This guide contains a summary of consumer information that must be made available to all students at the University of Michigan (U-M) in accordance with federal regulations set forth by The Higher Education Act of 1965, as amended. Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining this information, contact the Office of Financial Aid (see address below). All addresses end with: University of Michigan Ann Arbor, MI 48109

General Information about the University

- **Facilities & Services for Disabled Students:**
  For information on facilities and services for disabled students, contact:
  Office of Services for Students with Disabilities
  G-664 Haven Hall, 505 S. State St.
  TEL: (734) 763-3000
  TDD: (734) 615-4461  VP: (734) 619-6661
  EMAIL: ssdoffice@umich.edu
  FAX: (734) 936-3947  IM: SSDFrontDesk
  WEB: [http://ssd.umich.edu](http://ssd.umich.edu).

- **Student Body Diversity:**
  For information about the diversity of the university student body, contact:
  Office of Budget and Planning
  520 E. Liberty, Suite 300
  TEL: (734) 763-9954
  EMAIL: obpcontact@umich.edu
  FAX: (734) 763-0413
  WEB: [http://obp.umich.edu](http://obp.umich.edu).

- **Cost of Attending the University:**
  For actual U-M tuition and fee charges contact:
  Office of the Registrar
  1207 LSA Building, 500 South State St.
  TEL: (734) 647-3507
  WEB: [http://ro.umich.edu/tuition](http://ro.umich.edu/tuition).
  For estimated tuition and fees, housing costs and personal/miscellaneous expenses contact:
  **Office of Financial Aid:**
  2500 Student Activities Bldg., 515 E. Jefferson St.
  TEL: (734) 763-6600
  EMAIL: financial.aid@umich.edu

- **Graduate Business Students contact:**
  Stephen M. Ross School of Business
  Financial Aid Office
  701 Tappan St., Wyly 3700
  TEL: (734) 764-5139
  EMAIL: rossfinaid@umich.edu
  FAX: (734) 764-2129
  WEB: [http://michiganross.umich.edu/programs/scholarships-loans](http://michiganross.umich.edu/programs/scholarships-loans).

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Guide to Consumer Information

Graduate Dental Students (other than Ph.D.) contact:
Assistant Director of Financial Aid, School of Dentistry
1011 N. University
TEL: (734) 763-4119
EMAIL: financial.aid@umich.edu
WEB: http://finaid.umich.edu/dental-dds-students

Law Students contact:
Law School Office of Financial Aid
2200 South Hall
TEL: (734) 764-5289
EMAIL: lawfinaid@umich.edu
FAX: (734) 763-7761
WEB: www.law.umich.edu/financialaid

Medical School Students contact:
Medical School Financial Aid Office
CS124 Med Sci I, 1301 Catherine
TEL: (734) 763-4147
EMAIL: medfinaid@umich.edu
FAX: (734) 936-3510
WEB: www.med.umich.edu/medschool/financialaid

Refund Policy:
The university has a tuition refund policy that stipulates the amount of tuition and fees that are refunded to a student who withdraws from all classes during a term. See http://finaid.umich.edu/withdrawing-and-your-financial-aid. Graduate Business, Dental, Law and Medical students should contact their respective financial aid office.

Withdrawal Procedures:
Students who are withdrawing from all classes at the university must notify the Registrar’s Office by following specific withdrawal procedures posted on the web at http://ro.umich.edu. Graduate Business, Dental, Law and Medical students must contact their respective financial aid offices.

Repayment Policy (Return of Title IV Aid):
The federal government mandates that students who withdraw from all classes may only keep the financial aid (federal Title IV grant and loan assistance) they have “earned” up to the time of withdrawal. Funds that were disbursed in excess of the earned amount must be returned by the university and/or the student to the federal government. The repayment policy is available online at http://finaid.umich.edu/withdrawing-and-your-financial-aid and from the Office of Financial Aid. Graduate Business, Dental, Law and Medical students should contact their respective financial aid offices.

Descriptions of Academic Programs:
Information on the university’s academic programs, degree offerings, and plans for future programs is available from the various schools/colleges and admitting offices (Undergraduate Admissions and Rackham School of Graduate Studies). See http://umich.edu/schools-colleges for contact information.

Instructional Facilities and Labs:
Information on the university’s instructional facilities and laboratories is available from the various schools/colleges and admitting offices (Undergraduate Admissions and Rackham School of Graduate Studies); see http://umich.edu/schools-colleges for contact information.

Faculty:
Information on the university’s faculty and instructional personnel is available from the various schools/colleges. See http://umich.edu/schools-colleges for contact information. See the Center for Research on Learning and Teaching website at www.crlt.umich.edu/gsis/gsitraining for information on training provided to graduate student instructors at the university.

