



# DENTAL REQUIRED READING 2024-2025

Your Reference and Resource Guide to Financial Aid for D.D.S. Students at the  
University of Michigan-Ann Arbor



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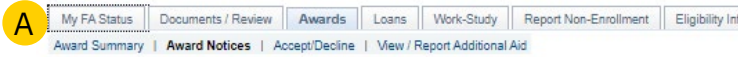
G226 Dental Building  
1011 N. University Ave.  
Ann Arbor, MI 48109-1078  
734-647-8592  
Email: [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu)  
[finaid.umich.edu/doctor-dental-surgery-dds](http://finaid.umich.edu/doctor-dental-surgery-dds)

# REVIEWING YOUR FINANCIAL AID NOTICE

## Finding My Financial Aid Notice on Wolverine Access

To download your Official Financial Aid Notice Letter:

- Log in to Wolverine Access > select Student Business > Student Center > Financial Aid > Aid Year > Awards > Award Notice **[A]**. Click on View/Print to review and download the Financial Aid Award Notice.



Select an Award Notice below to view and/or print.

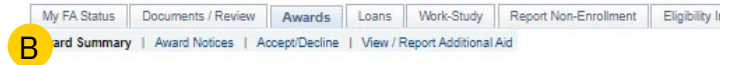
NOTE: To view and/or print your financial aid for years not listed here, click on the award summary tab.

Award Notices by Date and Aid Year

Description	Date	Aid Year	
Dental Official Award Notice	03/22/2023	2024	<a href="#">View/Print</a>
Dental Revised Award Notice	02/22/2024	2023	<a href="#">View/Print</a>
Dental Official Award Notice	04/11/2022	2023	<a href="#">View/Print</a>

To view just a summary of your Awards:

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



Financial Aid Year 2023-2024

Award Summary

Listed below are awards for the award period selected. Please note that this summary might not reflect your official award. Your official financial aid award is shown only on your most recent financial aid award notice.

Fall-Winter				
Award Description	Category	Offered	Accepted	
* FED DENTAL HEALTH PROF LOAN	Loan	15,000.00	15,000.00	
* FED UNSUB DDS DIRECT LN	Loan	20,250.00	20,250.00	
* FED UNSUB DDS DIRECT LN	Loan	20,250.00	20,250.00	
* FED UNSUB DDS DIRECT LN	Loan	20,250.00	20,250.00	
SCHOOL OF DENTISTRY-GRANT	Departmental	11,000.00	11,000.00	
SCHOOL OF DENTISTRY SCHO	Departmental	5,000.00	5,000.00	
SCHOOL OF DENTISTRY SCHP	Departmental	10,000.00	10,000.00	
<b>Fall-Winter Totals</b>		<b>101,750.00</b>	<b>101,750.00</b>	

Currency used is US Dollar

College Financing Plan

Terms

Spring/Summer 2023

Award Description	Category	Offered	Accepted
* FED UNSUB DDS DIRECT LN	Loan	20,250.00	20,250.00
<b>Term Totals</b>		<b>20,250.00</b>	<b>20,250.00</b>

Currency used is US Dollar

To learn about the terms and conditions of your aid, visit [finaid.umich.edu/managing-your-aid/understanding-your-offer/terms-conditions](https://finaid.umich.edu/managing-your-aid/understanding-your-offer/terms-conditions)

**If you have any questions about your financial aid offer:** Contact the Office of Financial Aid at 734-647-8592 or [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu).

# Required Reading 2024-2025

## What To Do Now

- Read your Financial Aid Notice and refer to this publication for information about the financial aid you have been offered. (The notice is explained on page 6.)
- Review Aid Award Notice to ensure personal information is correct. If name, UMID #, residency status, grade level, or career are incorrect, contact U-M Registrar ([ro.umich.edu/contact](mailto:ro.umich.edu/contact)). If your address is incorrect, update this using Wolverine Access.
- Report any additional aid awards you may receive (i.e., private scholarships, Michigan Education Trust, veteran benefits, etc.) not listed on your Financial Aid Award Notice. You may report these through your Wolverine Access under the View/Report Additional Aid from the Awards tab.

Sam Student

My FA Status | Documents / Review | **Awards** | Loans | Work-Study | Report Non-Enrollment | Eligibility Information

Award Summary | Award Notices | Accept/Decline | **View / Report Additional Aid**

Financial Aid Year 2023-2024

### Aid from Other Sources

The list shows aid from other sources reported on your behalf. Select the Report Additional Aid to add items to this list.

