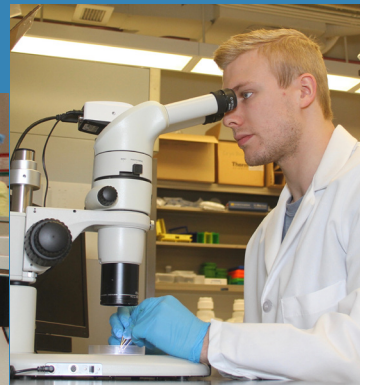


2023-2024

# Dental Required Reading

YOUR REFERENCE AND RESOURCE GUIDE TO FINANCIAL AID FOR D.D.S. STUDENTS AT THE UNIVERSITY OF MICHIGAN – ANN ARBOR



SCHOOL OF  
**DENTISTRY**  
UNIVERSITY OF MICHIGAN

Office of Financial Aid • G226 Dental Building  
1011 N. University • Ann Arbor, MI 48109-1078  
734-763-4119 • Email: [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu)

[finaid.umich.edu/dental](http://finaid.umich.edu/dental)



Reviewing your  
financial aid offer  
see page 3

# YOUR REFERENCE & RESOURCE GUIDE TO FINANCIAL AID

for D.D.S. Students at the University of Michigan – Ann Arbor

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# REVIEWING YOUR FINANCIAL AID NOTICE

<https://wolverineaccess.umich.edu>

## HOW TO FIND YOUR FINANCIAL AID NOTICE ON WOLVERINE ACCESS

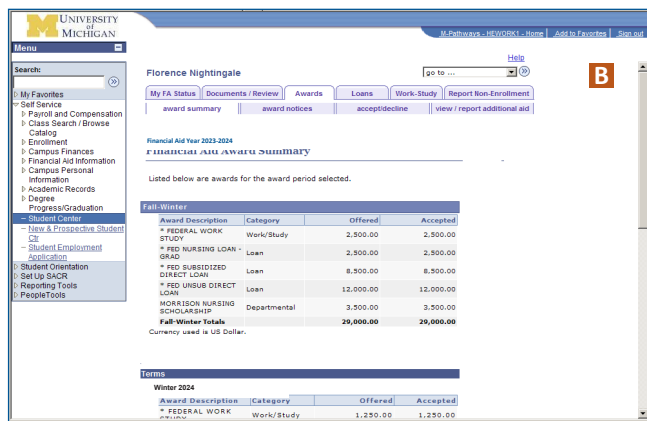
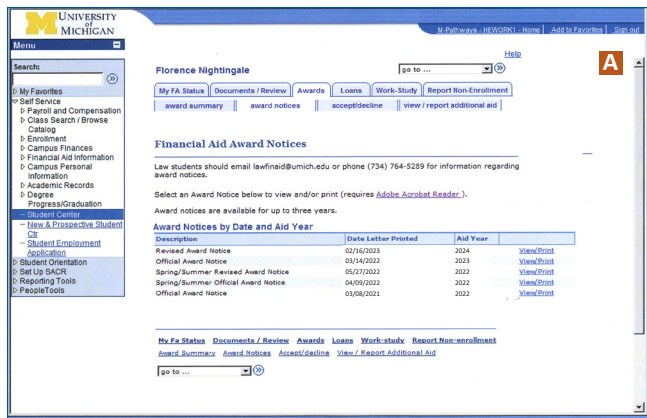
To view/print a PDF of your Financial Aid Notice:

- Select the Award Notices tab **A** and choose the current Financial Aid Notice. You will be linked to your notice.

We recommend that you print or save a copy of your Award Notice for your files.

Note: A summary of your awards is also available on Wolverine Access:

- Log in to the Student tab of Wolverine Access and select Student Business > Student Center > Financial Aid > Aid Year > Awards > Award Summary **B**.



## WHAT TO DO NOW

- Read your Financial Aid Notice and this publication for more detailed information. (The Financial Aid Notice is explained on page 4 and financial aid programs on page 13.)
- **We assume you are accepting all awards that you do not decline.** You may decline or reduce any aid, including loans, without changing the aid you are accepting. Contact D.D.S. Financial Aid by email (dds.finaid@umich.edu) or by phone at (734) 763-4119.
- Notify us if you receive additional aid awards (i.e., scholarships, departmental awards, fellowships, tuition awards, veteran's benefits, etc.) not listed on your Financial Aid Notice.
- If name, UMID, residency, grade level or career are not correct on your Award Notice, contact the U-M Registrar's Office as soon as possible. If your address is incorrect, change it using Wolverine Access.
- Complete your online Direct Loan Master Promissory Note using your Federal Student Aid ID (FSA ID) and review important information about your federal loan accounts online.

## WHAT TO EXPECT LATER

- Check your email and the Documents/Review page of the Wolverine Access Financial Aid section. Respond immediately to requests from our office for additional information.
- If aid is adjusted, you will get an email noting that you have a revised Award Notice.
- **Complete/sign all applicable promissory notes;** look for an email from our office:

► **DIRECT LOANS:** If you have Direct Loans, complete your Direct Loan Master Promissory Note (MPN) online at [studentloans.gov](https://studentloans.gov) to receive your funds. See <https://finaid.umich.edu/MPN> for information. (If you have previously signed a Direct Loan MPN at U-M, do not sign another unless you have been out of school for a year or more.) First-time borrowers at U-M must also complete loan entrance counseling. Complete the counseling online at <https://studentaid.gov>. You will receive an email reminder during the summer.

► **HEALTH PROFESSION LOANS:** If you have been awarded a Health Professions loan, complete your loan documents (MPN, Rights and Responsibilities Statement) online using Wolverine Access to receive your funds. See <https://finaid.umich.edu> and under Aid Types > Loan Types menu, select "Health Professions and Nursing Loans" for information. (If you previously signed a Health Professions loan MPN at U-M, you do not need to sign another.) **Health Professions loan recipients must complete a Rights and Responsibilities Statement each year on Wolverine Access.**

## IF YOU HAVE ANY QUESTIONS ABOUT YOUR FINANCIAL AID OFFER:

Contact financial aid at (734) 763-4119 or [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu)

# A LOOK AT YOUR AID

## ABOUT YOUR INFORMATION

If any of your personal information listed is incorrect, including career, grade level, residency or enrollment status, contact D.D.S. Financial Aid. This information outlines important student status factors used to determine your financial aid eligibility at U-M. Also contact the appropriate office to correct the information:

### • RESIDENCY

Your residency classification is determined when you are admitted to the university. If you have questions about your residency status, contact the Office of the Registrar at (734) 764-1400, or visit <http://ro.umich.edu/resreg.php>.

