REQUIRED READING

Your reference and resource guide to financial aid at the University of Michigan-Ann Arbor

OFFICE OF FINANCIAL AID
UNIVERSITY OF MICHIGAN

PHONE: 734-763-6600
FAX: 734-734-647-3081
EMAIL: financial.aid@umich.edu
finaid.umich.edu
A NOTE FROM THE EXECUTIVE DIRECTOR

My name is Tammie Durham, and I am the new executive director for the U-M Office of Financial Aid. I am pleased to provide this financial aid guide in the hope that it will help you navigate the complexities and opportunities in your financial aid.

Required Reading introduces you to the financial aid prospects available to you for the upcoming academic year, and provides guidance on common issues and questions relating to your aid package. I hope you find it to be a valuable resource during your time at the University of Michigan.

Required Reading is undoubtedly full of information, but it is just a start. If you have more questions, visit our website or contact us in person, by phone, or by email (contact information is on page 25).

For future reference, please keep a copy of this booklet in your financial aid file or bookmark this site so you can download it at a future date: finaid.umich.edu/publications.

Wishing you success in the coming year!

Tammie Durham
Assistant Vice Provost and Executive Director of Financial Aid

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

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REVIEWING YOUR FINANCIAL AID AWARD

To view/print a PDF of your Financial Aid Notice:

- If you already have a uniqname: Select the Award Notices tab and choose the current Award Notice.
- If you are an entering student with a Friend Account: Select View Financial Aid Award Notices and choose the current Award Notice.

We recommend that you save or print a copy of your Financial Aid Notice for your files.

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 5.) Then:

- **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 into Wolverine Access, selecting Accept/Decline from the Awards tab (not functional in Prospective Student Business).

  Note: If you do not sign your promissory loan note and complete entrance counseling, you will not receive your loan funds.

- Notify us if you receive scholarships, department awards, fellowships, Michigan Educational Trust contracts, ROTC scholarships, veterans benefits, or other aid not listed on your Financial Aid Notice. Select View/Report Additional Aid from the Awards tab to do this.

- If name, U-M ID, residency, grade level and/or career are not correct on your Financial Aid Notice, contact the Registrar’s Office as soon as possible. If your address is incorrect, change it using Wolverine Access.

- Complete your online Federal Direct Loan Master Promissory Note using your Federal Student Aid ID (FSA ID) and review important information about your federal loan accounts online at StudentAid.gov.

- Finally, authorize a Friend Account for your parents, so that they may also access your Financial Aid Notice. See finaid.umich.edu/wolverine for more information.

(continued on next page)
NOTICE TO ENTERING STUDENTS

NEWLY ADMITTED FRESHMEN, TRANSFER, AND GRADUATE STUDENTS:

An offer of financial aid does not constitute admission to the University of Michigan or acceptance of U-M scholarships.

Accept your admission through the office that admitted you (such as Office of Undergraduate Admissions or the Rackham Graduate School).

To accept scholarship offers from your school or college, carefully follow any directions provided within the scholarship notification.

WHAT TO EXPECT LATER

- Check your email and the Documents/Review page of the Wolverine Access Financial Aid section (for New & Prospective students, select View Financial Aid Document Status). Respond immediately to requests from our office asking for additional information.

- If your aid is adjusted, you will get an email noting that you have a revised Financial Aid Notice.

- Complete/sign all applicable loan promissory notes; look for correspondence from our office by email.

FEDERAL DIRECT LOANS

If you have Federal Direct Loans, complete your Federal Direct Loan Master Promissory Note (MPN) online at StudentAid.gov to receive your funds. See finaid.umich.edu/MPN for information. (If you have previously signed a Federal Direct Loan MPN at U-M, do not sign another unless you have been out of school for one year or more.) First-time borrowers at U-M must also complete online loan entrance counseling. You will receive an email reminder.

HEALTH OR NURSING LOANS

If you were awarded a Health Professions or Nursing Loan (finaid.umich.edu/health-professions-nursing-loans), complete your loan documents (MPN, Rights and Responsibilities Statement) online using Wolverine Access to receive your funds. Health Professions and Nursing Loan recipients must complete a Rights and Responsibilities Statement each year on Wolverine Access.

Students must complete a U-M Institutional Loan Promissory Note each time they apply for a new loan. By signing the Promissory Note, you agree to the rights to the rights and responsibilities as noted.