Award	Description	Amount	Status
SCHOLARSHIP FUNDS RECVD	Women's League of Embley	6,250.00	Processed
REPORTED PRIVATE SCHOLARSHIP 1	Women's League of Embley	1,250.00	Processed

Currency used is US Dollar

[View My Reporting History](#)

- We assume you are accepting all offered aid, including your offer of loan(s) assistance. If you do not wish to accept your loan (or any other offer of aid) or wish to reduce the amount, you must communicate this by logging in to Wolverine Access, selecting

Accept/Decline from the Awards tab (not functional in Prospective Student Business) or you may email [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu).

My FA Status | Documents / Review | **Awards** | Loans | Work-Study | Report Non-Enrollment | Elig

Award Summary | Award Notices | **Accept/Decline** | View / Report Additional Aid

Financial Aid Year 2023-2024

### Accept/Decline Financial Aid

You are eligible to receive the awards listed below. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available.

Last Updated 02/07/2023 1:41:25PM

Award Period	Award	Category	Career	Offered	Accepted	Accept	Decline
Fall/Winter	* VICTORS AWARD	Scholarship	UNDRGRAD - Undergraduate	15,000.00	15,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fall/Winter	* UNIVERSITY OF MICHIGAN GRANT	Grant	UNDRGRAD - Undergraduate	35,287.00	35,287.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fall/Winter	* U-M SUPPLEMENTAL AWARD	Grant	UNDRGRAD - Undergraduate	2,000.00	2,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fall/Winter	* FEDERAL WORK STUDY	Work/Study	UNDRGRAD - Undergraduate	3,000.00	3,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fall/Winter	* FED SUBSIDIZED DIRECT LOAN	Loan	UNDRGRAD - Undergraduate	3,500.00	3,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fall/Winter	* FED UNSUB DIRECT LOAN	Loan	UNDRGRAD - Undergraduate	2,000.00	2,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<b>TOTAL</b>			<b>60,787.00</b>	<b>60,787.00</b>		

Currency used is US Dollar

**Note:** If you are a first-time federal loan borrower you will be required to sign a Master Promissory Note and complete Entrance Counseling at [studentaid.gov](http://studentaid.gov) to fully accept your direct loan offers.

- Set up Direct Deposit through your Wolverine Access, through the Student Business > Payroll and Compensation tab.
- Finally, if you want a parent/guardian to have access to your financial aid information, authorize a Friend Account. See [finaid.umich.edu/tools-resources/using-wolverine-access](http://finaid.umich.edu/tools-resources/using-wolverine-access) for more information

## 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 [studentaid.gov](http://studentaid.gov) to receive your funds. See [finaid.umich.edu/MPN](http://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
  - **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 [finaid.umich.edu](http://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.

## A LOOK AT YOUR FINANCIAL AID NOTICE

Below is a description of your U-M Financial Aid Notice. Read all pages, including links that are part of your agreement, to accept federal aid funds. The Next Steps link on your Financial Aid Notice has instructions about what to do next and details the cost of borrowing and consumer information about the university.

### A. Student information

This section shows a summary of your information including:

- **Residency**  
Residency at time of admission determines your tuition rate. Contact the Office of the Registrar at 734-764-1400 or visit [ro.umich.edu/tuition-residency/residency](https://ro.umich.edu/tuition-residency/residency).
- **Career**  
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).
- **Grade level**  
Your grade level (undergraduate or graduate/professional)
- **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).

### B. Estimated Cost To Attend U-M

This section shows the estimated amount it costs to attend U-M for the period covered by your Financial Aid Notice.

- **Tuition and fees**  
As charged on your student bill
- **Housing and food**  
Your actual housing cost 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.
- **Indirect Costs**  
Can include books, supplies, transportation, and personal expenses. Your actual expenses may vary; periodic student surveys determine these personal costs and estimates of typical aid. (See "What Are My Costs" on page 9.)

### C. Financial Aid Offer

This section lists your financial aid for each term.

### D. Scholarships/Grants

If you receive scholarships or grants (known as gift aid or money that is not repaid), they will fall under this section.

### E. Your cost to attend less scholarships/grants

We subtract your gift aid from your total Cost of Attendance and display the amount remaining to be covered.

The remaining sections in the Financial Aid Notice offer you self-help for paying this amount and can include:

### F. Loans

These are funds that students borrow from the federal government or other lenders. Loans must be repaid when students graduate or stop attending school. Students who apply for loans will be offered the maximum eligibility, unless otherwise indicated. Borrow only what you need. If you wish to reduce the offered loan amount, please contact financial aid at [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu)

### G. Other resources

These include some VA benefits, third-party credits, or prepaid tuition plans, among others.

