



GUIDE TO CONSUMER INFORMATION

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: finaid.umich.edu/getting-started/consumer-information.

This guide contains a summary of consumer information that must be made available to all students at the University of Michigan in accordance with federal regulations set forth by The Higher Education Act of 1965, as amended. Each topic 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

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:**
230 South LaSalle St., Suite 7-500,
Chicago, Illinois 60604-1411
- **Contact the U-M Office of Budget and Planning to review the accreditation documents:**
TEL: 734-764-6708
EMAIL: opbcontact@umich.edu
WEB: obp.umich.edu

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

COST OF ATTENDING THE UNIVERSITY

- **For actual U-M tuition and fee charges contact:**
Office of the Registrar
515 E. Jefferson St. (second floor Wolverine Services)
TEL: 734-647-3507
FAX: 734-763-9053
WEB: ro.umich.edu/tuition-residency/tuition-fees
- **For estimated tuition and fees, housing costs, and personal/miscellaneous expenses, contact:**
Office of Financial Aid
2500 Student Activities Building, 515 E. Jefferson St.
TEL: 734-763-6600
EMAIL: financial.aid@umich.edu
WEB: finaid.umich.edu/getting-started/estimating-costs

- **Graduate Business students contact:**
Stephen M. Ross School of Business Financial Aid Office
700 E. University Ave., Kresge Hall, Room K3521
TEL: 734-764-5139
EMAIL: rossfinaid@umich.edu
FAX: 734-764-2129
WEB: michiganross.umich.edu/programs/scholarships-loans
- **Graduate Dental students (other than Ph.D.) contact:**
Assistant Director of Financial Aid, School of Dentistry
1011 N. University Ave.
TEL: 734-763-4119
EMAIL: financial.aid@umich.edu
WEB: finaid.umich.edu/dental-dds-students
- **Law students contact:**
Law School Office of Financial Aid
Jeffries Hall, Suite 2200, 701 S. State St.
TEL: 734-764-5289
EMAIL: lawfinaid@umich.edu
FAX: 734-763-7761
WEB: michigan.law.umich.edu/office-financial-aid

Medical School students contact:

Medical School Financial Aid Office
5100 Taubman HlthScLib, 1135 Catherine St.
TEL: 734-763-4147
EMAIL: med-finaid@umich.edu
FAX: 734-764-9473
WEB: medicine.umich.edu/medschool/education/md-program/financial-aid

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 umich.edu/schools-colleges for contact information.

DISTANCE EDUCATION

Universities are required to comply with the distance education laws of each individual state. If you are an out-of-state student seeking to enroll in an online U-M program, or if you are an online student considering moving to another state, you should check U-M's status with that state. Visit ai.umich.edu/distance-education-disclosures to determine if your program is authorized in your home/target state. Participating in a program not authorized by your state could result in loss of ability to transfer credits. Complaints regarding an online program should first be pursued according to the U-M policy found in the "Compliance and U-M Policies" section below. Unresolved complaints may be escalated to the respective state. Contact information

for each state may be found on the website of the State Higher Education Executive Officers Association (sheeo.org/about/contact)

FACILITIES & SERVICES FOR DISABLED STUDENTS

- **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

WEB: ssd.umich.edu

FACULTY

Information on faculty and instructional personnel is available from the various schools/colleges (umich.edu/schools-colleges). Visit the Center for Research on Learning and Teaching (crlt.umich.edu/gsis/gsittraining) for information on training GSIS students.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

In carrying out their assigned responsibilities, many offices at U-M collect and maintain student information. 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, or 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 their 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 the information in their record is inaccurate or if the student's rights have been compromised. Student record policies are on the web at ro.umich.edu/records-registration/student-rights-records.

- **For more information or to receive a copy, contact:**

Office of the Registrar

2200 Student Activities Building

515 E. Jefferson 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 FERPA are posted in the Office of the Registrar's Student Services locations and are also available in all deans' offices (umich.edu/schools-colleges).

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 umich.edu/schools-colleges.

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 finance.umich.edu/finops/student/refunds. Graduate

Business, Dental, Law, and Medical students: contact your aid office.

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 finaid.umich.edu/withdraw and from the Office of Financial Aid. Graduate Business, Dental, Law, and Medical students: contact your aid office.

STUDENT ACTIVITIES

Student life at U-M offers the kind of thoroughly engaging opportunities most major public universities afford their students. For information about other student activities and organizations specific to your program, visit your individual school and college website: umich.edu/schools-colleges

STUDENT BODY DIVERSITY

- **For information about student body diversity, contact:**

Office of Budget and Planning

523 S. Division, 2nd Floor

TEL: 734-764-6708

EMAIL: obpcontact@umich.edu

FAX: 734-763-0413

WEB: obp.umich.edu

- **For information about the University of Michigan's Diversity, Equity and Inclusion initiative, visit:**

diversity.umich.edu

TEXTBOOK PRICES

The Office of the Registrar has a tool available to students within the Wolverine Access self-service portal on the "My Class Schedule" page. Contact the Registrar's Office for additional information.

TRANSFER CREDIT POLICY

Visit admissions.umich.edu/apply/transfer-applicants/transfer-credit for information.

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 ro.umich.edu (type in the search bar "How to withdraw from a term"). Graduate Business, Dental, Law, and Medical students must contact their respective financial aid offices.