Accreditation Information:
Students may review copies of documents regarding entities that accredit, license, or approve the institution and its programs. The University of Michigan is accredited by the North Central Association of Colleges and Schools, Higher Learning Commission, 30 North LaSalle Street, Suite 2400, Chicago, IL 60602-2504. Tel: (800) 621-7440. Contact the U-M Office of Budget and Planning to review the accreditation documents: Tel: (734) 763-9954; Email: opbcontact@umich.edu; Web: http://obp.umich.edu

For accreditation information for U-M schools/colleges, contact them directly (http://umich.edu/schools-colleges).

Copyright Infringement Policies:
Information about the university’s policies related to the use of copyright material, including peer-to-peer file sharing, can be found on the Copyright at the University of Michigan website www.lib.umich.edu/copyright.

Information about Student Financial Assistance

Graduate Business, Dental, Law and Medical Students:
Contact your respective financial aid office (see listings in previous section) to request financial aid information.

All Other Students:
Contact the Office of Financial Aid (see contact information on page 1). Most information is available in the Office of Financial Aid publication Required Reading (PDF at http://finaid.umich.edu/Publications or a paper copy available on request)

Overview of Financial Aid Programs:
Need-based and non-need-based federal financial aid available to students, including where to find grant sources from Michigan and other states: http://finaid.umich.edu

How to Apply for Aid: http://finaid.umich.edu

Aid Eligibility Requirements:
http://finaid.umich.edu/financial-aid-eligibility

How Eligibility for Need-Based Aid Is Determined and How Need-Based Aid Is Awarded:
http://finaid.umich.edu/how-aid-is-awarded

Aid for Study Abroad:
Students enrolled in a UM-sponsored program may apply for aid: http://finaid.umich.edu/studying-abroad
**Code of Conduct for Student Loans:**
The university adheres to a code of conduct regarding relationships with providers of private educational loans. See [http://provost.umich.edu/programs/COI_COC](http://provost.umich.edu/programs/COI_COC).

**Rights and Responsibilities of Aid Recipients:**

**Continued Eligibility for Aid:**

**Satisfactory Academic Progress:**
This is defined by student’s successful completion of course work toward a degree. Students must maintain specific academic progress requirements to be eligible for financial aid. Aid eligibility lost may also be re-established. See [http://finaid.umich.edu/SAP](http://finaid.umich.edu/SAP)

**Method and Frequency of Disbursements:**
Financial aid is disbursed (released) to students in different ways depending on the type of aid and other factors. See [http://finaid.umich.edu](http://finaid.umich.edu)

**Terms/Conditions of Financial Aid Employment:**
For Work-Study employment information, visit: [http://finaid.umich.edu/Work](http://finaid.umich.edu/Work) and [https://studentemployment.umich.edu](https://studentemployment.umich.edu)

**Terms of Student Loans, Including Exit Counseling, Necessity of Repayment and Sample Repayment Schedule:**
See [http://finaid.umich.edu/RepayLoans](http://finaid.umich.edu/RepayLoans)

**Terms/Conditions of Deferment or Cancellation of Perkins Loan, Direct Stafford, or FFEL Loan Because of Volunteer Service:**

Students may receive deferment or cancellation of loans for volunteer service such as Peace Corps, Armed Services, etc. See terms of each loan type under the Aid Types section at [http://finaid.umich.edu](http://finaid.umich.edu)

**Student Outcomes**

**Graduation and Retention Rates:**
The Office of the Registrar offers up-to-date data on degrees conferred, enrollment reports, freshmen retention rates and race and ethnicity reports for annual degrees. Visit [http://ro.umich.edu](http://ro.umich.edu) and click on “Enrollment and Degree Reports.” Graduation rates are also published through the Office of Budget and Planning’s website. Visit [http://obp.umich.edu/michigan-almanac](http://obp.umich.edu/michigan-almanac) and see Ch. 4 Undergraduate Student Success.

**Graduation and Retention Rates for Student Athletes:**
This must be provided to student-athletes, their parents, high school coaches, and guidance counselors when an athletically related student aid offer is made. The NCAA provides this information directly to high schools. For information, contact the Athletic Department, 1000 S. State St., Tel: (734) 647-2583.

**Employment for Graduates:**
Available information about job placement rates and the types of employment obtained by U-M graduates may be obtained from the U-M Career Center ([http://careercenter.umich.edu](http://careercenter.umich.edu)), the career services offices of the U-M schools and colleges ([http://umich.edu/schools-colleges](http://umich.edu/schools-colleges) for contact information), and the Office of Budget and Planning ([http://obp.umich.edu](http://obp.umich.edu)).