**Note:** These will only appear on your financial aid notice if you are receiving other resources and they will help you with your educational costs.

It is the student's responsibility to confirm their awards with the sponsor and report any changes to us. More information about the major financial aid programs is included on page 11-12.



## 2024-2025 Official Financial Aid Notice

### B Estimated Cost To Attend U-M

Total Estimated Cost of Attendance ?				
	Summer 2024	Fall 2024	Winter 2025	Total
<b>Direct Cost ?</b>				
• Tuition and fees ?	\$8,989	\$19,279	\$19,279	\$47,546
• Housing and food ?	\$5,594	\$11,188	\$11,188	\$27,970
<b>Indirect Cost ?</b>				
• Books and supplies ?	\$708	\$4,582	\$4,449	\$9,739
• Transportation ?	\$100	\$200	\$200	\$500
• Other educational costs ?	\$1,976	\$3,760	\$3,760	\$9,496
<b>Total Costs</b>	<b>\$17,367</b>	<b>\$39,009</b>	<b>\$38,876</b>	<b>\$95,251</b>

### C Financial Aid Offer

Scholarships/Grants ?				
	Summer 2024	Fall 2024	Winter 2025	Total
• UNIV OF MICHIGAN GRNT-DENTAL	\$0	\$4,908	\$4,907	\$9,815
• SCHOOL OF DENTISTRY SCHP ?	\$0	\$10,500	\$10,500	\$21,000
<b>Your cost to attend less scholarships/grants</b>	<b>\$17,367</b>	<b>\$23,601</b>	<b>\$23,469</b>	<b>\$64,436</b>

### F Self-help ?

Loans ?				
	Summer 2024	Fall 2024	Winter 2025	Total
• Fed Dental Health Prof Loan	\$0	\$6,908	\$6,907	\$13,815
• FEDERAL DIRECT UNSUBSIDIZED LOAN	\$17,367	\$0	\$0	\$17,367

### G

<b>Your estimated net cost if using all aid offered</b>	<b>\$0</b>	<b>\$16,693</b>	<b>\$16,562</b>	<b>\$33,254</b>
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- Required Reading
- Next Steps
- Direct Deposit

Special circumstances may arise when your financial circumstances change unexpectedly. You may request a reevaluation of your aid. Learn more about [financial aid appeals](#) on our website.

### A

Student Name: Dental H. Student  
U-M ID: 1111117  
Date: 1/31/2024

#### Summary of Costs

Total Cost of Attendance: **\$95,251**  
Scholarships/Grants Offered: **\$30,815**  
Estimated Cost: **\$64,436**

#### Options To Pay Cost

Student Self-help Options: **\$31,182**  
Other Resources: **\$0**

**Estimated Net Cost if Using All Aid Offered: \$33,254**

Residency: ? Career: ?

Michigan Resident

Dentistry

Living Arrangements: ? Enrollment Assumption: ?

On/Off Campus

Full Time

#### Links

What is Cost of Attendance?

What Is the Graduate PLUS Loan?

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## HOW FINANCIAL AID IS CALCULATED

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Financial aid programs were created with the assumption that the primary responsibility for paying for college rests on the student and family. Need-based financial aid is available to students demonstrating a need for additional resources. Financial aid for D.D.S. students is awarded based on three factors:

1. Demonstrated financial need
2. Federally determined award maximums
3. Amount of available funding each year

To determine your federal financial aid eligibility, we use information reported on your FAFSA, plus other documents you submit, to calculate the Student Aid Index (SAI). The SAI is an eligibility index number that the Office of Financial Aid uses to determine how much federal student aid a student may be able to receive while attending school. The SAI analysis is a federal formula that takes into account the income and assets of a student, their parents, and/or spouse, if applicable.

The SAI number is not a dollar amount of aid eligibility or what is expected for the family to provide.

Most D.D.S. students are eligible for a Federal Direct Unsubsidized Loan. (This is a non-need-based loan.) Parental data is not required for the Federal Direct Unsubsidized loan. Some may also be eligible for a Federal Health Professions Student Loan and/or School of Dentistry Grant. By federal law and university policy, the Federal Health Professions Student Loan and School of Dentistry Grant must be awarded to the student with the most demonstrated need. These funds are limited. Students with the fewest family resources may receive the Federal Health Professions Student Loan and/or the School of Dentistry Grant.

