follow these steps to clear any Graduate School holds:

- | | |
|----------------|--|
| MAST PGR-OP | Take your completed master's program to 431 Darland Administration Building. |
| TRANSCRIPT-PG | Take your undergraduate degree transcript verifying the award of the Bachelor's degree to 431 Darland Administration Building. |
| DEAN'S HOLD-NL | Go to 431 Darland Administration Building for explanation and instructions for clearing. |
| GRAD ASST-ON | Go to 420 Darland Administration building for explanation and instructions for clearing. |

Registration Deadlines—Students in the Graduate School must register no later than the end of the second week of the semester. This is the last day to:

- *register*
- *add a course or change sections of a course*
- *change grading option, including changing to or from audit status*
- *cancel a course without a W appearing on your record.*

All changes in registration require your adviser's signature. Courses may be *cancelled* through the eighth week of the semester. Courses cancelled after the eighth week will require the signature of your adviser, the instructor, and the Associate Dean, 431 Darland Administration Building. No registration changes will be permitted after the last day of classes.

Thesis Credit—All students are required to register for thesis credits before receiving a Plan A master's degree (at least 10 credits of 8777 required), or a Ph.D. or Ed.D. degree (at least 24 credits of 8888 required).

Tuition for thesis credits is assessed the same way course credits are assessed, with both resident and nonresident rates.

You must register for all thesis credits under your major field course designator. In most cases, your course designator will match that of the department in which you take your major field courses. Some major fields will share a single designator, while new designators have been created for interdisciplinary graduate programs. Consult the course listings for the proper designator and current call numbers.

If you have any questions about registering for thesis credits, including which course designator to use, contact your director of graduate studies.

Tuition Benefits for Graduate Assistants—All graduate assistants with appointments of at least 25% will receive a tuition benefit. Students appointed between 25% and 50% (195-390 hours per semester) will receive prorated tuition benefits. For example, a 25% appointment (10 hours per week for 19.5 weeks for a total of 195 hours) would receive a half tuition benefit. Graduate assistants are defined as those students who have appointments as teaching assistants, research assistants, administrative fellows, etc.

More information on tuition benefit eligibility and procedures is available through your department or the Office of the Vice Chancellor of Academic Administration.

Maximum Credits—The maximum credit load for fall and spring semesters is 18. If additional credits are to be taken, you will need approval from the Graduate School.

Grading Option—Two grading systems, A-B-C-D-F and S-N, are used in the Graduate School. You must designate your grading option for each course at registration. However, if either A-F only or S-N only is printed after the prerequisite statement for a course, you must register for that grading system.

Graduation—Graduate School degrees are awarded monthly. To graduate within any given month you must:

- *submit your Application for Degree form* (available only in the Graduate School office) to the UMD Graduate School Office on or before the first workday of the month *and*
- *complete all other requirements* by the last workday of the month.

THE FIRST WEEK OF CLASS

Fall semester classes begin Tuesday, September 6.

Mandatory Attendance—You must attend the first class meeting of every course in which you are registered, unless you obtain approval for your intended absence before the first meeting. Without this prior approval, you may lose your place in class to another student. If you wish to remain in a course from which you have been absent the first day without prior approval, contact your instructor as soon as possible. Instructors have the right to deny you admission if the course is full. You must officially cancel any course to which you are denied admission.

Gaining Admission to a Closed Course—It may be possible to register for a course that has closed. Procedures to request special permission vary from department to department and from course to course. In general, you should first go to the department offering the course. The department may put you on a waiting list or refer you to the instructor. Often decisions are made at the first class session. Attend the first class meeting if you are on a waiting list or need the instructor's permission.

Students will be eligible to wait list for courses offered through selected departments as indicated by "Wait List available" appearing next to the class in the Class Schedule or Class Search.

For courses not using the Web wait list you should first go to the department offering the course, where you may be put on a manual waiting list or be referred to the instructor for permission to register. Attend the first class meeting if you are on a waiting list or need the instructor's permission to see if more students will be admitted. To register for a closed course you must have a class permission number from the instructor. All class permission numbers expire at the end of the second week of classes. After the second week you must go to your college office for approval.

If you get permission to register in a closed course, the instructor, department or collegiate office will either enter an approval code so you can register, or give you a class permission number which you will use when you register for the course.

Senior Citizen Education Program—Minnesota residents who are 62 or older are eligible for registration through the Senior Citizen Education Program and may register on Wednesday, September 7, for classes in which spaces are still available. Under this plan, courses may be audited

free of charge or taken for credit at \$10 per credit. Call (218) 726-8808 for more information. Senior citizens are required to pay all applicable computer access and course fees.

Late Registration Fee—You will be assessed a \$50 late registration fee for any *initial* registration during the first or second week of class. You will be assessed a \$100 late registration fee for any *initial* registration beginning the third week of class.

CHANGE OF REGISTRATION

Subject to certain limitations, you may add or cancel classes or may change grading options. Course additions and changes to or from S-N grading are generally allowed without penalty during the first two weeks of the semester or before. Additions and changes require the instructor's permission after the second day of the semester. *Courses may be added during the first two weeks of the semester with permission numbers from the instructor or department; after the second week, courses cannot be added and permission numbers are no longer valid.* Permission numbers will also be required during the first two weeks for courses that are closed or have unmet course requirements.

