



**Office of Financial Aid**  
 2500 Student Activities Building  
 515 East Jefferson Street  
 Ann Arbor, MI 48109-1316  
 Tel: (734) 763-6600 | Fax: (734) 647-3081  
[www.finaid.umich.edu](http://www.finaid.umich.edu)  
 Email: [financial.aid@umich.edu](mailto:financial.aid@umich.edu)  
 Federal School Code: 002325  
 CSS PROFILE Code: 1839

**Office of Undergraduate Admissions**  
 1220 Student Activities Building  
 515 East Jefferson Street  
 Ann Arbor, MI 48109-1316  
 Tel: (734) 764-7433 | Fax: (734) 936-0740  
[www.admissions.umich.edu](http://www.admissions.umich.edu)

**THE REGENTS OF THE UNIVERSITY OF MICHIGAN**

- MICHAEL J. BEHM**, Grand Blanc
- MARK J. BERNSTEIN**, Ann Arbor
- LAURENCE B. DEITCH**, Bloomfield Hills
- SHAUNA RYDER DIGGS**, Grosse Pointe
- DENISE ILITCH**, Bingham Farms
- ANDREA FISCHER NEWMAN**, Ann Arbor
- ANDREW C. RICHNER**, Grosse Pointe Park
- 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.

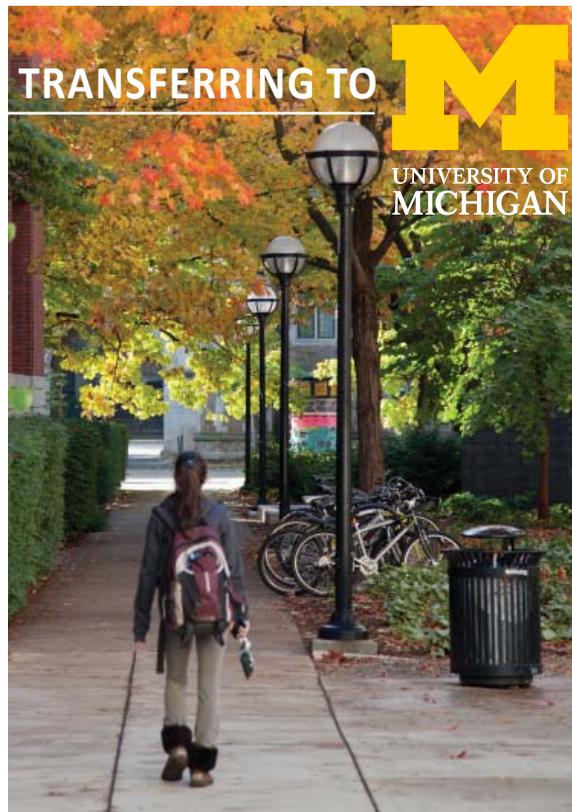
The University of Michigan is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools, 30 North LaSalle Street, Suite 2400, Chicago, Illinois 60602-2504. Phone: (800) 621-7440; (312) 263-0456; Fax: (312) 263-7462.

For more about financial aid and general information about U-M (accreditation of schools and colleges, services for students with disabilities, graduation rates, refund policies, etc.), visit [www.finaid.umich.edu/ConsumerInformation](http://www.finaid.umich.edu/ConsumerInformation).

Note: Due to the nature of federal, state, and institutional guidelines governing financial aid programs, the information contained in this brochure is subject to change.



UNIVERSITY OF MICHIGAN [umich.edu](http://umich.edu)  
 M-PARENT WEBSITE [umich.edu/parents](http://umich.edu/parents)  
 U-M EN ESPAÑOL [umich.edu/Es](http://umich.edu/Es)



**QUESTIONS  
AND ANSWERS  
ABOUT  
FINANCIAL AID  
AND  
SCHOLARSHIPS**



[www.finaid.umich.edu/Transfer](http://www.finaid.umich.edu/Transfer)

**A NEW WORLD OF  
OPPORTUNITIES**

Transferring to the University of Michigan can be a big decision and there are many factors to consider. We know that cost and the financial assistance you receive are crucial in the decision-making process.