A lower or negative SAI indicates greater financial need.

### **Additional Borrowing Options**

Students who need additional funds or who are not eligible for need-based aid may consider supplemental loans such as the Federal Direct Grad PLUS loan or private loans.



## Estimated Cost of Attendance for 2024–2025

	IN-STATE (Michigan Resident)				OUT-OF-STATE (Nonresident)			
	D1	D2	D3	D4	D1	D2	D3	D4
Tuition & Fees <sup>1</sup>	\$47,994	\$57,424	\$57,424	\$57,424	\$64,656	\$77,419	\$77,419	\$77,419
Living Expenses <sup>2</sup>	\$28,920	\$34,704	\$34,704	\$34,704	\$28,920	\$34,704	\$34,704	\$34,704
Books, Course Material, Supplies & Equipment	\$10,071	\$8,027	\$6,197	\$5,715	\$10,071	\$8,027	\$6,197	\$5,715
Transportation	\$500	\$600	\$600	\$600	\$500	\$600	\$600	\$600
Miscellaneous Personal Expenses <sup>3</sup>	\$10,352	\$12,423	\$12,423	\$12,423	\$10,352	\$12,423	\$12,423	\$12,423
<b>Total<sup>4</sup></b>	<b>\$97,838</b>	<b>\$113,177</b>	<b>\$111,347</b>	<b>\$110,866</b>	<b>\$114,500</b>	<b>\$133,172</b>	<b>\$131,342</b>	<b>\$130,861</b>

**Note:** D1 is a 10-month budget. D2-D4 are 12-month budgets.

The tuition figures above are based on 2023-24 rates. COA figures will update on [finaid.umich.edu/doctor-dental-surgery-dds](http://finaid.umich.edu/doctor-dental-surgery-dds) in July with 2024-25 tuition rates.

<sup>1</sup>The tuition for 2024-25 has NOT been finalized. Above figures are estimates. Tuition and fees are set by the University of Michigan Board of Regents each June. See the Office of the Registrar's website for current rates [ro.umich.edu](http://ro.umich.edu)

<sup>2</sup> Includes housing, meals, utilities, etc. See page 6 of Dental Required Reading for more details.

<sup>3</sup> Includes assumption of health insurance expense.

<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 top section of the worksheet on page 10 to calculate your personal budget and the amount you will need to contribute or borrow for your education.

Use your budget from the top section of the worksheet and the award amounts from your aid offer to complete lower section of worksheet.

This will help you 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.

### Keep Costs in Mind

If you live off campus, you could save money by having roommates. The four Cs that can bust your budget: cars, clothes, credit cards, and 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: [wolverineaccess.umich.edu](http://wolverineaccess.umich.edu).

## COST OF ATTENDANCE WORKSHEET

**Tuition & fees:** ..... \$ \_\_\_\_\_

Varies by career, academic level, and residency status. May also include lab fees. Visit [ro.umich.edu/tuition](http://ro.umich.edu/tuition) for current rates.

**Living expenses:** ..... + \$ \_\_\_\_\_

Includes residence hall contract and optional charges. If you are renting off campus, include rent, security deposit, utilities, groceries, and restaurant/carry-out expenses.

**Books, course materials, supplies & equipment:** ..... + \$ \_\_\_\_\_

**Transportation:** ..... + \$ \_\_\_\_\_

**Miscellaneous personal expenses:** ..... + \$ \_\_\_\_\_

Consider your actual expenses and include cell phone bills, extracurricular activities, health insurance, and personal hygiene items. Set an economical, yet realistic, allowance.

**Total estimated COST TO ATTEND** ..... = \$ \_\_\_\_\_

**Subtract gift aid from your Financial Aid Notice that are not loans.**

→ Grants ..... - \$ \_\_\_\_\_

→ Scholarships ..... - \$ \_\_\_\_\_

→ Other ..... - \$ \_\_\_\_\_

→ Balance of estimated expenses that need to be paid ..... = \$ \_\_\_\_\_

**Loans offered on your Financial Aid Notice**

→ Federal Direct Unsubsidized Loan ..... - \$ \_\_\_\_\_ \*

→ Health professions loans ..... - \$ \_\_\_\_\_ \*

→ Other loans ..... - \$ \_\_\_\_\_ \*

**Your net price (what you will pay if accepting all aid offered)**

**Amount you/your family can contribute:** ..... = \$ \_\_\_\_\_

→ Parents ..... - \$ \_\_\_\_\_

→ Student (from savings, earnings) ..... - \$ \_\_\_\_\_

→ Other sources (family gifts, etc.) ..... - \$ \_\_\_\_\_

**Need for additional Grad PLUS loans or private loans.** ..... = \$ \_\_\_\_\_ \*

These loans accrue interest while you are in school, increasing either your current expenses or your debt after graduation. You must apply separately for PLUS loans and any private loans.