UNIFORM CANCEL/ADD REQUIREMENTS FALL SEMESTER 2005			
Calendar Days of Term	Changes to Grade Base	Required to Cancel	Required to Add
FALL SEMESTER 2005			
Day 1 & 2: Sept 6 & 7	Allowed	No approval required	No approval required
Day 3 thru week 2: Sept 8 - 19	Allowed	No approval required	Instructor approval
Weeks 3-8: Sept 20 - Oct 31	Not allowed	No approval required ("W" recorded on transcript)	Instructor and college approval by petition*
Weeks 9-15: Nov 1 - Dec 16	Not allowed	College approval by petition* ("W" recorded on transcript)	Instructor and college approval by petition*
1ST HALF SESSION FALL SEMESTER 2005			
Day 1 & 2: Sept 6 & 7	Allowed	No approval required	No approval required
Day 3 thru week 2: Sept 8 - 19	Allowed	No approval required	Instructor approval
Sept 20 - Oct 10	Not allowed	No approval required ("W" recorded on transcript)	Instructor and college approval by petition*
Oct 11 - 21	Not allowed	College approval by petition* ("W" recorded on transcript)	Instructor and college approval by petition*
2ND HALF SESSION FALL SEMESTER 2005			
Day 1 & 2: Oct 24 & 25	Allowed	No approval required	No approval required
Day 3 thru week 2: Oct 26 - Nov 4	Allowed	No approval required	Instructor approval
Nov 5 - 23	Not allowed	No approval required ("W" recorded on transcript)	Instructor and college approval by petition*
Nov 24 - Dec 16	Not allowed	College approval by petition* ("W" recorded on transcript)	Instructor and college approval by petition*
NOTE: INI (Individualized Instruction Courses): Courses are 16 weeks in length. Registration is permitted at any time during the term. Deadlines are based on the date of registration for the course.			
*Petitions are available from your collegiate Student Affairs office.			

Graduate students must also obtain their adviser's approval for any change in registration.

If you decide to stop attending a course or courses for which you are registered, you must officially cancel. You must cancel a course in the first two weeks to delete it from your record; cancellation during the third through eighth week results in a W (for withdrawal) on your record. Students are generally not permitted to cancel courses after the eighth week of the semester. Students who feel they have an extenuating circumstance will be offered the option of submitting a petition to withdraw from the course. Approval of the petition would be given with the understanding that the student would be assigned a W. Petitions are available in the Student Affairs Office of each college.

Check with your college for specific regulations governing cancellations and additions in your program.

To change your program:

1. Obtain instructor, adviser, and/or college office approval if required. After the second day of the semester, you must have permission numbers to add courses.
2. If you plan to drop a class and reduce your credit load, be sure you are aware of how this action could affect your eligibility for financial aid. Contact the Student Assistance Center, 21 Solon Campus Center, umdhelp@d.umn.edu, (218) 726-8000, for more information.
3. Change your registration via the Web.

PLEASE NOTE: Adding or canceling courses after the start of a term may affect your eligibility for financial aid. Contact the Student Assistance Center, 21 Solon Campus Center, (218) 726-8000 or umdhelp@d.umn.edu, with questions.

REFUND POLICY

Tuition and Fees—There are no retroactive refunds for either cancelling a class or withdrawing from a semester.

The date you process the cancellation of a course on the web is the date used to determine your refund amount. Refunds apply to tuition, the student services fee, and course fees but not to certain special fees.

Special consideration will be given for course cancellation due to medical problems, attendance at other academic institutions, rules of individual academic departments, active military duty, or disciplinary actions. You must provide documentation for exemption from the refund policy. Check with your Student Affairs Office.

Tuition and course fees are refunded on the following schedule: if you cancel through Tuesday of the second week of the semester, you will receive a 100% refund; 75% during the second week; 50% during the third week; 25% during the fourth week; and 0% thereafter. Shorter length courses have an abbreviated refund schedule. See the chart on this page for dates for this term.

Unless you officially cancel, you will be held responsible for full tuition and fees for all courses on your registration. Failure to attend class does not by itself constitute cancellation. If you decide before the semester begins not to attend the courses

FALL SEMESTER 2005 REFUND SCHEDULES FOR TUITION AND FEES	
For Refund of:	Cancel by:
FALL SEMESTER 2005	
100%	September 13
75%	September 19
50%	September 26
25%	October 3
0%	on or after October 4
1ST HALF SESSION FALL SEMESTER 2005	
100%	September 13
75%	September 19
50%	September 26
0%	on or after September 27
2ND HALF SESSION FALL SEMESTER 2005	
100%	October 31
75%	November 6
50%	November 13
0%	on or after November 14

for which you are registered, cancel officially before the first day of classes. If you fail to cancel any courses for which you have registered but not paid, you will receive billing statements from Student Accounts Receivable for your tuition and fees. Unless you make full payment by the due date on the billing statement, you will be charged additional late payment penalties and a hold will be placed on your record.

INI Courses (Individualized Instruction Courses)—Unless otherwise noted in the course listings, INI courses have refund dates based on the date you register for the course. Since time periods for this type of course are unique, you must contact Continuing Education staff at 218-726-8809, or in person at window 1, Darland Administration Building lobby, when cancelling an INI course to insure your refund is based on your date of withdrawal.