### • PRIMARY CAREER AND GRADE LEVEL

Grade level and career (U-M school or college) are based on information from the U-M Office of the Registrar. Contact the Dental School Registrar's Office if you have questions about your status: Room G226, Dental Building, (734) 764-1512 or email [dentistry.registrar@umich.edu](mailto:dentistry.registrar@umich.edu).

### • ENROLLMENT ASSUMPTION

Your anticipated enrollment is based on School of Dentistry full-time requirements. If your planned enrollment is different from that listed on your Financial Aid Notice, promptly contact [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu).

**2023-2024 Official Financial Aid Notice**

**2 Estimated Cost to Attend U-M**

Total Estimated Cost of Attendance	Summer 2023	Fall 2023	Winter 2024	Total
<b>Direct Cost</b>				
• Tuition And Fees	\$0	\$24,740	\$24,740	\$49,479
• Housing & Food	\$0	\$10,505	\$10,505	\$21,010
<b>Indirect Cost</b>				
• Books and supplies	\$0	\$2,530	\$2,530	\$4,660
• Transportation	\$0	\$200	\$200	\$400
• Other educational costs	\$0	\$4,635	\$4,635	\$9,270
<b>Total Costs</b>	<b>\$0</b>	<b>\$42,410</b>	<b>\$42,410</b>	<b>\$84,819</b>

**3 Financial Aid Offer**

Self-help	Summer 2023	Fall 2023	Winter 2024	Total
<b>Loans</b>				
• FEDERAL DIRECT UNSUBSIDIZED LOAN	\$19,102	\$21,598	\$20,250	\$60,750
• Grad Plus Federal Loan	\$0	\$5,000	\$5,000	\$10,000

Your estimated cost if using all aid offered: \$0 Summer 2023, \$16,012 Fall 2023, \$77,100 Winter 2024, \$14,000 Total

**Summary of Costs**  
Total Cost of Attendance: \$84,819  
Scholarships/Grants offered: \$0  
Estimated Net Costs: \$84,819

**Options to Pay Net Cost**  
Student Self-help Options: \$70,819  
Other Resources: \$0

**Residency:** Non-Michigan Resident, Dentistry  
**Career:** Dentistry  
**Grade Level:** Pro 2nd Yr  
**Enrollment Assumption:** Full Time

**Required Reading** **Direct Deposit**

Financial aid (scholarships, grants, and loans administered by the university) is paid directly to the charges on your student billing account, usually at the beginning of the term. Charges such as lost ID cards are not covered by financial aid, and some aid can only be applied to tuition. You are responsible for paying any outstanding balances after aid is paid. Note that Federal Work-Study will not help pay down your student bill because the funds are earned by working and receiving paychecks.

You can find important consumer information and college comparison data on our [website](#).

Your Financial Aid Notice lists important information about your financial aid:

**1** This information, along with information from your financial aid application (such as income, assets, family size, etc.), determines your eligibility for need-based aid and the type and amount of aid awards you will receive.

**2 ESTIMATED COST TO ATTEND.** The cost of attendance on your Financial Aid Notice represents a reasonable estimate of the cost of attending the University of Michigan for the 2023-2024 academic year (see the 2023-2024 Estimated Cost of Attendance on page 5). Your actual housing costs may be higher or lower, depending upon your lifestyle. The Cost of Attendance budget allows the same amount for housing and meals whether you live on or off campus.

**3 FINANCIAL AID OFFER.** The financial aid you are offered is based on your financial need. Aid NOT listed with an asterisk (\*) indicate that the Office of Financial Aid was informed by you or another source that you would receive this assistance. It is your responsibility to confirm these awards with the sponsor and report any changes to us. More information about the major financial aid programs is included on page 13.

# HOW FINANCIAL AID IS DETERMINED

Financial aid programs were created with the assumption that the primary responsibility for paying college costs rests with student and family. Need-based financial aid is available to students demonstrating a need for additional resources. Financial aid for dental students is awarded based on three factors: demonstrated financial need, federally determined award maximums and the amount of funding available each year.

To determine your federal financial aid eligibility, we use information reported on your FAFSA plus other documents you submit, to calculate an expected student contribution. The expected student contribution is the amount a student is expected to pay toward his or her educational costs for the year, based on income, savings, and assets.

You will likely be eligible for a Federal Direct Unsubsidized Loan and may also be eligible for a Health Professions Loan. By federal law, Health Professions Loans must be awarded to students with the most need. These funds are limited, so, students with the fewest family resources receive them. Eligibility is based on financial information from both students and their parents.

Using parent information that you submit, we calculate an expected parent contribution in addition to your expected student contribution. This is the amount of assistance that your parents can be expected to provide toward your college costs for the year, based on their income, savings, and assets. It is calculated using a federal formula that also builds in allowances for family living expenses,

taxes paid, the number of siblings in college and retirement income.

Together, your expected student contribution and your expected parent contribution determine your eligibility for the Health Professions Loan and U-M aid funds:

## COST OF ATTENDANCE

- Expected Student Contribution (EFC)
  - Expected Parent Contribution (EFC)
  - Other Financial Resources (private scholarships, etc.)
- = **Eligibility for Health Professions Loan and U-M aid**

## 2023-2024 ESTIMATED Dental Cost of Attendance

	MICHIGAN RESIDENT			
	D1	D2	D3	D4
Tuition & Fees <sup>1</sup>	\$44,942	\$53,930	\$53,930	\$53,930
Books & Lab Fees (other) <sup>2</sup>	\$ 5,284	\$ 4,626	\$ 2,245	\$ 4,569
Instruments	\$ 4,390	\$ 3,990	\$ 3,990	\$ 3,990
Living Costs <sup>3</sup>	\$38,348	\$46,017	\$46,017	\$46,017
<b>Total<sup>4</sup></b>	<b>\$92,964</b>	<b>\$108,563</b>	<b>\$106,182</b>	<b>\$108,506</b>

	NONRESIDENT			
	D1	D2	D3	D4
Tuition & Fees <sup>1</sup>	\$60,817	\$ 72,980	\$ 72,980	\$ 72,980
Books & Lab Fees (other) <sup>2</sup>	\$ 5,284	\$ 4,626	\$ 2,245	\$ 4,569
Instruments	\$ 4,390	\$ 3,990	\$ 3,990	\$ 3,990
Living Costs <sup>3</sup>	\$38,348	\$ 46,017	\$ 46,017	\$ 46,017
<b>Total<sup>4</sup></b>	<b>\$108,839</b>	<b>\$127,613</b>	<b>\$125,232</b>	<b>\$127,556</b>