A summary is also available on Wolverine Access:

- If you have a U-M uniqname: Select the Student tab in Wolverine Access and choose Student Business > Student Center > Financial Aid > Aid Year > Awards > Award Summary.

- If you are an entering student with a Friend Account: Select the Student tab, choose the New & Prospective Student Business section > New & Prospective Student Center > View Financial Aid Award Summary.
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. Page 2 of the Financial Aid Notice offers instructions about what to do next, and details the cost of borrowing and consumer information about the university.

Information from your financial aid application such as income, assets, family size, as well as residency status, program, and enrollment determines your eligibility for aid and what type of financial aid you will receive. Personal information highlights include:

A PRIMARY CAREER AND GRADE LEVEL: This section includes your level (undergraduate or graduate/professional) and your school or college based on information from the Office of the Registrar. Contact them with questions (ro.umich.edu).

B RESIDENCY STATUS: Residency at time of admission determines your tuition rate. Contact the Office of the Registrar at 734-764-1400 or visit ro.umich.edu/resreg.html.

C ENROLLMENT: We assume full-time enrollment for aid purposes; students must be enrolled at least half-time to receive aid. Most aid will be prorated based on your actual level of enrollment. We will monitor enrollment and changes may reduce or cancel aid, even after you receive your funds. (See “Special note to students enrolled less than full-time,” page 11.)

If any information on your Financial Notice is incorrect, contact the appropriate university department to correct the information.

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 (see page 6). It includes tuition and fees as charged on your student bill, housing and meal costs (on or off campus) and other costs which can include books, supplies, and personal expenses. Your actual expenses may vary; periodic student surveys determine these personal costs and estimates of typical aid. (See “What Your Costs Will Be” on page 8.)

Financial Aid Offer

This section lists your financial aid for each term. If you receive scholarships or grants (money that is not repaid), they will fall under the gift aid section. We subtract this from your cost to attend, leaving you with your cost.

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

K FEDERAL WORK-STUDY: This federal program allows you to apply for Federal Work-Study jobs and earn a paycheck to help you pay for college.

L 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. Federal loan repayment begins six months after you graduate, withdraw, or drop below half-time status. Borrow only what you need.

M OTHER RESOURCES: These include some VA benefits, third-party credits, or pre-paid tuition plans, among others.

AID PROGRAM LISTINGS: Refer to pages 19-23 for descriptions of U-M’s major financial aid programs for 2020-2021. Financial Aid on your notice that DOES NOT include an asterisk (*) is from sources other than the Office of Financial Aid. You must confirm this with the sponsor(s) and report any changes to us.
Financial aid programs were created with the assumption that the primary responsibility for paying for college rests with the student and family. Need-based financial aid is available to families who need additional resources. The formula we use to determine need-based eligibility is:

\[
\text{COST OF ATTENDANCE} - \text{EXPECTED FAMILY CONTRIBUTION (EFC)} - \text{OTHER FINANCIAL RESOURCES} = \text{ELIGIBILITY FOR NEED-BASED FINANCIAL AID}
\]

\[
\text{COST OF ATTENDANCE} \text{ is the estimated cost to attend U-M for fall and winter terms, including estimated tuition and fees, books and supplies, housing and meals, plus a modest allowance for personal/miscellaneous expenses. The budget allows the same housing and meals whether you live on or off campus, unless you live with your parents (students residing with parents are assumed to have lower costs of living).}
\]

\[
\text{EXPECTED FAMILY CONTRIBUTION (EFC)} \text{ is a formula applied uniformly to all aid applicants and considers information provided on the Free Application for Federal Student Aid (FAFSA) and, for entering applicants, the CSS Financial Aid profile, in addition to other documents we request. The FAFSA determines eligibility for federal aid; the profile eligibility for U-M gift aid.}
\]

\[
\text{THE EFC IS MADE UP OF TWO PARTS:}
\]

1. **The Parent Contribution** – What parents are expected to pay toward annual college costs, based on income and assets (cash, checking, savings, and money market accounts; investments and real estate holdings; and business equity). Allowance for living expenses (based on family size), taxes paid, siblings in college, and retirement asset protection are built into the formula.

2. **The Student Contribution** – What a student is expected to pay based on income, savings, and other assets.