INI Course Refund Schedule—If you register before the beginning of the semester, your refund for an INI course will be as follows:

Cancel by:	Refund of:
September 20	100%
October 4	50%
November 1	25%
on or after November 2	0%

If you registered after the semester begins, your refund for an INI course will be as follows:

Cancel by:	Refund of:
End of 2nd week following registration date	100%
End of 4th week following registration date	50%
End of 8th week following registration date	25%
After 8th week following registration date	0%

Special Fees—MPIRG and SLC are not refunded through the registration system. Refund instructions are published every semester in the *UMD Statesman*. Contact the Student Association for details.

section 3 important notices

Attendance at Another Campus—A consortium agreement exists among the four campuses of the University of Minnesota for purposes of allowing students to attend another campus. Under this agreement you are allowed to attend another campus **for one term during an academic year** without losing your status or jeopardizing your eligibility for student financial assistance programs at your home campus. The terms will consist of fall, spring, and summer. Each college will review a student's request for attending consecutive terms and evaluate the reason. Multiple registrations are generally discouraged but exceptions may be granted. Additionally, continued requests for exception to this policy must be reviewed with prudent forethought to minimize risk.

Multi-institutional students fall into two categories:

1. Students who are registered on two campuses for one term. For example, you are registered at UMD (home campus) but want to take a distance learning course from another University of Minnesota campus (host campus).
2. Students who want to register at another University of Minnesota campus (host campus) *instead of* at UMD. For example, you want to take courses not offered at UMD.

If you are a financial aid recipient, you will want to make sure that the course(s) you plan to take at another campus are eligible for financial aid. **Financial aid programs administered by UMD's Office of Financial Aid and Registrar cannot be applied to any extended-term courses.** On the Twin Cities campus, these are designated as extended term Independent and Distance Learning sections on the Web.

You will not be allowed to complete a major or minor on one campus while completing the degree requirements on another campus.

Duluth students who are interested in applying to attend another University of Minnesota campus in this manner should contact the Student Assistance Center, 21 Solon Campus Center, (218) 726-8000, to request an Application for Attending Another U of M Campus as a Multi-Institutional Student. Applications can also be printed from the Web (at http://www.d.umn.edu/fareg_forms.htm). You must complete the application, have it signed by the Student Affairs Office in your collegiate unit, and turn it in at the Student Assistance Center. It is recommended that you do this at least a month prior to the start of the term.

Auditing of Courses—To audit a course, you must follow the same registration procedures and pay the same tuition and fees as courses bearing credit. Audited courses do not carry credits or offer grades, and may not be used to fulfill degree requirements, nor do they count towards financial aid eligibility. To register as an auditor, the "audit" option must be selected, and you must complete your registration by the end

of the second week of the term. At the end of the term, a V (visitor) will be recorded on your transcript.

Cancel/Add Policy—Cancel/add requests can be processed after the initial registration and according to appropriate policies and procedures. See pages 7-9 for more information.

Cancelled Courses—The University reserves the right to balance sections and to cancel courses. In these cases, the University will remove that course from your record and send you an e-mail message notifying you of the cancellation.

Change of Address—It is the responsibility of each student to keep the University informed of any change in current or permanent address either on the Web during registration or at any other time.

Change of UMD College Deadlines—Any student who wishes to transfer from one college of the University to another should submit a completed *Application for Undergraduate Change of College* to the Student Affairs Office of the UMD college they wish to transfer to by the following deadlines:

Fall Semester 2005	March 14, 2005
Spring Semester 2006	November 7, 2005
Fall Semester 2006	March 20, 2006

Continuing Education (CE)—The course section of the *Class Schedule* contains CE courses. The number of seats reserved for CE students is listed with each course. For further information, see the Continuing Education catalog or call (218) 726-8809.

Credit Load—To qualify for certain programs and for maximum benefits in others, you must carry a minimum of 12 credits. These programs include varsity athletics, and maximum benefits for social security, veterans, orphans of war veterans, state rehabilitation programs, certain scholarships, and financial aid. You must notify the Office of Financial Aid and Registrar whenever you drop below 12 credits. In addition, if you receive aid from the Minnesota State Grant Program, you must notify the Office of Financial Aid and Registrar whenever you drop below 15 credits. (The State of Minnesota has defined full-time status as 15 credits for the Minnesota State Grant Program.) *Any* change in credit totals will affect your Minnesota State Grant.

You are allowed to register for a *maximum* of 20 credits per semester. Students wishing to register for more than 20 credits per semester must petition for approval by using established procedures for processing petitions in their college.

Cross-Registration—UMD undergraduates have the opportunity to register concurrently at the College of St. Scholastica and at the University of Wisconsin-Superior.

Cross Registration with the College of St. Scholastica (CSS) and the University of Wisconsin-Superior (UWS)—Students registering and paying fees for at least 12 credits at UMD can register for a combined maximum of two courses per term at the College of St. Scholastica and the University of Wisconsin-Superior. Class schedules for CSS and UWS must be requested from each school. Additional UMD tuition for cross-registered courses will be assessed as if the courses had been taken at UMD. Information and registration forms are available at windows 1 or 2, Darland Administration Building.