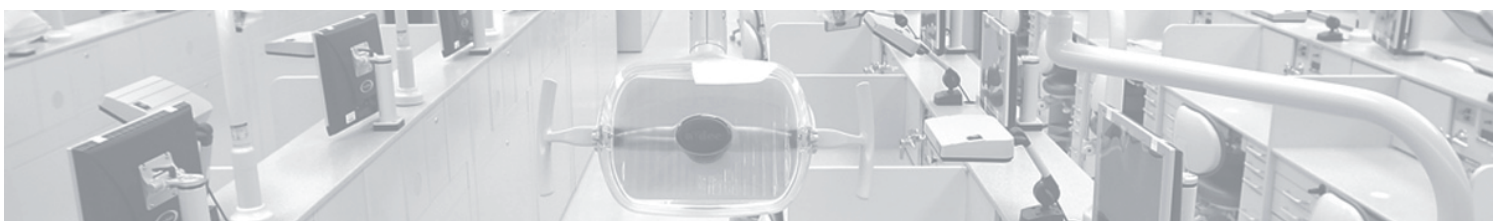
Notes: 10-month budget (D1). All others (D2-D4) based on an 12-month budget.

<sup>1</sup> Tuition and fees are set by the Regents of the University of Michigan each June. Current tuition and fees are available from the Office of the Registrar's website at <http://ro.umich.edu/tuition>.

<sup>2</sup> Includes a \$400 deposit for D1 only.

<sup>3</sup> See page 6 for more details. Includes housing & meals, personal/miscellaneous expenses and purchase of health insurance.

<sup>4</sup> Cost of attendance budgets will be increased by the amount of loan fees deducted from your Federal Direct Loans.



# WHAT ARE MY COSTS?

Your Financial Aid Notice has your **ESTIMATED** Cost of Attendance used to calculate your financial aid offer. Use the worksheets at right to calculate your budget and the amount you will need to contribute or borrow for your education.



## KEEP IN MIND

If you live off campus, you may save money by having roommates.

The four C's that can bust your budget:

- **CARS**
- **CLOTHES**
- **CREDIT CARDS**
- **CELL PHONES**

## WOLVERINE ACCESS FINANCIAL PLANNING CALENDARS

To see an estimate of what your university bill will look like, or to find out how much private or Grad PLUS loans you are eligible to borrow, select Financial Planning Calculators while in Wolverine Access:

<https://wolverineaccess.umich.edu>

## 2023-2024 FALL/WINTER

Estimated Cost to Attend U-M	Sample (D1 Resident)	YOUR COSTS
Tuition & Fees	\$44,942	\$ <span style="color: red;">①</span>
Living Costs	+ 38,348	+ <span style="color: red;">②</span>
Books, Supplies, and Course Fees	+ 5,284	+
Instruments (includes one-time only deposit of \$400)	+ 4,390	+
<b>TOTAL ESTIMATED BUDGET</b>	<b>= \$92,964</b>	<b>= \$</b>

- ① **Tuition & Fees:** Varies by residency status.
- ② **Living Expenses:** Includes your housing and meals (rent, security deposit) plus utilities, groceries, and restaurant/carry-out expenses. It also includes personal/miscellaneous expenses such as phone, extracurricular activities, and personal hygiene items. Set yourself a weekly allowance that is economical, yet realistic.

## HOW MUCH WILL YOU NEED TO PAY OR BORROW FOR 2023-2024?

Use your budget from the worksheet above and the award amounts from your aid offer to complete this worksheet. This will help you to see what you will need to pay or borrow to cover your college costs. Charges/costs and aid can change each semester. Please see your Financial Aid Notice for term by term changes in aid.

Total estimated Cost of Attendance (see page 5)	
<i>Aid listed on your notice that are NOT loans</i>	
• Grants	—
• Scholarships	—
• Other (VA benefits, etc.)	—
<b>Balance of estimated expenses that need to be paid</b>	<b>=</b>
<i>Loans offered on your Financial Aid Notice</i>	
• Health Professions Loans	— *
• Federal Direct (Unsubsidized) Loan	— *
• Other	— *
<b>Your net price (what you will pay if accepting all aid offered)</b>	<b>=</b>
<i>Amount you can contribute:</i>	
• Parent(s)	—
• Student (from savings, earnings)	—
• Other Sources (from gifts, grandparents, etc.)	—
<b>Need for private and/or Grad PLUS Loans</b>	<b>= *</b>
<i>These loans accrue interest while you are in school, thus increasing either your current expenses or your debt after graduation.</i>	

\* Add these figures to reveal your total educational loan debt for this year. Consider what this amount will be for all the years you attend college. Remember, what you borrow today, you will have to pay back (with interest) after leaving school.

See page 7 for information on loans and the loan repayment chart. Also, review the loan section of the major financial aid programs chart on page 13. This chart gives terms and eligibility information.

# LOAN INFORMATION

After completing the worksheets on page 6, you should have a good idea of how much you may need to borrow. Refer to the loan repayment chart (below, right) to see what your payments will be later. For more details about loan programs, see page 13 and <https://finaid.umich.edu/direct-loans>.



## FEDERAL DIRECT STAFFORD LOAN

Federal Direct Loan awards have origination fees. These unsubsidized loans have a 1.057% origination fee. Because of these fees, the actual Direct Loan amounts applied to your university student account will be lower than those listed on your Award Notice.

## PLUS LOANS AN OPTION FOR PROFESSIONAL AND GRADUATE STUDENTS

The Federal Grad PLUS Loan is part of the federal Direct Loan Program, which makes loans directly from the U.S. Department of Education. Interested professional and graduate students must apply for PLUS Loans separately if they need additional funds to cover their educational costs. Eligibility is not based on financial need and borrowers may obtain to the amount of the student's cost of attendance minus any other financial assistance the student is receiving. Grad PLUS loans have a 4.228 % origination fee.

The Direct Grad PLUS Loan may be of interest to students who:

- are not eligible for other types of financial aid
- have unusual costs above the standard student expense budgets
- have remaining financial need after other forms of financial aid have been awarded, or
- wish to borrow all or part of their Expected Family Contribution

The amount of Grad PLUS Loan you are eligible to receive will be determined when your application is processed.