Your EFC is determined early in the process of assessing your financial need and your profile EFC remains constant for your time at U-M. Your FAFSA EFC may change each year. Financial aid is not applied against student and parent contributions.

**SCHOLARSHIPS AND OTHER FINANCIAL RESOURCES** are money you may receive from sources outside of family. They can include private scholarships, merit scholarships, U-M school or college scholarships, ROTC scholarships, benefits a student or parent has earned through military service or other employee benefits, state awards and scholarships, and prepaid tuition plans. See “A Note about Scholarships and Other Resources” on the next page.
HOW NEED-BASED AID IS AWARDED

We distribute need-based grant, scholarship, loan, and Federal Work-Study funds equitably among all eligible applicants who apply for financial aid by established deadline dates. A combination of demonstrated financial need, federal award maximums, available funding, and other factors determine financial aid. To ensure that students are treated equitably, U-M may limit grant and scholarships to individual students. If your grants or scholarships exceed your financial aid eligibility and they include financial aid from U-M, they may be adjusted.

U-M awards financial aid funds in the following order to eligible students:

1. Federal and state need-based grants and scholarships (Federal Pell Grants, Federal Supplemental Educational Opportunity Grant (SEOG), Michigan Competitive Scholarships. SEOG funds are limited; they are awarded to applicants with the most need.)

2. Tuition-based scholarships (Wolverine Pathways, HAIL, Michigan Fairfax, privately funded tuition based financial aid, etc.)

3. Institutional scholarships (Tappan, Fairfax, Presidential, etc.)

4. Institutional grant funding (based on an annually established award maximum) All other institutionally awarded assistance including LSA-funded U-M Grant replacement scholarships for Federal Pell Grant, MET, VA Educational Benefits, and TIP awards are considered in calculating U-M Grant and Go Blue Grant eligibility.*

5. Federal Work-Study

6. Federal Direct Subsidized and Unsubsidized (Stafford) Loans

7. Health Professions Loans and Nursing Loans (Federal regulations require these funds to be awarded to students with the greatest need.)

8. M-Pact Package: Offered as a gap award to individuals within annually determined low socio-economic status parameters. This will be the first reduced if additional aid is received.

9. Perkins Replacement Grant

Students who need additional funds or who are not eligible for need-based aid may consider supplemental loans such as the federal Direct PLUS Loan and/or private loans.

Special note to nonresident students:

While the Office of Financial Aid does not have sufficient funds to meet the full demonstrated financial need of all nonresident students, students who are eligible for scholarships from U-M schools or colleges or other private sources may be able to cover their costs through these combined resources. Other options often used by nonresident families are the Federal Direct PLUS Loan (available to the parents of undergraduate students), the Grad PLUS Loan (for graduate students), and private loan sources.

A NOTE ABOUT SCHOLARSHIPS AND OTHER RESOURCES

Students may receive scholarships from U-M schools and colleges or private sources or have ROTC scholarships, housing, and veterans’ benefits. These are considered financial resources when determining need-based aid eligibility, but should improve your overall aid package. Here is how such outside aid works:

• It is first applied against costs not accounted for in your aid package (i.e. the gap between the cost of attendance and your EFC plus the aid offered). Outside aid will not reduce the expected family contribution.

• Next, it reduces loans or Federal Work-Study.

• Grant aid is only reduced if all need-based loan and Federal Work-Study is replaced by scholarships or other resources.

SOME IMPORTANT EXCEPTIONS:

• Need-based scholarships may reduce U-M Grant, but total aid should remain the same or be higher.

• If you own a 529 plan such as a Michigan Education Trust contract, receive a post-9/11 VA benefit, a state-funded scholarship, or the Detroit Compact, Wade McCree, or Detroit Promise, it will be applied against need-based grants before reducing loan or Federal Work-Study.

• M-PACT (U-M grants) are reduced before loan and Federal Work-Study awards.

Please note: Some scholarships require full-time enrollment before disbursement.
## WHAT ARE MY COSTS?

### DETERMINE YOUR COSTS USING YOUR FINANCIAL AID NOTICE

Your Financial Aid Notice has your Estimated cost of attendance, which is used to calculate your financial aid awards. This worksheet shows the resources you will have to cover your cost to attend U-M and calculate how much you and your family need to contribute to your education.