Students from St. Scholastica and the University of Wisconsin-Superior who are cross registering will register on or after Tuesday, September 6, at windows 1 or 2, Darland Administration Building. If you want to take classes in LSBE, contact the LSBE Student Affairs Office, 21 LSBE, before registering.

Degree Candidates—It is recommended that undergraduate degree candidates have an official credit check after they have completed 90 credits and before registration for their final semester. Go to the following locations to sign up for a credit check:

- CLA Student Affairs and Advising Office, 306 KPlz
- CEHSP Student Affairs Office, 113 BohH
- LSBE Student Affairs Office, 21 LSBE
- SFA Student Assistance Center, 21 Solon Campus Center
- CSE Student Assistance Center, 21 Solon Campus Center

DEGREE APPLICATION AND COMMENCEMENT ATTENDANCE DEADLINES	
TERM OF GRADUATION	APPLICATION DEADLINE
Fall Semester 2005	September 19, 2005
Spring Semester 2006	January 30, 2006
May Session 2006	January 30, 2006
Summer Session 2006	January 30, 2006

Undergraduates and students in Departmental Masters programs must complete and submit an *Application for Degree and Commencement Attendance Questionnaire* by the deadlines listed above.

If the *Application for Degree and Commencement Attendance Questionnaire* is received on or before January 31, 2006, your name will appear in the spring 2006 commencement program, even if you are not attending the ceremony. If it is received after January 30, 2006, your name will appear in the spring 2007 program.

The *Application for Degree* is available online at http://www.d.umn.edu/registrar/reg_degree_info.htm. A *Commencement Attendance Questionnaire* must also be

printed from the same link and turned in at the Solon Campus Center Information Desk.

2005-06 Financial Aid—Eligibility Requirements—To be considered for financial aid at the University of Minnesota Duluth, you must be admitted to a degree- or eligible certificate-seeking program, maintain satisfactory academic progress, and meet the additional eligibility requirements as outlined by the Office of Financial Aid and Registrar (OFAR) online (at <http://www.d.umn.edu/fareg>) or from the Student Assistance Center.

How to Apply—All students requesting financial aid at UMD must complete the Free Application for Federal Student Aid (FAFSA). **A new application is required for each academic year.** You may apply online (at <http://www.fafsa.ed.gov>) or obtain an application from the Student Assistance Center. Apply early as there are application deadlines and limited funding for some financial aid programs.

For information on summer online application processing, please check the Office of Financial Aid and Registrar web pages: <http://www.d.umn.edu/fareg> within the month of March.

When to Apply—Due to changes to the Minnesota State Grant program, you **must** have your FAFSA completed by second week of the semester in order to be considered for the Minnesota State Grant Program for 2005-06.

Disbursement of Funds—Your aid will be credited to your account on the following anticipated schedule for fall semester provided that your file is complete (all eligibility requirements have been met) and you have registered for classes. It is suggested that you plan ahead to cover expenses that are due before the beginning of the term (e.g., rent for off-campus housing). SELF private/alternative loans cannot be disbursed prior to the first day of classes for the term.

ANTICIPATED FINANCIAL AID DISBURSEMENT DATES FALL SEMESTER 2005		
	Financial Aid	SELF Loans
Undergraduate	August 29 2005	September 6, 2005
Graduate	August 29, 2005	September 6, 2005
Medical	August 29, 2004	August 29, 2005
Pharmacy	August 29, 2005	September 6, 2005

Further Assistance—For more information, contact the Student Assistance Center, 21 Solon Campus Center, (218) 726-8000, umdhelpp@d.umn.edu, or visit http://www.d.umn.edu/fareg/disbursement_index.htm.

Health Insurance, Student—All degree seeking students registered for six or more credits are required by the University to carry health insurance. Students who are covered by family policies or other private insurance

policies must furnish the names and policy numbers of their carriers (see the *UMD Catalog*). See more information at <http://www.d.umn.edu/registrar/health.html>.

Immunization, Student—Minnesota law (M.S. 135A.14) requires that all students born after 1956 be immunized against diphtheria, tetanus, measles, mumps, and rubella, allowing for certain specified exceptions. The law also requires the University to collect the information requested and maintain records for all enrolled students born after December 31, 1956.

Holds will be placed on the records of students not having the *Student Immunization Record* form on file. Forms are on the web at: <http://www.d.umn.edu/fareg/forms.htm>. Further information is available at the Student Health Clinic, 1215 East University Circle, (218) 726-8155.

Liberal Education Courses—Courses that may be used to satisfy liberal education requirements are noted in the parenthetical information following the course number and description (i.e., Lib Ed). See more information at: <http://www.d.umn.edu/catalogs/current/umd/libed.html>.

MPIRG—The Minnesota Public Interest Research Group (MPIRG) is a nonprofit, nonpartisan organization that is funded and directed by students. As a statewide advocacy group, MPIRG trains students to be active and engaged citizens and create social change. Students work for the environment, consumer rights, and social justice at both the statewide and local level.