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

## MAJOR FINANCIAL AID PROGRAMS

### Scholarships

The School of Dentistry offers scholarships based on the admissions application. There is no separate application required to be considered for scholarships. All students are automatically considered for scholarships at the time of admissions review. If selected for a scholarship, the admitted student would be notified by the School of Dentistry at the time of admission of their scholarship offer. Most scholarship offers are renewable.

Funds are allocated based current university and School of Dentistry polices, guidelines, and available funds.

### Grants

Grants are funds from the university that do not need to be repaid. The School of Dentistry offers grants based on financial need. Funds are allocated based on a student’s financial need for assistance and current federal, state, university, and School of Dentistry policies and guidelines.

Student must be enrolled full time.

As with all aid programs, this grant program is subject to reduction or cancellation at any time.

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

Loans are aid that will need to be repaid, with interest, after you graduate or leave college.

Information	Program	Description	Eligibility <sup>1</sup>	Terms
See <a href="http://finaid.umich.edu/MPN">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>Unsubsidized Loans are offered through the U.S. Department of Education. Loans are aid that will need to be repaid, with interest, after you graduate or leave college. Most student loans are Direct Loans offered through the U.S Department of Education. Eligible citizens and noncitizens may apply for Federal Unsubsidized Direct Loans by completing the Free Application for Federal Student Aid (FAFSA). &gt; <a href="http://studentaid.gov">studentaid.gov</a></li> <li>Visit the Federal Student Aid website for the latest loan rate information. <a href="http://studentaid.gov/understand-aid/types/loans/interest-rates">studentaid.gov/understand-aid/types/loans/interest-rates</a></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>Students accepting Direct Loan funds for the first time must complete an online Direct Loan Master Promissory Note before receiving their loan funds <a href="http://finaid.umich.edu/managing-your-aid/loan-next-steps/master-promissory-notes">finaid.umich.edu/managing-your-aid/loan-next-steps/master-promissory-notes</a>.</li> <li>First-year students who are first-time borrowers must complete online Direct Loan Entrance Counseling <a href="http://finaid.umich.edu/managing-your-aid/loan-next-steps/entrance-counseling">finaid.umich.edu/managing-your-aid/loan-next-steps/entrance-counseling</a></li> </ul>

## Required Reading 2024-2025

Information	Program	Description	Eligibility <sup>1</sup>	Terms
See <a href="https://finaid.umich.edu/health-professions-nursing-loans">finaid.umich.edu/health-professions-nursing-loans</a> for Health Professions Loan promissory note and rights and responsibilities information.	Dental Health Professions Loan (DHPL)	The federal Health Professions Student Loan Program provides low-interest loans to full-time, financially needy students who are studying one of the health professions. At U-M, the Health Professions Student Loan is available only to students who are pursuing degrees in pharmacy or dentistry. <ul style="list-style-type: none"> <li>Federally funded</li> <li>5% fixed interest rate, post grace period.</li> </ul>	<ul style="list-style-type: none"> <li>Need-based (parental financial information required; page 8)</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>12-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="https://finaid.umich.edu/PLUS">finaid.umich.edu/PLUS</a> for more information.	Federal Direct Grad PLUS Loan	<ul style="list-style-type: none"> <li>Federally funded</li> <li>Direct PLUS Loans are part of the federal Direct Loan Program. Unlike most other federal student loans, PLUS Loans are not awarded when you apply for aid. Graduate/professional students apply separately for the PLUS (in addition to completing a FAFSA) if they need additional funds to cover college costs.</li> <li>Visit the Federal Student Aid website for the latest loan rate information. <a href="https://studentaid.gov/understand-aid/types/loans/interest-rates">studentaid.gov/understand-aid/types/loans/interest-rates</a></li> </ul>	<ul style="list-style-type: none"> <li>Non-need-based.</li> <li>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>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>Students accepting Direct Loan funds for the first time must complete an online Direct Loan Master Promissory Note before receiving their loan fund <a href="https://finaid.umich.edu/managing-your-aid/loan-next-steps/master-promissory-notes">finaid.umich.edu/managing-your-aid/loan-next-steps/master-promissory-notes</a></li> <li>First-year students who are first-time borrowers must complete online Direct Loan Entrance Counseling <a href="https://finaid.umich.edu/managing-your-aid/loan-next-steps/entrance-counseling">finaid.umich.edu/managing-your-aid/loan-next-steps/entrance-counseling</a></li> <li>Borrowers accepting PLUS Loan funds for the first time must complete an online Master Promissory Note and Direct Loan Entrance Counseling and Exit Counseling</li> </ul>
<a href="https://finaid.umich.edu/types-aid/loans/private-educational-loans">finaid.umich.edu/types-aid/loans/private-educational-loans</a>	Private loans	Private student loans are offered through a variety of banks and other lenders. Students interested in using private loans must apply separately for them through an individual lender of their own choice.		