FOR MORE INFORMATION:  
<https://finaid.umich.edu/PLUS>

### PLUS LOAN ELIGIBILITY SAMPLE:

\$92,964	Cost of Attendance/Budget
– \$60,750	Total Financial Aid Awards
= \$32,214	<b>PLUS Loan Eligibility</b>

## PRIVATE LOANS

If you have considered all of these options and you feel that you need additional financing to meet your educational costs, visit <https://finaid.umich.edu/privateloans> for information about private loans. Apply for private loans separately, compare rates and terms with the Grad PLUS and consider their repayment terms. Visit <https://finaid.umich.edu/comparing-supplemental-loans>.

### LOAN REPAYMENT EXAMPLE

10 yrs. (120 mos.)

If you borrow \$10,000 at 7 percent interest, you will need to pay \$116 a month for 10 years to pay off your loan.

LOAN AMOUNT	MONTHLY PAYMENT	
	7% Interest	6% Interest
\$ 5,000	\$ 25	\$ 55
\$10,000	<b>\$116</b>	\$111
\$15,000	\$174	\$166
\$20,000	\$232	\$222
\$30,000	\$348	\$333

If you are borrowing federal Direct loans you can view how much you have borrowed to date from each program by going to <https://studentaid.gov>.

Cumulative borrowing for Health Professions and Nursing loans can be found on Wolverine Access <https://wolverineaccess.umich.edu>.

For a simple loan repayment calculator, visit <https://studentaid.ed.gov/sa/repay-loans>.



# TERMS & CONDITIONS OF YOUR FINANCIAL AID OFFER

When you accept our offer of financial aid, you agree to fulfill the following responsibilities, including the terms and conditions set by the federal regulations for financial aid.

## 1 ADDITIONAL ASSISTANCE

If you receive additional funds not listed on your Financial Aid Notice (scholarships, departmental awards, veterans' benefits, etc.), report them in writing immediately to D.D.S. Financial Aid, even if the awarding office advises OFA about it directly. With additional assistance, your aid may be adjusted or reduced, even if it has already been paid. If there is any change to your financial aid eligibility, we will email advising that you have a revised Financial Aid Notice.

## 2 PREVIOUSLY RECEIVED TITLE IV FEDERAL AID

You must not be in default on any federal educational loans or owe any refunds on federal grants received at postsecondary institutions.

## 3 USE OF FUNDS

- a. You may use funds listed on your Financial Aid Notice only for educationally related expenses incurred at UM–Ann Arbor for the 2023-2024 academic year.
- b. We apply some aid directly to charges on your university student account (including tuition, fees, housing, meals and other charges). Excess funds are released to you in the form of a refund. Any subsequent charges are your responsibility. See pages 9 and 10 for more information.
- c. Financial aid for a specific term may only be used to pay for charges that term, not to pay prior term balances.
- d. Financial aid does not cover certain charges. Check your account balance monthly for any unpaid charges.

## 4 ENROLLMENT REQUIREMENTS

- a. Aid is available to students enrolled at least half-time in a degree program at U-M–Ann Arbor. Full-time enrollment is necessary to complete the program on schedule. A small number of students enroll half-time to make up classes to complete their degree. Financial aid is not available to students auditing classes.
- b. **REDUCING ENROLLMENT LEVELS.** We monitor enrollment levels and credits taken each term. If you drop courses and fall below full-time enrollment, you may have to repay all or part of your aid. If you consider dropping a class, it is important to discuss your situation with financial aid prior to doing so. Less than full-time enrollment may result in reduced aid eligibility and may affect your future eligibility as well as your satisfactory academic progress (see below).
- c. **WITHDRAWAL FROM THE UNIVERSITY.** If you choose to withdraw or are asked to leave the university, you must inform D.D.S. Financial Aid **immediately**. If you received a federal student loan, you will be sent information about completing online loan exit counseling. Depending upon when you withdraw, you may be required to repay all or part of your aid (see page 11).
- d. **ATTENDANCE.** The Office Financial Aid is required to verify that students who receive a non-passing grade (any grade other than A, B, C, D, or P) in any class actually began attending the class. If you receive non-passing grade in a course or no grade is posted, we will follow up to determine whether or not you attended the class.
- e. **SATISFACTORY ACADEMIC PROGRESS.** To remain eligible for financial aid, students must

make satisfactory progress toward completion of degree requirements.

Satisfactory Academic Progress describes a student's successful completion of coursework toward a degree. Students who fail to maintain SAP will lose their eligibility for all financial aid administered by the Office of Financial Aid. To maintain SAP, a D.D.S. student must:

- 1) maintain a minimum cumulative grade point average as determined by the School of Dentistry;
- 2) successfully complete at least 67 percent of all credit hours each semester;
- 3) have no academic holds on his or her academic record; and
- 4) complete the program in a maximum time frame of no more than 150 percent of the average length of the program.

Your entire academic record will be reviewed to assess academic progress, including those terms when you may not have received financial aid. Students may appeal their financial aid suspension with proper documentation of circumstances (e.g., doctor's notice, letter from academic advisor).

Contact [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu) to request a Satisfactory Academic Progress Appeal Form. For more information on how to regain financial eligibility if you have not maintained SAP, call us, or visit <https://finaid.umich.edu/SAP>.





# DISBURSEMENT: RECEIVING YOUR FINANCIAL AID

## HOW will I receive my aid?

### 1. DIRECTLY APPLIED TO YOUR STUDENT ACCOUNT

Grants, scholarships, and loans administered by the U-M Office of Financial Aid are first applied directly to your university student account to pay tuition, fees, university-operated housing, instrument rental, and other university charges.

### 2. FINANCIAL AID REFUNDS

#### a. Direct Deposit authorization

To have your financial aid refunds deposited directly to your bank account:

- Select Direct Deposit from your self-service menu in Wolverine Access. Allow up to 2 business days for it to be processed.
- The direct deposit authorization will cover all funds disbursed to you — financial aid and university employment wages (including Work-Study).
- The direct deposit authorization will remain in effect until you cancel it; to do this, complete a Direct Deposit Authorization Form ([www.finops.umich.edu/payroll/forms/directdepositauthorizationform](http://www.finops.umich.edu/payroll/forms/directdepositauthorizationform)) and submit it to the Payroll Office.

#### b. Release of Funds to You (Refund)

Students whose financial aid exceeds account charges will receive either a refund or credit on their account. You may have your refund deposited directly to your bank account. If you do not choose this option, a check will be mailed to your local (“current”) address as listed on Wolverine Access (<https://wolverineaccess.umich.edu>).

### 3. PRIVATE SCHOLARSHIP CHECKS

If your scholarship check is sent to the university, it will be applied to your student account, half in the Fall Term and half in the Winter Term, unless otherwise specified by the scholarship sponsor. Payments are processed within

two weeks. Any credit will be refunded to you by check or direct deposit.