Although you may have planned for your college career, you may need help filling the gap between what you can afford and the resources needed to pay for college.

U-M awarded more than **\$351 million** in financial aid to undergraduates last year. The university has a **long-standing commitment to meet the demonstrated financial need of eligible Michigan residents**. For those living outside of Michigan, other resources such as private scholarships or loans may be necessary to supplement aid available from U-M. Our office can help you find resources, understand financial aid programs and processes and assist with budgeting issues.

We encourage you to apply for aid early if you think you might need financial assistance. Start by reading this brochure then visit our website ([www.finaid.umich.edu](http://www.finaid.umich.edu)) where a wealth of information awaits you. Also, you may contact our financial aid experts by phone, by email, or in person.

We hope you discover what we already know: **MICHIGAN** is the right place for you!



*P. Fowler*

**Pamela W. Fowler**  
 EXECUTIVE DIRECTOR  
 UNIVERSITY OF MICHIGAN  
 OFFICE OF FINANCIAL AID



**HOW MUCH DOES IT COST TO ATTEND?**

Below are estimated costs to attend U-M for the 2015-2016 academic year (Fall and Winter terms). This represents a modest but realistic budget for an unmarried junior or senior living on campus:

	Resident (In-State) Students:	NonResident (Out-of-State) Students:
Tuition & Fees*	\$15,602	\$46,528
Housing	10,554	10,554
Books & Supplies	1,048	1,048
Personal/Misc.	2,354	2,354
<b>Total</b>	<b>\$29,558</b>	<b>\$60,484</b>

\* These are actual tuition and fees (for the College of Literature, Science, and the Arts) as set in June 2015 by the Board of Regents. Current full- and part-time tuition and fees for all University of Michigan Schools and Colleges are on the web at <http://ro.umich.edu/tuition>. Tuition and fees for 2016-2017 will be set by the Board of Regents in June 2016. For residency questions, contact the Registrar's Office at (734) 764-1400 or see <http://ro.umich.edu/resreg.php>. For more information, including the costs for Spring/Summer term, see [www.finaid.umich.edu/cost](http://www.finaid.umich.edu/cost).

The U-M Office of Financial Aid has partnered with the College Board to create a family calculator designed to offer an individualized approach to college costs. The U-M Net Price Calculator uses student and family income and other criteria to estimate how much a student would receive in gift aid (grants), federal Work-Study awards and eligibility for student loans. **Visit [www.finaid.umich.edu/NetPrice](http://www.finaid.umich.edu/NetPrice) for more information and to try out the tool.**

## WHO IS ELIGIBLE?

You must be enrolled at least half-time in a degree program; and you must be a U.S. citizen or eligible noncitizen.

[www.finaid.umich.edu/Eligibility](http://www.finaid.umich.edu/Eligibility)

## WHAT IS NEED-BASED AID AND CAN I GET IT?

We review student and family finances to determine if they have need.

- **COST OF ATTENDANCE** refers to the estimated cost of attending U-M for Fall and Winter semesters.
- **EXPECTED FAMILY CONTRIBUTION (EFC)\***, the amount that a student and family are expected to pay toward your educational expenses.

Here is how we calculate need:

### COST OF ATTENDANCE (Budget)

- Expected Family Contribution (EFC)
- Other Aid or Resources (such as private scholarships)
- = Your Need for Aid

\*U-M uses information from the Free Application for Federal Student Aid (FAFSA) and the CSS/Financial Aid PROFILE to determine your EFC. The FAFSA determines eligibility for federal and state aid and the PROFILE eligibility for need-based university grants and scholarships.

[www.finaid.umich.edu/NewStudent](http://www.finaid.umich.edu/NewStudent)



## WHAT ARE THE TYPES OF AID?

[www.finaid.umich.edu/Transfer](http://www.finaid.umich.edu/Transfer)

Seventy percent of resident undergraduates and more than half of nonresident undergraduates on the Ann Arbor campus receive some form of financial aid. Aid for transfer students is available from university, federal, and state programs, including grants, scholarships, Work-Study and loans. Two scholarships are offered to eligible transfer students from Michigan community colleges:

- The **MICHIGAN COMMUNITY COLLEGE SCHOLARSHIP**, a one-time scholarship of \$1,500 for high-achieving entering students, and
- The **MICHIGAN COMMUNITY COLLEGE SCHOLAR AWARD**, a renewable award of \$5,000 for selected entering students who have participated in honor societies or co-curricular, volunteer or community service activities or who have demonstrated other challenges.