The reusable/refundable fee paid by students during their registration process is what makes MPIRG possible. The fee allows students to hire a professional staff to conduct lobbying, organizing, research, and litigation. During the past year, staff and students worked to promote clean and affordable energy in Minnesota, green our campuses, and fight homelessness, educated students on their rights as tenants, encouraged youth to get out the vote, and organized earth week at UMD.

Nonattendance after Registration—If you register but do not attend courses you will be held liable for those obligations associated with registration and withdrawal. Please see “Mandatory Attendance” on page 7 and “Withdrawal from the University” on page 15.

Non-Degree Credit Courses—These courses have content normally available in a standard secondary school curriculum and their credits cannot be used for a UMD degree. They are designated with the following statement in parentheses after the course number and title: “cr cannot be applied toward a degree.”

You must pay a course fee equivalent to normal tuition for these courses. These courses are not eligible for reciprocity benefits. When appropriate, the credits may be used in determining financial aid. In some instances the credits may also be used in determining intercollegiate athletic eligibility; contact the Department of Intercollegiate Athletics for information on the effect of non-degree credit courses on athletic eligibility. Nondegree credits are *not* included in the

total number of UMD credits earned, in the GPA, or in determining student classifications.

Official Enrollment—You are officially enrolled only in those courses for which you are properly registered. Faculty will record a grade for each course listed on the official grade report even if you do not attend. No grades will be recorded in courses for which you are not properly registered. By registering for classes, you enter into a legally binding contract to pay all tuition and fees, including any nonrefundable fees.

Prerequisites—You must have completed any required prerequisites before registering for a course. It is your responsibility to provide proof (transcript, APAS, etc.) to the instructor that you have completed the required prerequisites. Students who have not completed the prerequisites will be informed by the instructor that they must drop the class.

Reciprocity—The University has reciprocity agreements with Wisconsin, North Dakota, South Dakota, and Manitoba. The University also participates in the Midwest Student Exchange Program (MSEP)—a reciprocity program with Kansas, Michigan, Missouri, and Nebraska. If you are a resident of any of these states or provinces, you may qualify for reciprocity tuition rates, which are lower than nonresident tuition rates. There are some exceptions:

- **Student participating in off-campus study or study abroad for an academic year or more must reapply for reciprocity.**
- Wisconsin students enrolled in the Medical School are not eligible for reciprocity.
- MSEP reciprocity eligibility is granted for baccalaureate degrees only.
- If summer is your first registration at the University, you additionally need to reapply for the next academic year.

You must apply for reciprocity prior to the term in which you wish your reciprocity to begin. As soon as you receive an approval letter from your home state, take that letter to the Student Assistance Center for processing—this will update your account at Student Accounts Receivable and will be reflected on your next billing statement. Eligible reciprocity students who attended and earned credit(s) during the 2004-05 academic year at an eligible institution will have their reciprocity benefits automatically renewed for the 2005-06 year at that same institution. **Delays in your reciprocity eligibility will not exempt you from additional billing charges.**

For information and application forms, check with your home state reciprocity office. You can also obtain application forms and information at the Solon Campus Center Information Desk.

Reenrolling at UMD—Former degree-seeking students wishing to register for courses at UMD who have not been in attendance two terms prior to the start of classes, will need to submit a *Request for Reactivation* form. The *Class Schedule*

information for the semester in which you wish to reenroll, is online and available as a PDF document at: <http://www.d.umn.edu/courseinfo>. If you need career counseling, please call (218) 726-7985 to schedule an appointment with the Career Services Office, 21 Solon Campus Center.

Reenrolling and changing to a different college—Obtain an *Application for Undergraduate Change of College* by contacting the college office you are changing to or by contacting the Student Assistance Center at (218) 726-8000. Take your completed change of college application to the appropriate college office or mail it to the address below:

- | | |
|--|--|
| • LSBE Student Affairs
21 LSBE
412 Library Drive
Duluth, MN 55812-3029
(218) 726-6594 | • CLA Student Affairs and
Advising Office
306 KPlz
1208 Kirby Drive
Duluth, MN 55812-3095
(218) 726-8180 |
| • CEHSP Student Affairs
115 Bohannon Hall
1207 Ordean Court
Duluth, MN 55812-3010
(218) 726-7156 | • CSE Student Affairs
140 Engineering
1303 Ordean Court
Duluth, MN 55812-3025
(218) 726-7585 |
| • SFA Student Affairs
212 Humanities
1201 Ordean Court
Duluth, MN 55812-3041
(218) 726-7261 | • Continuing Education
104 Darland Administration
1049 University Drive
Duluth, MN 55812-3011
(218) 726-8809 |

You will receive a letter from the college office indicating your admission decision. If you are admitted, you will receive information that your record has been updated. If you are not admitted, you will not be allowed to register in the new college—you may want to explore reenrolling in your previous college.

Regents' Scholarships—The Regents' Scholarship Program provides tuition for University of Minnesota courses to University of Minnesota civil service and union-represented staff. Staff eligibility requires employment of at least 75 percent time or 585 hours in the semester in which the course is taken.

Tuition benefits offered to employees through Regents' Scholarship are no longer taxable effective January 1, 2002. This change was made as part of the Economic Growth and Tax Relief Reconciliation Act of 2001, which provides an income exclusion of up to \$5,250 annually for employer-provided educational assistance.