- If the provider makes the check payable to U-M and sends it to you, submit the check to our office for processing.
- If the provider makes the check co-payable to you and U-M, endorse the check and submit it to our office.
- If the provider makes the check payable to you, report this resources to us and apply any funds necessary to your university student account.

## WHEN will I receive my aid?

Financial aid is paid (disbursed) to you no sooner than the beginning of each term. Thereafter, students will receive their aid within two weeks after they have:

1. Responded to all requests for additional information.
2. Completed/signed all applicable promissory notes; see “What to Expect Later” (page 3) for information on what you must do to receive your loan funds.

## A NOTE ABOUT REFUND CHECKS

If you receive a refund for a loan and you do not want the funds, we will require written notification. Not cashing the check will not cancel the loan. Here are your options:

- ▶ Return your uncashed check to us with a note of explanation.
- ▶ If you have already cashed the check or received direct deposit, provide us with a written request to reduce your loan to the desired amount. Once the loan is removed from your Student Account, you can make an ePayment through Wolverine Access, or write a check payable to “University of Michigan.”

Visit [www.sfo.umich.edu](http://www.sfo.umich.edu) for more detailed information on making payments to your Student Account.



# YOUR UNIVERSITY eBILL: HOW MUCH IS DUE AND WHEN

## PENDING FINANCIAL AID

Because initial student bills for a term are issued before financial aid, a special section – Pending Aid **B** – is included showing any financial aid funds that the university expects to credit to your account, based on your aid award. If you are enrolled full-time and you have signed the required documents (such as loan documents), pending aid will appear on your bill.

Disbursement of financial aid funds to students' accounts begins shortly before the start of the term. When funds are credited to your account, pending aid is removed.

## SOME IMPORTANT EXCEPTIONS

Some sources of financial aid – such as graduate student instructor/research assistant tuition waivers, private and PLUS loans, and third-party credits and private scholarships for which funds have not yet been received – will not appear on your bill as pending aid. They will be shown on your student account after we receive the funds.

If funds you are expecting have not appeared on your account by the time you pay your bill, pay the Amount Due to avoid receiving a late fee. Once funds are credited to your account, you will see a credit on your monthly bill.

Your university student billing account is maintained by Student Financial Services (see page 24) which notifies students by email mid-month when there is an eBill available to view/print on Wolverine Access (<https://wolverineaccess.umich.edu>).

Payment for each term's charges is due on the date specified in the eBill. Financial aid (including private scholarships and Michigan Education Trust contracts) is applied directly to the charges, usually during the first month of the term.

Some types of aid have restrictions. For example, federal aid cannot be used to pay for orientation charges and lost ID card fees. Some university awards/scholarships can only pay for tuition/fees and/or housing/food, so you could receive a refund even with outstanding charges. You are responsible for paying those charges using your refund or other sources.

To view your charges in detail, select **Account Inquiry** from your **Student Center**. The **Charges Due** **A** page that opens shows a "running total" of your charges due by due date. You may view individual bills by clicking on the invoice number in the **Invoices Due** section.

The **Invoice Detail** page shows the details of your monthly bill. The activity and amount due are current as of the date you review the bill and will change as payments and credits are posted to your account. If you have questions about the bill, click the **Help** button on the page and go to **Student Business Help**.

*Note: All U-M grant funds are applied first to tuition charges and then to other on-campus charges.*

UNIVERSITY OF MICHIGAN STUDENT FINANCIAL SERVICES – STATEMENT OF ACCOUNT Page 1

Please make payment online by Payment Due Date at:  
<https://wolverineaccess.umich.edu>  
 Online Payment is U-M's preferred payment method.  
 Online Payments are posted to the student account in real-time.

Samuel Student  
 UMID: 00000000 Invoice Date: 12/14/2022  
 Amount Due: NONE \*  
 Payment Due Date: 01/04/2023

As of today, 12/14/2022, your unpaid charges due on or before 01/04/2023 are:

Charges Due Due Date	Charge	Term	Due Amount	Running Total
				0.00
	<b>AMOUNT DUE</b>			<b>NONE</b>

Pay Now

Student Account Activity as of Invoice Date 12/14/2022  
 Transactions after this date will be included on your next invoice.

Charges and Adjustments	Find   View All	First	1-6 of 6	Last
Item Description	Term	Date Posted	Amount	
ITD COMPUTING CHARGES	FA 2022	12/08/2022	2.04	
MICHIGAN STUDENT ASSEMBLY	WN 2022	12/04/2022	7.19	
REGISTRATION FEE	WN 2022	12/04/2022	80.00	
SCHOOL & COLLEGE GOV'T FEE	WN 2022	12/04/2022	1.50	
STUDENT LEGAL SERVICES	WN 2022	12/04/2022	6.00	
TUITION-UGRD-EDUC-UP-RES	WN 2022	12/04/2022	6,577.00	

Credits, Payments and Financial Aid

You have no transactions this period.

**B** Pending Aid may be subtracted from the Amount Due shown above unless you are enrolled in the U-M Payment Plan. See the [Student Financial Services](#) web site for more information about Pending Aid.

Item Description	Term	Amount
* UNIVERSITY OF MICHIGAN GRANT	WN 2022	-4,914.00
* M-PACT SCHOLARSHIP	WN 2022	-250.00
* FED PELL GRANT	WN 2022	-1,500.00
* FED SUBSIDIZED DIRECT LOAN	WN 2022	-3,522.00
* FED UNSUBSIDIZED DIRECT LOAN	WN 2022	-210.00

## A FEW NOTES ABOUT YOUR BILL

- Expenses such as books (which are included in your estimated cost of attendance) do NOT appear on your eBill.
- Federal Direct Loan (Unsubsidized, and PLUS) payments applied to your account will be lower than the amounts awarded because the origination fees are deducted.
- Late payment fee for an unpaid balance on your student account is \$30 per month.

# REFUND POLICY & RETURN OF TITLE IV AID

Students sometimes find it necessary to withdraw from all classes during a semester. Depending on when this occurs, students may receive a refund of all or part of tuition and fees. If the student is a financial aid recipient, the University and student may be required to return the aid, or a portion of it, to the federal government.

## TUITION REFUND POLICY

The University has a tuition refund policy stipulating the amount of tuition and fees refunded to a student who withdraws from all classes during a term. The Registrar's Office determines specific refund dates each term (<http://ro.umich.edu/calendar> and select "Student Registration Deadlines"). The chart below shows the amount of tuition and fees returned based on when the student withdraws. Students must notify the Registrar's Office immediately by following specific withdrawal procedures. Visit <http://ro.umich.edu> and select "Service hours and office locations").