To be considered for these scholarships, students must apply for financial aid. Visit [www.finaid.umich.edu/Transfer](http://www.finaid.umich.edu/Transfer) for details.

## WHAT OTHER RESOURCES ARE AVAILABLE?

- **LOANS** – If you are not eligible for need-based aid, you may still receive federal or private non-need-based loans: [www.finaid.umich.edu/Loans](http://www.finaid.umich.edu/Loans)
- **PART-TIME WORK** – There are many job opportunities both on and off campus for students who do not qualify for Work-Study: [studentemployment.umich.edu](http://studentemployment.umich.edu) [www.finaid.umich.edu/Work](http://www.finaid.umich.edu/Work)
- **CHILD CARE SUBSIDY** – Funds for students with children to help them pay for licensed child care: [www.finaid.umich.edu/ChildCare](http://www.finaid.umich.edu/ChildCare)

## HOW DO I APPLY?

### IF APPLYING FOR WINTER TERM 2016:

#### NOVEMBER 2015

1. Submit the 2015-2016 Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). (See [www.finaid.umich.edu/NewStudent#Winter](http://www.finaid.umich.edu/NewStudent#Winter) for instructions and deadline.) List U-M's federal school code 002325.
2. Submit the 2015-2016 CSS/PROFILE at [student.collegeboard.org/css-financial-aid-profile](http://student.collegeboard.org/css-financial-aid-profile) by the end of November. List CSS code 1839. (The PROFILE is not available after mid-January.)

### IF APPLYING FOR FALL TERM 2016:

#### OCTOBER 2015 – FEBRUARY 2016

1. Submit the 2016-2017 CSS/PROFILE at [student.collegeboard.org/css-financial-aid-profile](http://student.collegeboard.org/css-financial-aid-profile). List CSS code 1839.
2. Submit the 2016-2017 Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). List federal school code 002325.

### AWARD NOTIFICATION

You will receive an [email](mailto:) notifying you when an Award Notice is available on Wolverine Access (<https://wolverineaccess.umich.edu>) listing the aid you are eligible to receive for the coming year. Students are notified on a rolling basis, beginning in December for Winter Term and in March for Fall Term.

### PRIVATE SCHOLARSHIPS

We encourage you to search for private scholarships (not awarded through the university) as early as possible. Free online scholarship search services are listed on our website at [www.finaid.umich.edu/PrivateScholarships](http://www.finaid.umich.edu/PrivateScholarships). Continue your scholarship search throughout your university education.

## IS FINANCIAL AID RENEWABLE?

All need-based aid and some scholarships are renewable for undergraduates, but you must reapply each year by priority deadline. You are likely to receive similar aid if your family circumstances and programs and funds available to the university do not change and if you re-apply for aid on time.



## ONLINE RESOURCES:

- **Undergraduate Admissions:** [admissions.umich.edu/transfer-u-m](http://admissions.umich.edu/transfer-u-m)
- **Office of New Student Programs:** [onsp.umich.edu/orientation/incoming-transfer](http://onsp.umich.edu/orientation/incoming-transfer)
- **College of Engineering:** [www.engin.umich.edu/college/admissions/undergrad/transfer](http://www.engin.umich.edu/college/admissions/undergrad/transfer)
- **College of Literature, Science, and the Arts (LSA):** [www.lsa.umich.edu/transfer](http://www.lsa.umich.edu/transfer)
- **School of Nursing:** [www.nursing.umich.edu](http://www.nursing.umich.edu)
- **Commission on Transfer Student Resources (Central Student Government):** [csg.umich.edu/executive-branch/commissions/transfer-student-resources](http://csg.umich.edu/executive-branch/commissions/transfer-student-resources)
- **Housing Information for Transfer Students:** [www.housing.umich.edu/transfers](http://www.housing.umich.edu/transfers)