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 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: finaid.umich.edu
- **How to apply for aid:**
finaid.umich.edu and select the appropriate section under the Apply for Aid section
- **Aid eligibility requirements:**
finaid.umich.edu/eligibility
- **How eligibility for need-based aid is determined and how need-based aid is awarded:**
finaid.umich.edu/how-aid-is-awarded
- **Aid for study abroad:**
Students enrolled in a UM-sponsored program abroad may apply for aid: 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. Find this information on our website: (finaid.umich.edu/university-code-conduct-student-loans) and on the Provost's website (provost.umich.edu/programs/COI_COC, select University Code of Conduct for Student Loans).

RIGHTS AND RESPONSIBILITIES OF AID RECIPIENTS

- **Continued eligibility for aid:**
finaid.umich.edu/eligibility
- **Satisfactory academic progress:**
This is defined by students' 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 reestablished. See finaid.umich.edu/SAP
- **Disbursement of aid (method and frequency):**
Financial aid is disbursed (released) to students in different ways depending on the type of aid and other factors. See finaid.umich.edu/managing-your-aid/aid-payments-your-bill
- **Terms/conditions of financial aid employment:**
For Federal Work-Study employment information, visit: finaid.umich.edu/work-study-other-jobs and studentemployment.umich.edu
- **Terms of student loans, including exit counseling, necessity of repayment:**
See finaid.umich.edu/repaying-loans
- **Terms/conditions of deferment or cancellation of direct loan 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 studentaid.gov and explore the "Manage Loans" section.

STUDENT OUTCOMES

GRADUATION AND RETENTION RATES

The Office of the Registrar offers up-to-date data on degrees conferred, enrollment reports, first-year retention rates, and race and ethnicity reports for annual degrees. Visit ro.umich.edu and select "Reports."

Graduation rates are published by the Office of Budget & Planning: 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:**

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 (careercenter.umich.edu), the career services offices of the U-M schools and colleges (umich.edu/schools-colleges for contact information), and the Office of Budget and Planning (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 (careercenter.umich.edu), the career services offices of the U-M schools and colleges (umich.edu/schools-colleges for contact information), and the Office of Budget and Planning (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 by request.

- **For more information or to receive a copy of the report, contact:**

Athletic Department
1000 S. State St.
TEL: 734-647-2583

TEACHER PREPARATION ANNUAL REPORT CARD

The Michigan Department of Education (MDE) administers a system for determining Educator Preparation Institution (EPI) Performance Scores to identify, assist, and report teacher preparation programs that are not performing at a satisfactory level. Information on the School of Education website at soe.umich.edu/caep-accreditation.

HEALTH AND SAFETY

CAMPUS SAFETY AND SECURITY

U-M prepares and publishes a "Security and Annual Fire Safety Report" each year on Oct. 1. The report contains information on emergency services, safety tips, policies, state laws, 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. Visit the U-M Division of Public Safety at dpss.umich.edu and the "Crime & Safety Data" tab or call 734-763-3434.

COVID-19 RESOURCES

For information on campus resources and developments related to COVID-19, visit the U-M Campus Maize and Blueprint website (campusblueprint.umich.edu).

VACCINATION POLICY

The University of Michigan's policies on immunizations for new students can be found on the University Health Service website: 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 alcohol-drug-policy.umich.edu for a link to this policy.

CONTACT INFORMATION FOR ADMITTING OFFICES AND SCHOOLS/COLLEGES

ADMITTING OFFICES

- **Office of Undergraduate Admissions:**
1220 Student Activities Building 515 E. Jefferson St.
TEL: 734-764-7433
WEB: admissions.umich.edu
- **Horace H. Rackham School of Graduate Studies:**
Office of Graduate Admissions
0120 Rackham Building 915 E. Washington
TEL: 734-764-8129
WEB: rackham.umich.edu
- **Schools & colleges:**
Visit umich.edu/schools-colleges for contacts.

BE ALERT TO POTENTIAL SCHOLARSHIP FRAUD

The Federal Trade Commission suggests that students avoid any fraudulent scholarship service or website that promises a money-back guarantee, asks for a bank or credit card number, tells a student a scholarship will cost money, or indicates they have been selected for something for which they did not apply.

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.

High school counselors, college financial aid administrators, and the Federal Student Aid Information Center all provide help for free. Visit studentaid.gov/articles/student-loan-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 or visit the Federal Trade Commission: consumer.ftc.gov/financialaid.



OFFICE OF
FINANCIAL AID
UNIVERSITY OF MICHIGAN

515 E. Jefferson St • 2500 Student Activities Building
Ann Arbor, MI 48109-1316 • TEL: 734-763-6600
EMAIL: financial.aid@umich.edu • WEB: finaid.umich.edu

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THE REGENTS OF THE UNIVERSITY:

Jordan B. Acker, Huntington Woods
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Paul W. Brown, Ann Arbor
Sarah Hubbard, Okemos
Denise Ilitch, Bingham Farms
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: hlcommission.org/Student-Resources/complaints.html. If your concerns about the university involve consumer protection issues, you may file a complaint with the Consumer Protection Division within the Michigan Attorney General's Office: secure.ag.state.mi.us/complaints/consumer.aspx

Students with complaints that were unresolved at the university level and who reside in a SARA state (nc-sara.org) may contact the State of Michigan Department of Licensing and Regulatory Affairs (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 website of the State Higher Education Executive Officers Association (sheeo.org).

Compliance: The U-M Compliance Resource Center website (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.