### CALCULATE YOUR BOTTOM LINE BASED ON AID RECEIVED

Use your budget from the worksheet above and your Financial Aid Notice to complete this worksheet. It will tell you how much you and your parents need to contribute after financial aid is applied.

**2020-2021 FALL/WINTER**

<table>
<thead>
<tr>
<th></th>
<th>Estimated Michigan Resident Costs</th>
<th>YOUR COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition &amp; Fees:</strong></td>
<td>$15,262</td>
<td>$</td>
</tr>
<tr>
<td><strong>Housing &amp; Meals:</strong></td>
<td>+ 11,534</td>
<td>+</td>
</tr>
<tr>
<td><strong>Books &amp; Supplies</strong></td>
<td>+ 1,048</td>
<td>+</td>
</tr>
<tr>
<td><strong>Personal/Miscellaneous:</strong></td>
<td>+ 2,454</td>
<td>+</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED COST TO ATTEND</strong></td>
<td>= $30,298</td>
<td>= $</td>
</tr>
</tbody>
</table>

**Total Estimated Cost to Attend (from worksheet above)**

- **Grants**
- **Scholarships**
- **Other**

**Balance of Estimated Expenses That Need to Be Paid**

- **Need-Based Loans Offered on Your Financial Aid Notice**
  - Nursing or Health Professions Loans
- **Loans**

**Your Net Price (What You and Your Family Will Need to Pay)**

- **Amount You/Your Family Can Contribute:**
  - **Parents**
  - **Student (from savings, earnings)**
  - **Federal Work-Study (see your Notice)**
  - **Other Sources (family gifts, etc.)**

**Need for additional Unsubsidized Federal Direct Loans, PLUS or Grad PLUS Loans, or Private Loans**

- **These loans accrue interest while you are in school.**
- **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.

**KEEP COSTS IN MIND**

The double room rate used on your Financial Aid Notice is less than the rate for a single room. If you choose a single room, you must cover the difference between the two.

If you live off campus, you could save money by having roommates. See our Off-Campus Student Resource Worksheet (finaid.umich.edu/wp-content/uploads/off-campus-wksht.pdf)

The four Cs that can bust your budget: cars, clothes, credit cards, and cell phones!
Students with financial need get Federal Direct Subsidized Loans, while all applicants are eligible for Federal Direct Unsubsidized Loans. Subsidized Loans are not assessed interest while a student is enrolled at least half-time. 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. These loans have origination fees, so the amounts applied to your university student account are less than amounts listed on your notice.

**FEDERAL PLUS LOANS**

**AN OPTION FOR PARENTS AND GRADUATE STUDENTS**

Graduate students and parents of undergraduates must complete the FAFSA and then apply for PLUS loans separately if they need additional funds to cover costs. Applicants may borrow up to the amount of cost of attendance each year, minus any other financial aid received (See page 22).

The Direct PLUS Loan may be of interest to students/parents who are not eligible for other aid, have unusual costs above standard student expense budgets, need more help after other forms of aid are awarded or wish to borrow all or part of their Expected Family Contribution.

**PLUS LOAN ELIGIBILITY SAMPLE:**

- $30,298 Cost of attendance/Budget
- $12,000 Total Financial Aid Awards
  \[= $18,298 \text{ PLUS Loan Eligibility} \]

The federal processor will pull your credit report. Because credit reports are valid for a limited time, applications for the fall and/or winter terms will be available in early April.

**PRIVATE LOANS**

If you need additional financing to meet your educational costs, visit finaid.umich.edu/private-education-loans for information about private loans. Compare rates and terms with the PLUS and Grad PLUS and consider their repayment terms.
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

a. If you receive additional funds not listed on your notice (scholarships, departmental awards, Michigan Education Trust, etc.), report them immediately in Wolverine Access (wolverineaccess.umich.edu) by selecting Student > Student Business > login > Student Center > Financial Aid > Select Aid Year > Awards > View/Report Additional Aid. With additional assistance, your financial aid may be adjusted or reduced, even if your aid has already been paid. If there is a change to your aid eligibility, you will receive an email with a notice of a revised Notice (see page 7 for more information).

b. Students enrolled at more than one institution concurrently may not receive financial aid from both institutions unless on a pre-approved Study Abroad consortium.