**Graduate and Professional Education for Graduates:**
Available information about the types of graduate and professional schools in which U-M graduates enroll may be obtained from the U-M Career Center ([http://careercenter.umich.edu](http://careercenter.umich.edu)), the career services offices of the U-M schools and colleges ([http://umich.edu/schools-colleges](http://umich.edu/schools-colleges) for contact information), and the Office of Budget and Planning ([http://obp.umich.edu](http://obp.umich.edu)).

**Athletic Program Participation & Financial Support Data:**
As part of The Equity in Athletics Disclosure Act, information on annual participation rates and financing of men’s and women’s sports in intercollegiate athletic programs is available by request to students and the general public.

For more information or to receive a copy of the report, contact the Athletic Department, 1000 S. State St., Tel: (734) 647-2583.

**Health and Safety**

**Campus Safety and Security:**
Each year, the University of Michigan prepares an “Annual Security Report and Annual Fire Safety Report” and publishes it in the Campus Safety Handbook.

The report, which is issued annually on Oct. 1, contains detailed information on emergency services, safety tips, University policies and state laws, and additional support services, fire safety in on-campus housing, confidential crime reporting, missing student notification protocol, and a summary of the Statement of Student Rights and Responsibilities. The report also includes statistics concerning crimes on campus.

To receive a complete copy, visit the University of Michigan Police Department website at [http://dpss.umich.edu](http://dpss.umich.edu) and follow the path to “Statistics and Clery Act Compliance” on the left-hand side for these reports or call (734) 763-3434.

**Vaccination Policy:**
The University of Michigan’s policies on immunizations for new students can be found on the University Health Service website: [http://uhs.umich.edu/students#immnz](http://uhs.umich.edu/students#immnz). Services are provided by appointment on weekdays. Contact them at (734) 764-8320.

**Drug and Alcohol Abuse Prevention:**
Under the Drug Free Workplace Act of 1988 and the Drug Free Schools and Communities Act Amendments of 1991, the University of Michigan is required to have an alcohol and other drug policy outlining prevention, education and intervention efforts and consequences for policy violations. The University of Michigan-Ann Arbor is committed to providing a safe, healthy learning community for all its members. Visit the U-M Office of Student Affairs at [http://studentpolicies.umich.edu](http://studentpolicies.umich.edu) for a link to this policy.

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Be alert to potential Scholarship Fraud

According to the Federal Trade Commission, perpetrators of financial aid fraud often use the following lines to sell their scholarship services; students should avoid any scholarship service or website that states one or all of the following:

- “This scholarship is guaranteed or your money back.”
- “You can’t get this information anywhere else.”
- “I just need your credit card or bank account number to hold this scholarship.”
- “We’ll do all the work.”
- “This scholarship will cost some money.”
- “You’ve been selected by a ‘national foundation’ to receive a scholarship” or “You’re a finalist” in a contest you never entered.

The College Scholarship Fraud Prevention Act of 2000 was passed to protect against fraud in student financial aid by establishing stricter sentencing guidelines for criminal financial aid fraud. The U.S. Department of Education notes that there is no need for any student to pay for college preparation or financial aid advice. High school counselors, college financial aid administrators, and the Federal Student Aid Information Center all provide help for free. Visit http://studentaid.ed.gov/types/scams for lists of fraud warning signs and free sources of aid information.


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. For other University of Michigan information call 734-764-1817.

Complaint Resolution: The University encourages students and prospective students to address complaints relating to U-M’s institutional policies and consumer protection issues first with personnel in the office, department, school, or college that led to the complaint alleged. If needed, senior University administrators may also become involved to help resolve complaints. If you have concerns regarding the quality of instruction provided at the University or the University's ongoing ability to meet its accreditation requirements, you may contact the University’s accreditor, the Higher Learning Commission of the North Central Association of Colleges and Schools, using the process described here: www.hlccommission.org/HLC-Institutions/complaints.html. If your concerns about the University involve consumer protection issues, you may contact the Consumer Protection Division within the Michigan Attorney General’s Office using the procedure described here: http://www.michigan.gov/ag/0,1607,7-164-17331-42077--,00.html.

Compliance: The U-M Compliance Resource Center website (http://compliance.umich.edu) is a roadmap to compliance at the University of Michigan. It is part of a comprehensive compliance initiative coordinated through the Office of the Vice-President and General Counsel, at the direction of the President and executive leadership team, to map U-M’s legislative and regulatory compliance obligations and activities from an institutional perspective. This website is intended to improve the accessibility of information about the university’s regulatory obligations.

Subject to Change: Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained on this website and publication is subject to change.