<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/year. 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 [finaid.umich.edu/doctor-dental-surgery-dds](https://finaid.umich.edu/doctor-dental-surgery-dds).

<sup>4</sup>For current interest rates, visit [studentaid.gov](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.

## LOAN INFORMATION

After completing the worksheet on page 10, 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 11 and [finaid.umich.edu/direct-loans](http://finaid.umich.edu/direct-loans).

### Federal Direct Stafford Loan

Professional and graduate students are eligible for Federal Direct Unsubsidized Loans. Federal Direct Subsidized Loans are only available to undergraduate students who demonstrate financial need. Unsubsidized Loans are assessed interest while students are enrolled, but interest is deferred until loan repayment begins. A student may pay interest while enrolled, which will result in lower loan payments and cost over the life of the loan. This loan has an origination fee, so the amounts applied to your university student account are less than amounts listed on your notice.

### Federal PLUS Loans an Option for Professional and Graduate Students

Professional and graduate students must complete the FAFSA and then apply for PLUS loans separately if they need additional funds to cover costs. Eligibility is not based on financial need, and applicants may borrow up to the amount of cost of attendance each year, minus any other financial aid received. The Direct PLUS Loan may be of interest to students who are not eligible for other aid, have unusual costs above standard student expense budgets, or need more help after other forms of aid are used. This loan has an origination fee, so the amounts applied to your university student account are less than amounts listed on your notice.

For more information: [finaid.umich.edu/plus](http://finaid.umich.edu/plus)

### Plus Loan Eligibility Sample:

$$\begin{aligned}
 & \$97,838 \text{ (Cost of Attendance for D1 In State)} \\
 - & \$60,750 \text{ (Total Financial Aid Award)} \\
 \hline
 = & \$37,088 \text{ PLUS Loan Eligibility}
 \end{aligned}$$

### Private Loans

If you have considered all of these options and you feel that you need additional financing to meet your educational costs, visit [finaid.umich.edu/privateloans](http://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.

### 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	
	6.0% Interest	7.0% Interest
\$5,000	\$55	58
\$10,000	\$111	\$116
\$15,000	\$166	\$174
\$20,000	\$222	\$232
\$30,000	\$333	\$348

If you are borrowing federal Direct loans you can view how much you have borrowed to date from each program by going to [studentaid.gov](http://studentaid.gov). Cumulative borrowing for Health Professions and Nursing loans can be found on Wolverine Access [wolverineaccess.umich.edu](http://wolverineaccess.umich.edu). For a simple loan repayment calculator, visit [studentaid.gov/loan-simulator](http://studentaid.gov/loan-simulator).

## **TERMS AND CONDITIONS OF YOUR FINANCIAL AID**

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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 loans or owe any refunds on federal grants from postsecondary institutions.

### **3. Use of Funds**

- a.** You may use your financial aid funds only for education expenses incurred at UM-Ann Arbor for the term(s) listed on your Financial Aid Notice.
- 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 page 16 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. Available Aid**

Aid is available to students enrolled at least half-time in a degree program at UM-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 the Office of 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 (page 15).

#### **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 (page 18).

**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 attended the class. If you receive a 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 (SAP) 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:

- Maintain a minimum cumulative grade point average as determined by the School of Dentistry;
- Successfully complete at least 67 percent of all credit hours each semester;
- Have no academic holds on his or her academic record; and
- Complete the program in a maximum

time frame of no more than 150 percent of the average length of the program.

At the end of each winter term, students who have not met all of these requirements for all terms in which they are enrolled (not just those terms for which the student received aid) will be notified in writing that their aid eligibility has been terminated.

