



Guide to Consumer Information

JANUARY 2018

Information on the institution, financial assistance, scholarship fraud, graduation rates, athletic participation, campus security, student rights and responsibilities, and the Family Educational Rights and Privacy Act at the University of Michigan—Ann Arbor campus. This information is also available at: <https://finaid.umich.edu/consumerinformation>

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

Family Educational Rights and Privacy Act (FERPA):

In carrying out their assigned responsibilities, many offices at the University of Michigan collect and maintain information about students. Although these records belong to the university, both university policy and federal law accord students a number of rights concerning these records.

The Federal Family Educational Rights and Privacy Act of 1974, commonly known as FERPA, establishes the regulations regarding access to and disclosure of student records.

To fulfill FERPA requirements, the university has established Policies on Student Records. These policies outline a student's rights regarding his/her records, where records about the student may be kept and maintained, what kinds of information are in those records, the conditions under which the student or anyone else may have access to information in those records, and what action a student can take if it is believed that the information in his/her record is inaccurate or that the student's rights have been compromised. Student record policies are on the web at <http://ro.umich.edu/ferpa>. For more information or to receive a copy, contact the Office of the Registrar, 1210 LSA Building, 500 South State St., Tel: (734) 647-3507.

Because the university does not maintain all student records in one location, each office maintaining student records is required by the U-M Regents to develop a written statement of policies and procedures for handling those records; these statements are available for students to examine in the respective offices. In addition, copies of the university's policies on student records and the pertinent federal law, FERPA, are posted in the Office of the Registrar's Student Services locations and are also available in all deans' offices (see school/college contact information at <https://umich.edu/schools-colleges>).

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: <https://ssd.umich.edu>

Student Body Diversity:

For information about student body diversity, 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>

For information about the University's Diversity, Equity and Inclusion initiative, visit: <http://diversity.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>

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
WEB: <https://finaid.umich.edu/cost-of-attendance>

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>

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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: <https://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
5100 Taubman HlthSclib, 1135 Catherine
TEL: (734) 763-4147
EMAIL: medfinaid@umich.edu
FAX: (734) 936-3510
WEB: <https://medicine.umich.edu/medschool/education/md-program/financial-aid>

■ Refund Policy:

The university has a tuition refund policy stipulating the amount of tuition and fees that are refunded to a student who withdraws from all classes during a term. Visit <https://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 <https://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 <https://umich.edu/schools-colleges> for contact information.

■ Instructional Facilities and Labs:

Information on 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 <https://umich.edu/schools-colleges> for contact information. See the Center for Research on Learning and Teaching website at <http://crlt.umich.edu/gsis/gsittraining> 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 (<https://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 <http://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 page 1). Most information is available in *Required Reading* (download a PDF at <https://finaid.umich.edu/Publications> or request a paper copy)

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: <https://finaid.umich.edu>

How to Apply for Aid: <https://finaid.umich.edu> and see the Apply for Aid section

Aid Eligibility Requirements:

<https://finaid.umich.edu/financial-aid-eligibility>

How Eligibility for Need-Based Aid Is Determined and How Need-Based Aid Is Awarded:

<https://finaid.umich.edu/how-aid-is-awarded>

Aid for Study Abroad:

Students enrolled in a UM-sponsored program may apply for aid: <https://finaid.umich.edu/studying-abroad>

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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.

■ **Rights and Responsibilities of Aid Recipients:**

Continued Eligibility for Aid:

<https://finaid.umich.edu/financial-aid-eligibility>

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 <https://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 <https://finaid.umich.edu/disbursement-of-aid>

Terms/Conditions of Financial Aid Employment:

For Work-Study employment information, visit:

<https://finaid.umich.edu/Work> and

<https://studentemployment.umich.edu>

Terms of Student Loans, Including Exit Counseling, Necessity of Repayment and Sample Repayment Schedule:

See <https://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. Visit <https://finaid.umich.edu> and see terms of each loan type under Aid Types > Loan Types.

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> and select "Enrollment and Degree Reports." Graduation rates are published by the Office of Budget & Planning: <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 (<https://careercenter.umich.edu>),

the career services offices of the U-M schools and colleges (<https://umich.edu/schools-colleges> for contact information), and the Office of Budget and Planning (<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 (<https://careercenter.umich.edu>), the career services offices of the U-M schools and colleges (<https://umich.edu/schools-colleges> for contact information), and the Office of Budget and Planning (<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> 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: <https://uhs.umich.edu/students#imnz>. 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 <http://alcohol-drug-policy.umich.edu> for a link to this policy.

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Contact Information for Admitting Offices and Schools/Colleges

■ Admitting Offices:

Office of Undergraduate Admissions:

1220 Student Activities Bldg.

515 E. Jefferson St.

TEL: (734) 764-7433

WEB: <https://admissions.umich.edu>

Horace H. Rackham School of Graduate Studies:

Office of Graduate Admissions

0120 Rackham Bldg.

915 E. Washington

TEL: (734) 764-8129

WEB: www.rackham.umich.edu

■ Schools/Colleges:

To locate the contact information for your school or college, please visit <https://umich.edu/schools-colleges>.

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 <https://studentaid.ed.gov/types/scams> for lists of fraud warning signs and free sources of aid information.

If you believe you’ve been a victim of scholarship fraud, call (877) FTC-HELP, visit the Federal Trade Commission: <https://www.consumer.ftc.gov/financialaid>.



OFFICE OF
FINANCIAL AID
UNIVERSITY OF MICHIGAN

515 E. Jefferson Street • 2500 Student Activities Building

Ann Arbor, MI 48109-1316 • TEL: (734) 763-6600

EMAIL: financial.aid@umich.edu • WEB: <https://finaid.umich.edu>

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The Regents of the University:

Michael J. Behm, GRAND BLANC

Mark J. Bernstein, ANN ARBOR

Shauna Ryder Diggs, GROSSE POINTE

Denise Ilitch, BINGHAM FARMS

Andrea Fischer Newman, ANN ARBOR

Andrew C. Richner, GROSSE POINTE PARK

Ron Weiser, ANN ARBOR

Katherine E. White, ANN ARBOR

Mark S. Schlissel, *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. 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, contact the University’s accreditor, the Higher Learning Commission of the North Central Association of Colleges and Schools, using the process described here: www.hlcommission.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: www.michigan.gov/ag/0,1607,7-164-17331-42077--,00.html.

- Students with complaints that were unresolved at the University level and who reside in a SARA state (www.nc-sara.org), may contact the State of Michigan Department of Licensing and Regulatory Affairs (www.michigan.gov/documents/lara/Post-Secondary_Student_Complaints_498839_7.pdf).
- Students in non-SARA states may contact the authority in their home state, which may be found on the Web site of the State Higher Education Executive Officers Association (<http://www.shceo.org/sites/default/files/Directory%20of%20State%20Authorization%20Agencies%20and%20Lead%20Contacts%20-%20Gloria%27s%20draft%20May%2015%202015.pdf>).

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.

Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, information contained here is subject to change.