TIME OF WITHDRAWAL *	% OF CHARGES REFUNDED
Before the 1st day of the term	100% tuition; 100% fees
Within the first 3 weeks of the term	100% tuition; 0% fees
After the first 3 weeks but before the 6th week of the term	50% tuition; 0% fees
After the 6th week of the term	0% tuition; 0% fees

\*Specific Dates Established Each Term by the Registrar's Office

## UNOFFICIAL WITHDRAWALS

If a student receives a failing grade, does not attend or stops attending class, the federal government considers this an unofficial withdrawal. In these cases, students can be required to repay aid

received. If you have questions about enrollment and aid eligibility, contact the Office of Financial Aid for assistance.

## ALLOCATING RETURNED TITLE IV (FEDERAL) FINANCIAL AID

Funds returned to the federal government reimburse the individual federal programs from which the student received the aid. Financial aid returned (by the university and/or the student or parent) must be allocated, in the following order, up to the net amount disbursed from each source:

1. Federal Unsubsidized Direct Loan
2. Federal Direct Grad PLUS Loan
3. Federal Pell Grant
4. Federal Supplemental Educational Opportunity Grant (FSEOG)
5. Other Federal Loan or Grant Assistance

## RETURN OF TITLE IV (FEDERAL) FINANCIAL AID

The U-M Registrar notifies us when a student has officially withdrawn from the University. Students withdrawing from all classes may keep only the financial aid they have "earned" up to the time of withdrawal.

Unearned Title IV funds must be returned by the University and/or the student to the federal government. The student could owe the University, the government, or both.

The calculation for return of Title IV funds is based upon the date on which a student initiates the withdrawal process by speaking with an academic advisor, member of the Registrar's staff or completing the University's withdrawal form.

Students who withdraw prior to the 100 percent Drop/Add date may be asked to document course participation. Failure to document attendance or participation will result in cancellation of all aid for that semester.

To determine what a student earns, we:

- Divide the number of calendar days the student has attended classes by the

total number of calendar days in the semester (minus any scheduled breaks of 5 days or more).

- The resulting percentage is multiplied by total federal funds disbursed (either to the student's University account or to the student directly by check or direct deposit) for the semester.
- This calculation determines the amount of aid earned that a student may keep. *(For example, if the student attended 25 percent of the term, he will have earned 25 percent of the aid disbursed. The unearned amount must be returned to the federal government by the University and/or the student.)*
- Students who have withdrawn will be reviewed to ensure all aid for which the student is eligible is included in the calculation. Students for which eligible loan was not disbursed will be contacted to see if they wish to have that portion disbursed.

We will notify and provide instructions to students who are required to return funds to the government.

In some instances, students who withdraw may be eligible for a post-withdrawal disbursement of "earned" aid. The following conditions must be met for the student to be considered eligible:

- The student must have submitted a valid FAFSA to U-M prior to date of withdrawal.
- U-M must have made an offer of federal aid to the student. In the case of a Direct Loan, the university must have originated the loan with the U.S. Department of Education, must have documentation that the student signed a loan promissory note, and must be making the first disbursement of the loan.

Students considering withdrawal from all classes should contact our office and their academic advisor so that the consequences of withdrawing from all classes can be explained.

# SPECIAL SITUATIONS

## REQUESTING A REEVALUATION OF AID ELIGIBILITY

We recognize that some students and families experience special circumstances that affect their ability to pay for college. Contact us immediately when family financial circumstances change, provide documentation and we will review your situation. Assistance will depend upon whether funds are available at that time. If your Cost of Attendance is adjusted, you may be eligible to borrow more in loans.

Circumstances considered include:

1. Loss of income (wages, benefits, etc.) because of unemployment or change in health or marital status
2. High unreimbursed medical and/or dental expenses
3. Financial loss due to bankruptcy, foreclosure, or natural disaster
4. High Cost of Attendance because of circumstances such as higher-than-usual book and supply expenses or child care costs. Cost of Attendance can be adjusted for child care expenses only if the student is:
  - a single parent providing at least 51 percent of the child's support
  - married with a spouse/partner who is employed at least 20 hours per week or
  - married with a spouse/partner who is also a student

**NOTE:** Evaluation of financial aid applications, reevaluation of an aid package or an appeal of a financial aid decision, are handled through a review process using professional judgment by financial aid professionals in the U-M Office of Financial Aid. Any request to our office is considered using best professional practices and making such a request does not guarantee approval. Financial aid regulations are subject to change through legislation or policy changes by the U.S. Department of Education.

## TIMING OF REQUESTS

All requests for aid reevaluation must be received a minimum of three weeks prior to the end of the enrollment period. The U-M Office of Financial Aid cannot guarantee that requests received after this point will be funded. We cannot, under any circumstances, process a request received after the end of the enrollment period. If you have questions regarding this policy, please contact our office.

## HOW TO APPEAL A FINANCIAL AID DECISION

If you have a question or concern regarding a financial aid policy or decision, or you wish to appeal it, follow the procedure below.

### STEP 1:

Present your situation to D.D.S. Financial Aid. All options should be explored at this level before moving to the next step. If the situation cannot be resolved here, Dr. Renéé Duff will determine whether the appeal should go to Step 2a or 2b.

### STEP 2:

- a. D.D.S. Financial Aid presents your situation to the Special Circumstances Review Committee in the Office of Financial Aid. This occurs if unusual circumstances require exceptions to standard financial aid policies or procedures. If you have additional information regarding your situation, please include it with your appeal.
- b. Complete an appeal form and schedule an appointment to discuss the appeal with an associate financial aid director.

### STEP 3:

If you believe your situation warrants further consideration after completing step 2, you may request a review with the Office of Financial Aid Executive Director.

Call or write to D.D.S. Financial Aid beginning in May 2023 to request a copy of the special circumstances reevaluation application and instructions.