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 the UM-Ann Arbor for the fall/winter 2020-2021 academic year.

b. Some scholarships, such as the Michigan Competitive Scholarship, Michigan Indian Tuition Waiver, HAIL, and Wolverine Pathways are for tuition only.

c. We apply aid directly to charges on your university student billing account (including tuition, some fees, housing, and other charges). Excess funds are released to you in the form of a “refund.” Any subsequent charges are your responsibility. (See pages 11 and 12.)

d. Financial aid does not cover certain charges. Check your account balance monthly for any unpaid charges.

e. Financial aid for a specific term may only be used to pay for charges for that term, not to pay prior term balances.

4 ENROLLMENT REQUIREMENTS

a. FULL-TIME ENROLLMENT We assume that you will enroll full-time. You may enroll less than full-time, but you must be enrolled at least half-time in classes that count for degree credit to be eligible for aid.

Enroll in a course by the university’s third-week drop/add date each term to be considered for financial aid for that course. If your program has a flexible enrollment policy, register before the drop/add deadline. (Note: School of Business students have a later deadline, however, these students must be registered by the earlier institutional deadline as published by the Office of the Registrar.) Not-for-credit courses do not qualify for financial aid. If you are repeating a course, take care that your school or college has not designated it as not-for-credit. If so, it is not eligible for aid and you may be required to repay some of your already disbursed financial aid. Note that:

- Some scholarships require full-time enrollment before disbursement.
- Wait-listed classes, not-for-credit classes, and classes that you are auditing do not count toward enrollment.
- Less-than-full-time enrollment may reduce both current and future aid eligibility and impact your Satisfactory Academic Progress requirements (see page 13).
- Aid will be adjusted for students determined to be enrolled less than full time after the third-week drop/add deadline. Students will be notified of any aid reduction following this enrollment deadline.

b. REDUCING ENROLLMENT LEVELS We monitor enrollment levels each term. If you drop courses and fall below minimum credit hour requirements, you may have to repay all or part of your aid. Consult with a financial aid officer before you drop a class. Adjustments to your financial aid are not made until after the drop/add date for each term.

c. WITHDRAWAL FROM THE UNIVERSITY If you choose to withdraw or are asked to leave the university, inform us immediately. If you have received a federal student loan, you will be sent information about completing online “exit counseling” for loan repayment. Depending upon when you withdraw, you may be required to repay all or part of your aid (see page 14).

d. ATTENDANCE The Office of 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 began attending the class. If you receive a non-passing grade in a course or no grade is reported, 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 completing their degrees (see page 13).

f. UNDERGRADUATES WITH ONE OR MORE BACHELOR’S DEGREE(S) Undergraduate students who have received one bachelor’s degree and are pursuing another will only be eligible for loans. However, a student enrolled in an approved dual-degree program or who is a double major may qualify for all types of aid.
**WHEN** will I receive my aid?

Financial aid is paid out at the beginning of the term for which you have enrolled. Thereafter, students will receive aid within two weeks after they have:

1. Responded to our requests for additional information.
2. Enrolled (not wait-listed) at least half-time (six hours for undergraduates, four hours for graduate students). Some scholarships require full-time enrollment before payment.
3. Completed/signed all promissory notes; see “What to expect later” (page 4) for details.

Disbursement dates are published in student newsletters: finaid.umich.edu/publications

**HOW** will I receive my aid?

1. **DIRECTLY APPLIED TO YOUR UNIVERSITY STUDENT BILLING ACCOUNT**
   - Grants, scholarships, and loans administered by the Office of Financial Aid are first applied to your U-M student billing account to pay tuition, fees, university-operated housing, and other university charges. U-M grant funds are applied first to tuition, then to other on-campus charges.

2. **FINANCIAL AID REFUNDS**
   - If financial aid exceeds these account charges, students will receive either a refund or a credit on their account. You may have your refund direct deposited to your bank account or have a check mailed to your current (local) address as listed on Wolverine Access. For direct deposit:
     - 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 paid to you — financial aid and university employment wages (including Federal Work-Study).

   - This authorization remains in effect until you cancel it. To do this, complete a Direct Deposit Authorization Form (finops.umich.edu/payroll/forms/directdepositauthorizationform) and submit it to the Payroll Office.