A student may appeal aid eligibility termination if extenuating circumstances prevented normal academic success or successful completion of SAP terms. The SAP Appeal Form allows the student to document these circumstances and develop an Academic Recovery Plan with an academic advisor. Examples include personal/family critical illness (physical/mental health), unplanned enrollment absence, assault, etc. If an appeal is approved, the student will be placed on SAP financial aid probation.

Learn more about Satisfactory Academic Progress and how to make an appeal > [Satisfactory Academic Progress > finaid.umich.edu/managing-your-aid/satisfactory-academic-progress](https://finaid.umich.edu/managing-your-aid/satisfactory-academic-progress).

**f. Academic Holds**

U-M schools and colleges use academic holds to prevent student registration when there are academic issues. We will not determine aid eligibility or release funds until all academic holds are lifted. Contact your academic advisor to resolve a hold.

## RECEIVING YOUR FINANCIAL AID

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### 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 two business days for it to be processed.
- The direct deposit authorization will cover all funds disbursed to you — financial aid and university employment wages.
- The Direct Deposit authorization will remain in effect until you cancel it. Contact U-M Payroll Office to make any adjustments to your Direct Deposit.

##### 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 ([wolverineaccess.umich.edu](http://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 copayable 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 resource 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” on page 5 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 [finance.umich.edu/finops/student](https://finance.umich.edu/finops/student) for more detailed information on making payments to your Student Account.

## YOUR UNIVERSITY eBILL: HOW MUCH IS DUE & WHEN

Your university student billing account is maintained by “Student Financial Services/ Teller Services (Cashier’s Office)” on page 24), which notifies students by email mid-month when there is an eBill available to view/print on Wolverine Access ([wolverineaccess.umich.edu](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/meals, 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.

### 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.

### 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.

**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: 12/14/2023  
Amount Due: **NONE** \*  
Payment Due Date: 01/05/2024

As of today, 12/14/2023 your unpaid charges due on or before 1/4/2024 are:

**A** 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 12/14/2023.  
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			
ITD COMPUTING CHARGES	FA 2023	12/08/2018	2.04		
MICHIGAN STUDENT ASSEMBLY	WN 2024	12/04/2018	7.19		
REGISTRATION FEE	WN 2024	12/04/2018	80.00		
SCHOOL & COLLEGE GOV'T FEE	WN 2024	12/04/2018	1.50		
STUDENT LEGAL SERVICES	WN 2024	12/04/2018	6.00		
TUITION-UGRD-EDUC-UP-RES	WN 2024	12/04/2018	6,577.00		

Credits, Payments and Financial Aid

You have no transactions this period.

**B** Pending Aid

\*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
* MICHIGAN GRANT	WN 2024	-4,914.00
* M-PACT SCHOLARSHIP	WN 2024	-250.00
* FED PELL GRANT	WN 2024	-1,500.00
* FED PERKINS LOAN	WN 2024	-250.00
* FED SUBSIDIZED DIRECT LOAN	WN 2024	-3,522.00
* FED UNSUB DIRECT LOAN	WN 2024	-210.00

## 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 ([ro.umich.edu/calendar](https://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 [ro.umich.edu](https://ro.umich.edu) and select **Service hours and office locations**.

Time of Withdrawal*	% of Charges Refunded
Before the first day of the term	100% tuition; 100% fees
Within the first three weeks of the term	100% tuition; 0% fees
After the first three weeks but before the sixth week of the term	50% tuition; 0% fees
After the sixth 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 or 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 five 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.

## Required Reading 2024-2025

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- 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 whom 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.

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## SPECIAL SITUATIONS

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### 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 and provide documentation so we can 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
  - 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.

### **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. René 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 2024 to request a copy of the special circumstances reevaluation application and instructions. Deadline to submit the reevaluation application is April 1, 2025.

## **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 on this page.

## REAPPLYING FOR AID

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### You Must Reapply for Financial Aid Each Year

#### 2025-2026 AID

##### 1. Applications

- a. In early 2025, the Office of Financial Aid will notify students by email how to apply for 2025-2026 aid. If you do not receive information by early March 2025, contact OFA.
- b. You should also receive an email message from the U.S. Department of Education explaining how to complete the 2025-2026 Free Application for Federal Student Aid online at [studentaid.gov](https://studentaid.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.
- c. 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: [finaid.umich.edu/doctor-dental-surgery-dds](https://finaid.umich.edu/doctor-dental-surgery-dds).