**Deadline to submit the reevaluation application is April 1, 2024.**



# MAJOR FINANCIAL AID PROGRAMS

## Grants

PROGRAM	DESCRIPTION	ELIGIBILITY <sup>1</sup>	TERMS
School of Dentistry General Grant	<ul style="list-style-type: none"> <li>Funded by the university</li> <li>Gift aid</li> </ul>	<ul style="list-style-type: none"> <li>Need-based</li> </ul>	<ul style="list-style-type: none"> <li>Student must be enrolled full-time</li> <li>The School of Dentistry General Grant is dependent upon available university funds each year. As with all aid programs, this grant program is subject to reduction or cancellation at any time.</li> </ul>

## Loans

	PROGRAM	DESCRIPTION	ELIGIBILITY <sup>1</sup>	TERMS
See <a href="http://finaid.umich.edu/health-professions-nursing-loans">http://finaid.umich.edu/health-professions-nursing-loans</a> for Health Professions Loan promissory note and rights and responsibilities information.	Dental Health Professions Loan (DHPL)	<ul style="list-style-type: none"> <li>Federally funded</li> <li>5% fixed interest</li> </ul>	<ul style="list-style-type: none"> <li>Need-based (parental financial information required; see page 5)</li> <li>At least half-time enrollment in the D.D.S. program</li> <li>Must meet financial aid priority deadline</li> </ul>	<ul style="list-style-type: none"> <li>Repayment is deferred and there is no interest while the student is enrolled at least half-time.</li> <li>Twelve-month grace period before repayment begins</li> <li>Minimum monthly repayment \$40</li> <li>Special deferment provisions<sup>3</sup></li> <li>Must review Rights and Responsibilities each year before a disbursement</li> </ul>
See <a href="http://finaid.umich.edu/PLUS">http://finaid.umich.edu/PLUS</a> for more information.	Federal Direct Grad PLUS Loan	<ul style="list-style-type: none"> <li>Federally funded</li> <li>7.54% variable-fixed interest rate (Effective July 1, 2022; rates change every year)</li> </ul>	<ul style="list-style-type: none"> <li>Non-need-based. May borrow the cost of attendance minus other aid.</li> <li>Student enrolled at least half-time in degree program.</li> <li>Borrower must meet credit-worthiness standards.</li> </ul>	<ul style="list-style-type: none"> <li>Interest begins accruing immediately and may be paid periodically or capitalized.</li> <li>Borrower must complete the Free Application for Federal Student Aid (FAFSA) to apply.</li> <li>Repayment of principal and interest begins 60 days after loan disbursed; however, payments can be deferred while the borrower is enrolled at least half-time.</li> <li>4.228% origination fee on or after Oct. 1, 2020</li> </ul>
See <a href="http://finaid.umich.edu/MPN">http://finaid.umich.edu/MPN</a> for Direct Loan promissory note information.	Federal Direct Loan, Unsubsidized <sup>2,4,5</sup>	<ul style="list-style-type: none"> <li>Federally funded</li> <li>6.54% variable-fixed interest rate (Effective July 1, 2022; rates change every year)</li> </ul>	<ul style="list-style-type: none"> <li>Non-need-based</li> <li>At least half-time enrollment in a degree program</li> </ul>	<ul style="list-style-type: none"> <li>Interest begins accruing immediately and may be paid periodically or capitalized (see promissory note).</li> <li>Repayment of principal is deferred while the student is enrolled at least half-time.</li> <li>Limited deferment provisions<sup>3</sup></li> <li>1.057% origination fee on or after Oct. 1, 2020</li> </ul>

<sup>1</sup> In order to qualify for all aid programs student must be a U.S. citizen or an eligible noncitizen of the U.S. as defined by the U.S. Department of Education and must be enrolled in a program leading to a degree.

<sup>2</sup> The borrowing maximum for Unsubsidized Direct Loans is \$40,500/twoterns. Cumulative loan debt is \$224,000 (only \$65,500 of this can be Subsidized Loan – limit includes Direct Loans received as undergraduate).

<sup>3</sup> For deferment provisions, see <http://finaid.umich.edu/Dental>.

<sup>4</sup> For current interest rates visit <https://studentaid.gov> and search under Types of Aid > Loans.

<sup>5</sup> Because U-M participates in the Direct Loan program, we do NOT process PLUS Loans through private lenders.

*Note: Federal College Work-Study awards are offered to an extremely small number of D.D.S. students each year. Because it is difficult for D.D.S. students to work while completing their studies, prior approval must be given. Awards are earned by working for eligible employers on- and off-campus. Awards are need-based and students must be enrolled full-time in a degree program. Restrictions apply and limited funding is available.*

# REAPPLYING FOR AID AND FAQs

## YOU MUST REAPPLY FOR FINANCIAL AID EACH YEAR

### 2024-2025 AID

#### 1 APPLICATIONS

- In late 2023 or early 2024, the Office of Financial Aid will notify students by email how to apply for 2024-2025 aid. If you do not receive information by early March 2024, contact OFA.
- You should also receive an email message from the U.S. Department of Education explaining how to complete the 2024-2025 Free Application for Federal Student Aid online at <https://fafsa.gov>. Submit your FAFSA to ensure that you will be considered for all aid programs and to allow enough time for the federal processor to send your record to U-M.
- If we need additional required documents, you will receive an instructional email.

#### 2 PRIORITY DEADLINE

First priority consideration is given to applicants who meet this deadline, which is typically May 1. Check our website for specific dates at: <http://finaid.umich.edu/dental>.

#### 3 CONTINUING ELIGIBILITY FOR AID

Generally, you will receive similar financial aid throughout your program, IF the following remain true:

- Your family's financial circumstances, number of family members, and number of siblings enrolled in college remain the same (see page 18);
- The federal aid programs and regulations remain the same;
- Federal, state, and institutional funding for aid programs is not reduced;
- You submit the appropriate application materials by the required deadlines;
- You provide accurate information (income, assets, etc.) on all application materials; and
- You maintain Satisfactory Academic Progress (see page 8, section 4e).

#### 4 AID FROM OTHER SOURCES

If you received aid from other sources, such as departmental awards or private scholarships, educate yourself about the application requirements and deadlines for those programs. To find out about reapplying for these programs, contact the organization that awarded the funds to you.

### FREQUENTLY ASKED QUESTIONS

#### I would like to purchase a computer. Can I get money from the Office of Financial Aid to cover this?

The Office of Financial Aid allows students to borrow for the purchase of a computer. This can be done **only once** during an educational career at the university. Documentation (receipt or written estimate) of the purchase is required. Contact [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu).

#### Do I have to report any grants, scholarships, or fellowships to the IRS as income?

Part or all of a grant, scholarship, or fellowship may be taxable, even if you do not receive a W-2 form. If you are in a degree program, amounts you use for expenses other than tuition and course-related expenses (i.e., amounts used for room, board, and travel) are taxable. To determine this taxable amount: add up all grant, scholarship, and fellowship awards received in a calendar year then subtract all tuition, fees, and book and supply expenses. If the remaining amount is a positive number, it must be reported as income. This amount must also be reported on your FAFSA. Contact the Internal Revenue Service for more detailed information ([www.irs.gov](http://www.irs.gov)).