To cancel, follow the instructions on pages 7-9 and notify your supervisor.

Religious Holidays, Absences for—The University permits absences from class for participation in religious observances. You are responsible for:

- informing your instructors of absences at the beginning of the semester

- meeting with your instructors to reschedule any examinations affected by this policy, *and*
- obtaining class notes from other students.

Instructors: You are requested to assist students in obtaining course materials and assignments distributed during class sessions.

Repeating a Course—You may retake a course in which you received a grade of C- or lower or an N. Students receiving a grade of C or above, or an S, must obtain department permission before retaking the course. Only the last passing grade earned will be used in calculating your GPA. Transfer students may retake, at UMD or at their previous college, a course for which a grade of C- or lower or an N was originally assigned at the previous college. Students may retake a course at another campus of the University of Minnesota to replace a grade received at UMD.

If you are repeating a course, you must complete a Course Repeat form and submit it at the time of registration to the Solon Campus Center Information Desk.

Once you have graduated, repeating a course taken as an undergraduate is not permitted.

Sexual Harassment and Sexual Violence—Sexual harassment in any situation is reprehensible. It subverts the mission of the University and threatens the careers and well-being of students, faculty, and staff. It is viewed as a violation of Title VII of the 1964 Civil Rights Act. Sexual harassment will not be tolerated at the University of Minnesota. For the purpose of this policy, sexual harassment is defined as follows:

“Unwelcome sexual advances, requests for sexual favors, and/or other verbal or physical conduct of a sexual nature when: (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment or academic advancement in any University activity or program; (2) submission to, or rejection of, such conduct by an individual is used as the basis of employment or academic decisions affecting this individual in any University activity or program; or (3) such conduct has the purpose or effect of unreasonably interfering with an individual's work or academic performance or creating an intimidating, hostile, or offensive working or academic environment in any University activity or program.”

Sexual Harassment Policy adopted by the Board of Regents December 11, 1998, Section I, subd. 1.

Sexual harassment can occur between members of the same sex, and the victim as well as the harasser may be a woman or a man. The harasser can be a coworker, a supervisor, an administrator in your unit or another unit, or someone who is not an employee but visits your work space. If you believe you are being harassed, whenever possible you should directly inform the harasser that the conduct is unwelcome and must stop. You can also inform your supervisor or administrator to help prevent future incidents and to prevent retaliation.

In April 1998, the University Senate approved the following statement: “Sexual harassment subverts the mission of the

University and threatens the careers and well-being of students, faculty, and staff. The harm may be compounded in cases of sexual harassment of student by faculty or subordinates by their supervisors because of the power differential inherent in such academic or employment associations and the damage such acts cause to the environment of mutual respect and trust necessary to teaching, learning, and working together.”

It is the University’s goal to maintain a work environment free from sexual harassment. Supervisors and administrators must take timely and appropriate action when they know or have reason to know that behavior that might be sexual harassment is occurring. Supervisors and administrators who know of, or should have known of, the existence of sexually harassing conduct, can be held individually responsible under the sexual harassment laws.

If you know or suspect that sexual harassment is occurring at the University, please contact your supervisor or administrator or Deborah Petersen-Perlman of the UMD Office of Equal Opportunity at (218) 726-6849 or (218) 726-6827.

Consenting romantic and sexual relationships between faculty and student, or between supervisor and employee, while not expressly forbidden, are generally deemed very unwise. Codes of ethics for most professional associations forbid professional-client sexual relationships. In the view of the Senate, the professor-student relationship is one of professional and client. The respect and trust accorded a professor by a student, as well as the power exercised by the professor in giving praise or blame, grades, recommendations for further study and future employment, etc., greatly diminish the student’s actual freedom of choice should sexual favors be included among the professor’s other, legitimate, demands. Therefore, faculty are warned against the possible costs of even an apparently consenting relationship, in regard to the academic efforts of both faculty member and student. A faculty member who enters into a sexual relationship with a student, or a supervisor with an employee, where a professional power differential exists, must realize that, if a charge of sexual harassment is subsequently lodged, it will be exceedingly difficult to prove immunity on grounds of mutual consent.

It is the responsibility of the administration of this University to uphold the requirements of Title VII and other laws prohibiting sexual harassment and/or sexual violence. The academic and working environment of the University must be kept free of these negative influences. Sexual violence is an extreme form of sexual harassment involving physical violence against an individual. Such incidents may constitute criminal violations and also are a violation of the sexual harassment policy of the University.

Justice requires that the rights and concerns of both complainant and respondent be fully assured. The University shall make every effort to assure and protect these rights and shall undertake no action that threatens or compromises them.

In determining whether alleged conduct constitutes sexual harassment, those entrusted with carrying out this policy will look at the record as a whole and at the totality of the circumstances, such as the nature of the sexual advances and the context in which the alleged incidents occurred. A determination of the suitability of a particular action will be made from the facts on a case-by-case basis. For more information regarding this policy or your rights, please call the

Director of the Office of Equal Opportunity at (218) 726-6849 or the Intake Coordinator at (218) 726-6827.

SLC—The Student Legislative Coalition (SLC) lobbies to express student views on University quality, affordability, and accessibility. The optional/refundable fee paid by students during their registration process is what makes this possible. Payment is refundable through the Student Association.