##### 3. Continuing Eligibility for Aid

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

- a. Your family's financial circumstances (income and assets) remain the same;
- b. The federal aid programs and regulations remain the same;
- c. Federal, state, and institutional funding for aid programs is not reduced;
- d. You submit the appropriate application materials by the required deadlines;
- e. You provide accurate information (income, assets, etc.) on all application materials; and
- f. You maintain Satisfactory Academic Progress (page 15, 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

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**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 ([irs.gov/formspubs](https://irs.gov/formspubs)).

**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. 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 [irs.gov/formspubs](https://irs.gov/formspubs)). Form 1098-T is available on Wolverine Access: [wolverineaccess.umich.edu](https://wolverineaccess.umich.edu). These credits must also be reported on your FAFSA. Visit [irs.gov](https://irs.gov) for more details.

## **IMPORTANT ADDRESSES AND PHONE NUMBERS**

### **Office Of Financial Aid, School of Dentistry**

[finaid.umich.edu/doctor-dental-surgery-dds](http://finaid.umich.edu/doctor-dental-surgery-dds)

G226 Dental Bldg.

1011 N. University Ave.

Phone: 734-647-8592

Fax: 734-764-1922

Email: [dds.finaid@umich.edu](mailto:dds.finaid@umich.edu)

### **Student Financial Services/Teller Services (Cashier's Office)**

[finance.umich.edu/finops/cashier](http://finance.umich.edu/finops/cashier)

2226 Student Activities Bldg.

515 E. Jefferson St.

Phone: 734-764-7447

Toll free: 1-877-840-4738 (in U.S. & Canada only)

### **Housing Information Office**

[housing.umich.edu](http://housing.umich.edu)

1011 Student Activities Bldg.

515 E. Jefferson St.

Phone: 734-763-3164

### **Office of the Registrar**

[ro.umich.edu](http://ro.umich.edu)

### **Central Campus - Wolverine Services**

2200 Student Activities Bldg.

515 E. Jefferson St.

Phone: 734-647-3507

### **Residency Office**

LSA Suite 5000

500 S. State St.

Phone: 734-764-1400

Email: [ro.residency@umich.edu](mailto:ro.residency@umich.edu)

### **School of Dentistry Registrar's Office**

G226 1011 N. University Ave

Ann Arbor, MI 48109-1078

Phone: 734-764-1512

Email: [dentistry.registrar@umich.edu](mailto:dentistry.registrar@umich.edu)

### **Payroll Office (Direct Deposit)**

[finance.umich.edu/finops/payroll](http://finance.umich.edu/finops/payroll)

G395 Wolverine Tower-Low Rise

3003 S. State St.

Phone: 734-615-2000

Toll free: 1-866-647-7657 (option 2)

### **Student Loan Collections**

[finance.umich.edu/finops/collections](http://finance.umich.edu/finops/collections)

6000 Wolverine Tower

3003 S. State St.

Ann Arbor, MI 48109-1287

Phone: 734-764-9281

Toll free: 1-800-456-0706 (in U.S. only)

## **RELATED SERVICE AGENCIES**

(All Numbers Are Toll Free)

### **U.S. Department Of Education Federal Student Aid**

1-800-433-3243

[studentaid.gov](http://studentaid.gov)

### **For a list of loan servicers:**

[studentaid.gov/manage-loans/repayment/servicers](http://studentaid.gov/manage-loans/repayment/servicers)

### **Online Loan Documents**

[studentaid.gov](http://studentaid.gov)

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

### **MI Student Aid (State of Michigan)**

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

1-888-447-26 87 (4-GRANTS)

P.O. Box 30462

Lansing, MI 48909-7962

## **WOLVERINE ACCESS**

[wolverineaccess.umich.edu](http://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 Promissory Notes. You can authorize a Friend account for your parents or family so that they so that they may also view/print your Award Notice and eBills from Wolverine Access.

Visit [finaid.umich.edu/wolverine](http://finaid.umich.edu/wolverine) for more information.



## 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**, Okemos

**Denise Ilitch**, Bingham Farms

**Ron Weiser**, Ann Arbor

**Katherine E. White**, Ann Arbor

**Santa J. Ono**, ex officio

## 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.

## Accreditation

The University of Michigan is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools, 230 South LaSalle Street, Suite 7-500, Chicago, Illinois 60604-1411. Phone: 800-621-7440; 312-263-0456; Fax: 312-263-7462.

## FREE SCHOLARSHIP SEARCH SERVICES

Refer to our website for information on private scholarships and online search services: [finaid.umich.edu/scholarships-at-U-M](http://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. Requested documentation can be directly uploaded into your U-M Student Forms Portal through Wolverine Access, via fax, or in person at our office. Do not email documents. 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, 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.