#### Am I allowed to receive financial aid from more than one institution at the same time?

**No.** If you are enrolled at more than one college or university at the same time, you may receive financial aid from one of the institutions, not both. Contact D.D.S. Financial Aid at [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu) for more information.

#### How can I learn more about the federal education credits?

The American Opportunity Tax Credit helps pay expenses for the first four years of post-secondary education and was extended by the Internal Revenue Service through Dec. 31, 2021. The Lifetime Learning Credit of up to \$2,000 is based on qualified tuition and related expenses you pay for yourself, your spouse, or a dependent claimed on your tax return. You cannot claim both in the same year. Credits are claimed using Form 8863, attached to Form 1040 (available at [www.irs.gov/formspubs](http://www.irs.gov/formspubs)). Form 1098-T is available on Wolverine Access: <https://wolverineaccess.umich.edu>. These credits must also be reported on your FAFSA. Visit [www.irs.gov](http://www.irs.gov) for more details.

# IMPORTANT ADDRESSES AND PHONE NUMBERS

**Questions? Need Help?**

CONSULT THE LIST OF UNIVERSITY OFFICES AND OTHER ORGANIZATIONS BELOW.

## OFFICE OF FINANCIAL AID, School of Dentistry

<https://finaid.umich.edu/dental>  
G226 Dental Bldg., 1011 N. University  
PHONE: 734-63-4119  
FAX: 734-764-1922  
EMAIL: [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu)

*Please have copies of your aid documents and your UMID for reference when you call.*

## Teller Services (Cashier's Office)

<https://finance.umich.edu/finops/cashier>  
2226 Student Activities Bldg.  
PHONE: 734-764-7447

## Housing Information Office

<https://housing.umich.edu>  
1011 Student Activities Bldg.  
phone: 734- 763-3164

## Office of the Registrar

<https://ro.umich.edu>  
**CENTRAL CAMPUS - WOLVERINE SERVICES**  
2200 Student Activities Bldg.  
PHONE: 734-647-3507  
**Residency Classification Office**  
PHONE: 734-764-1400

## Payroll Office

<https://finance.umich.edu/finops/payroll>  
G395 Wolverine Tower-Low Rise PHONE: 615-2000  
TOLL FREE: 1-866-647-7657 (OPTION 2)

## Student Financial Services

<https://finance.umich.edu/finops/student>  
2226 Student Activities Bldg.  
PHONE: 764-7447  
TOLL FREE:  
1-877-840-4738 (IN U.S. & CANADA ONLY)

## Student Loan Collections

<https://finance.umich.edu/finops/collections>  
6061 Wolverine Tower  
PHONE: 764-9281  
TOLL FREE: 1-800-456-0706 (IN U.S. ONLY)

## WOLVERINE ACCESS

<https://wolverineaccess.umich.edu>

*With this password-protected site you can access your financial aid and eBill information, decline/reduce your aid, and complete Health Professions, and Nursing Loan Promissory Notes. You can authorize a Friend account for your parents, so that they may also view/print your Award Notice and eBills from Wolverine Access. Visit <https://finaid.umich.edu/wolverine> for more information.*

## RELATED SERVICE AGENCIES

(ALL NUMBERS ARE TOLL FREE)

### U.S. DEPARTMENT OF EDUCATION FEDERAL STUDENT AID

1-800-433-3243

<https://studentaid.gov>

### FOR A LIST OF LOAN SERVICERS:

<https://studentaid.gov/manage-loans/repayment/servicers>

### ONLINE LOAN DOCUMENTS

<https://studentaid.gov>

Online master promissory note, entrance counseling, exit counseling, loan consolidation, PLUS loan application

### MI STUDENT AID (STATE OF MICHIGAN)

1-888-4-GRANTS

P.O. Box 30462

Lansing, MI 48909-7962

[www.michigan.gov/mistudentaid/students-fams](http://www.michigan.gov/mistudentaid/students-fams)



# THE REGENTS OF THE UNIVERSITY OF MICHIGAN

**Jordan B. Acker**  
HUNTINGTON WOODS

**Michael J. Behm**  
GRAND BLANC

**Mark J. Bernstein**  
ANN ARBOR

**Paul W. Brown**  
ANN ARBOR

**Sarah Hubbard**  
LANSING

**Denise Ilitch**  
BINGHAM FARMS

**Ron Weiser**  
ANN ARBOR

**Katherine E. White**  
ANN ARBOR

**Santa Ono**  
*ex officio*

## FREE SCHOLARSHIP SEARCH SERVICES:

Refer to our website for information on private scholarships and online search services (see Step 5):

<https://finaid.umich.edu/scholarships-at-u-m>

**When corresponding with us:** The Office of Financial Aid staff sometimes requests student and family financial information as part of our application review process. We accept this in several ways: At our office in person, via facsimile when sending information electronically, please take care that your full Social Security number is not transmitted for your safety and security. Show ONLY the last four digits when submitting tax returns or other required documents. Cross out and conceal other portions of this identifier. When contacting us, always include your UMID.

**Use of professional judgement:** Evaluation of financial aid applications, re-evaluation of an aid package or an appeal of a financial aid decision, are handled through a review process using professional judgment by financial aid professionals in the U-M Office of Financial Aid. Any request to our office is considered using best professional practices and making such a request does not guarantee approval. Financial aid regulations are subject to change through legislation or policy changes by the U.S. Department of Education.

University of Michigan: [umich.edu](http://umich.edu)

M-Parent Website: [parents.umich.edu](http://parents.umich.edu)

U-M Portal En Español: [espanol.umich.edu](http://espanol.umich.edu)

[finaid.umich.edu/dental](http://finaid.umich.edu/dental)



SCHOOL OF  
**DENTISTRY**  
UNIVERSITY OF MICHIGAN

Phone: (734) 763-4119

Fax: (734) 764-1922

### NONDISCRIMINATION POLICY STATEMENT

The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office for Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388, [institutional.equity@umich.edu](mailto:institutional.equity@umich.edu). For other University of Michigan information call 734-764-1817.

The University of Michigan is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools, 30 North LaSalle Street, Suite 2400, Chicago, Illinois 60602-2504. Phone: (800) 621-7440; (312) 263-0456; Fax: (312) 263-7462.

Contact the Office of Financial Aid for consumer information regarding financial assistance and the institution, see [finaid.umich.edu/consumerinformation](http://finaid.umich.edu/consumerinformation)



REQUIRED READING is published by the Office of Financial Aid

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