Students with Disabilities—Disability accommodations will be provided upon request. Please call Penny Cragun, Access Center, (218) 726-8727.

This publication is available in alternative formats upon request to individuals with disabilities. Please call (218) 726-8000.

Veteran and Dependent Registration—All veterans and dependents attending under the G.I. Bill must have their enrollment certified by the University. Certification will not be considered complete until attendance is verified at the time of registration by reporting to the Veterans’ Office, 102 Darland Administration Building. Those not completing this process will be considered as not attending and reported to the Department of Veteran Affairs (VA). Cancellation, transfers, or official withdrawal from all courses must also be reported immediately to the Veterans’ Office. Withdrawal after the drop/add date (30 days) or receipt of non-passing grades may require return payment of G.I. Bill entitlement unless mitigating circumstances are submitted to and approved by the VA.

Withdrawal from the University—If you intend to withdraw from the University, you must officially cancel all courses via the web. Only by completing this step can you be released from your responsibility for courses listed on your registration.

Students withdrawing from the University after the eighth week of the semester must petition and be doing satisfactory work in order to receive the symbol W for courses in which they are registered.) Petitions are available in the Student Affairs Office of each college. Students with outstanding financial obligations to the University are not eligible to receive official transcripts of course work completed.

The Office of Financial Aid and Registrar recalculates financial aid eligibility for students who withdraw, cancel courses, or are dismissed. If you withdraw or cancel classes and receive financial aid, you, as well as the Office of Financial Aid and Registrar may be required to return all or a portion of the aid disbursed to you and/or your student account to the federal government. Depending on when you withdraw or cancel classes you may be eligible to receive a refund of tuition and course fees. Contact the Student Assistance Center, 21 Solon Campus Center, (218) 726-8000 or umdhhelp@d.umn.edu, if you have any questions on how withdrawing may affect your financial aid.

All University property such as library books, athletic equipment, band equipment, laboratory materials, locker keys or locks, and athletic tickets must be turned in to the appropriate office. You must make arrangements for an exit interview with Financial Collections, 129 Darland Administration Building, if you had a student loan. Students living in University housing facilities must submit a contract cancellation request to the Housing Office, 149 Lake Superior Hall.

section 4

fees/payment

FEES

Information about tuition, course fees and special fees for the 2005-06 academic year can be accessed at the following website:

http://www.d.umn.edu/registrar/tuition_and_fees.html.

PAYMENT OF TUITION AND FEES

BILLING AND PAYMENT DATES FOR FALL SEMESTER 2005			
STATEMENT	BILLING MAILED	PAYMENT DUE DATE	MINIMUM DUE
First Installment	Sept. 12, 2005	Oct. 6, 2005	30% of balance
Second Installment	Oct. 10, 2005	Nov. 3, 2005	50% of balance
Third Installment	Nov. 7, 2005	Dec. 1, 2005	100% of balance

NOTE: Information on billing charges, the installment plan, billing dates, and payment details are subject to change. Updated information will be available on the Web at <http://www.d.umn.edu/umdbo/sar.html> and <http://www.d.umn.edu/umdbo/sarlatefees.html>.

SAR Billing—SAR stands for Student Accounts Receivable. This system manages the billing and payment of tuition, fees, housing, and other miscellaneous charges.

Payment of Tuition and Fees—The University has implemented an electronic billing and payment system. All currently enrolled students with a University e-mail account will be billed electronically. Electronic payments will also be accepted. You will receive notifications at your University e-mail account that your bill is ready to pick up. You will be directed to a secure Web site to view and/or print your billing statement. You will have the option of making payments electronically from any U.S. bank account. The UM Pay website at <http://www.d.umn.edu/umdbo/umpay.html> has full details. You will have approximately three weeks from the date of the billing statement until tuition and fees are due. Any charges incurred due to misaddressed or lost billings will be the responsibility of the student.

Payment Options—The billing system allows you the option of paying the full balance on your billing statement or making installment payments. Installment billings are produced three times each semester. There will be a \$10 billing charge assessed to your account for each installment billing. If your

payment arrives after the due date, you will be assessed a \$20 late payment fee and a \$10 installment fee. Payment cannot be charged to a debit or credit card.

PLEASE NOTE: The minimum due is a *percentage* of your balance. If you plan to pay in installments, wait for your billing statement to determine the minimum amount you need to pay.

Tuition and Fees Paid by Various Agencies—If you have authorization for the University to bill a sponsoring agency for your tuition and fees, you should bring your authorization to Student Accounts Receivable, window 15 or 16, Darland Administration Building, as soon as possible.

NOTE: You will have a hold placed on your record if your sponsoring agency falls behind in payment for one semester. You will ultimately be held responsible for all unpaid tuition and fees if your sponsoring agency does not fulfill its obligations. It is your responsibility to monitor payments made to your account by your sponsor.

Late Payment Fees—Your payment must be received by the due date to avoid a late payment charge. Allow sufficient time for mail to reach the Cashier's Office or complete your online payment prior to the 5 p.m. cutoff. If your payment is less than the minimum due or arrives after the due date, you will be charged a \$10 installment fee and a \$20 late payment fee.

Holds—If you do not pay the minimum due on the billing statement by the due date, a hold will be placed on your academic record. This hold must be cleared before you will be allowed to receive a transcript or before you can register again. Contact the SAR office, window 15 or 16 Darland Administration Building, for information on releasing your hold. Payment of past due accounts using UM Pay will require a 6 day waiting period before the hold can be released. Payment with a personal check will require a 15 day waiting period.

Billing Statements—Paper billing statements will only be mailed to those students who do not have University e-mail accounts, to those who are not currently registered, and to senior citizens. All other students will receive notification at their University e-mail account when their bill is ready online. You will be directed to a Web address to view and/or print your billing statement. This billing statement is a snapshot of your student account as of the statement date. Transactions after the billing date will not be reflected until the following statement. To view the most up-to-the-minute transactions you can go to <http://www.d.umn.edu/students/> and click on 'View Student Account.' It is your responsibility to keep an updated mailing address on your University record. You can verify and update your mailing address on the Web at <http://www.d.umn.edu/Register>.

You are responsible for any and all costs necessary for the collection of any amount not paid when due. If you fail to pay your account, and your account is placed in collection, you will be subject to an additional late payment fee of \$20.

Delinquent accounts will be assessed this charge while the account is in a monthly billing status. You are encouraged to pay your account as quickly as possible to avoid these billing charges. The following website provides more information: <http://www.d.umn.edu/umdbo/sar.html>.

NOTE: If tuition is paid with a personal check that fails to clear the bank, your registration will automatically be cancelled.

Financial Aid—Most financial aid is credited directly to your SAR account. A billing statement will be generated if financial aid does not cover 100% of your bill or if financial aid has been billed back to you as an overpayment due to a reduction in credits.

Where to Pay—

Online: You may make payment online from your checking or savings account, 24 hours a day, 7 days a week. Simply click on the UM Pay section of your electronic billing statement. Please note: Online payments must be completed by 5 p.m. on the due date to avoid the late payment fee of \$20 and the installment fee of \$10.

By Mail: Mail your check or money order and the bottom portion of your billing statement to: UMD Cashier's Office, 140 Darland, 1049 University Drive, Duluth, MN 55812-3011

In Person: Cashier's windows are located in the lobby of the Darland Administration Building. Hours are 8:30 a.m. to 3:30 p.m. Monday through Friday.

Drop Box: You may deposit your check or money order (no cash) along with the bottom portion of your statement in the payment drop box located next to the Cashier's Office in the lobby of the Darland Administration Building.

Collection Costs and Procedures—By registering for classes, you enter into a legally binding contract to pay all tuition and fees, including any nonrefundable fees. Past due accounts may be subject to handling charges and collection procedures. Collection can include court action and referral to outside collection agencies. You are responsible for any and all costs necessary for the collection of any amount not paid when due. You will be assessed a \$20 return fee for any payments returned by the bank as unpaid.

**FINAL EXAMINATION SCHEDULE
FALL SEMESTER 2005**

EXAM TIME	Saturday December 17	Monday December 19	Tuesday December 20	Wednesday December 21	Thursday December 22
▼	Class normally meets	Class normally meets	Class normally meets	Class normally meets	Class normally meets
08:00-09:55am	05:00pm MWF M-F	09:00am MWF M-F	Common	Common	08:00am TTh
10:00-11:55am	10:00am MWF M-F	Common	09:00am TTh/ 09:30am TTh	08:00am MWF M-F	11:00am MWF M-F
12:00-01:55pm	Common	12:00pm MWF M-F	10:00am TTh	11:00am TTh	04:00pm MWF M-F
02:00-03:55pm	04:00pm TTh	05:00pm TTh	Common	12:00pm TTh	01:00pm MWF M-F
04:00-05:55pm	03:00pm TTh/ 03:30pm TTh	03:00pm MWF M-F	02:00pm MWF M-F	02:00pm TTh	01:00pm TTh
06:00-07:55pm	06:00pm M	06:00pm T	06:00pm W	06:00pm Th	Common

When one or more common exams are scheduled at the same time, priority is given to the earliest class time as determined by the Class Schedule.

SPRING SEMESTER 2006

EXAM TIME	Monday May 8	Tuesday May 9	Wednesday May 10	Thursday May 11	Friday May 12
	Class normally meets	Class normally meets	Class normally meets	Class normally meets	Class normally meets
08:00-09:55am	04:00pm TTh	08:00am MWF M-F	Common	10:00am MWF M-F	Common
10:00-11:55am	12:00pm MWF M-F	Common	09:00am MWF M-F	03:00pm MWF M-F	11:00am MWF M-F
12:00-01:55pm	05:00pm MWF M-F	01:00pm MWF M-F	05:00pm TTh	09:00am TTh 09:30am TTh	10:00am TTh
02:00-03:55pm	11:00am TTh	03:00pm TTh 03:30pm TTh	02:00pm MWF M-F	04:00pm MWF M-F	01:00pm TTh
04:00-05:55pm	Common	12:00pm TTh	08:00am TTh	02:00pm TTh	Common
06:00-07:55pm	06:00pm M	06:00pm T	06:00pm W	06:00pm Th	Common

When one or more common exams are scheduled at the same time, priority is given to the earliest class time as determined by the Class Schedule.