3. **FEDERAL WORK-STUDY EMPLOYMENT**
   - Students earn Federal Work-Study by working for Federal Work-Study employers and earning a paycheck, typically paid bi-weekly through the employer’s payroll system. This does not appear as aid on your student account. Employers pay a percentage of students' wages and federal funds pay the remaining wages.
   - The Student Employment Office maintains listings of eligible Federal Work-Study jobs at studentemployment.umich.edu. Students contact employers directly to apply. Show the employer a copy of your Financial Aid Notice and proof that you are enrolled at least half-time and inform them of your Federal Work-Study eligibility changes.

4. **PRIVATE SCHOLARSHIP CHECKS**
   - If your scholarship check is sent to the university, it will be applied to your student account half in fall term and half in winter term, **unless otherwise specified by the scholarship sponsor.** Payments are processed within two weeks. Any credit will be refunded to you by direct deposit or check.
   - If the provider makes the check payable to U-M and sends it to you, submit the check to our office for processing (include U-M ID).
   - If the provider makes the check payable to you and U-M and sends it to you, endorse it (include U-M ID) and submit to our office.
   - If the provider makes the check payable to you and sends it to you, report this resource to us and apply any funds necessary to your student account.

**A NOTE ABOUT LOANS AND FINANCIAL AID REFUND CHECKS**

If you receive a refund for a loan and you do not want it, notify us in writing. Not cashing the check does not cancel the loan. Here are your options:

- Return your uncashed check to us with a note of explanation.
- If you have cashed the check or received direct deposit, request the loan reduction in writing for the desired amount. Once the loan is removed from your Student Account you can then make an ePayment through Wolverine Access, or write a check payable to “University of Michigan.”

Visit sfo.umich.edu for more detailed information on making payments to your Student Billing Account.

**SPECIAL NOTE TO STUDENTS ENROLLED LESS THAN FULL-TIME**

Your financial aid is based on full-time enrollment. If you are not enrolled full-time by the end of the drop/add period, your aid will be adjusted at that time and you will receive a revised notice reflecting your level of enrollment.

If you enroll in a class, do not attend, and later withdraw, your aid will be adjusted if withdrawing results in less-than-full-time enrollment.

Your eligibility for financial aid will be finalized based upon your enrollment the day after the third week drop/add deadline. Courses added after this deadline are NOT eligible for financial aid.

Students whose initial enrollment occurs after the drop/add deadline will have their financial aid eligibility calculated based upon their initial enrollment and coursework added after their initial enrollment will not be considered when calculated financial aid eligibility.
Your university student billing account is maintained by Student Financial Services, which notifies students by email mid-month when there is an eBill available to view/print on Wolverine Access (wolverineaccess.umich.edu).

Financial aid, including private scholarships and MET accounts, 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 pay for orientation and lost ID card fees. Some university scholarships can only pay for tuition, fees, and/or housing and meals. So, you could receive a refund even with outstanding charges; you are responsible for paying those charges using your refund or other resources.

Student eBills for fall 2020 term will be issued to students in mid-August. To see how much you owe, visit Wolverine Access and view the Account Summary in the Student Center > Finances section.

To view your charges in detail, select Account Inquiry from your Student Center. The Charges Due page that opens shows a “running total” of your charges by due date. View individual bills by selecting an invoice number in the Invoices Due section.

The Invoice Detail page shows details of your monthly bill. The activity and amount due will change as payments and credits are posted to your account.

If you have questions about the bill, select the Help button on the page and visit Student Business Help.

A FEW NOTES ABOUT YOUR BILL

- Expenses such as books do NOT appear on your eBill.
- Federal Direct Loan (Subsidized, Unsubsidized, and PLUS) payments applied to your account will be lower than amounts awarded because loan origination fees are deducted.
- Federal Work-Study is not reflected on the eBill: Federal Work-Study funds are earned by working and receiving paychecks (page 11).
- Late payment fee for an unpaid balance on your student account is $30 per month.
Satisfactory Academic Progress (SAP) describes a student’s successful completion of coursework toward a degree and is a requirement of receiving financial aid. To maintain SAP, a student must:

1. Maintain a minimum cumulative grade point average (GPA) – The minimum for undergraduates is based upon the academic level and ranges from a 1.6 at the end of the freshman year to a 2.0 by the end of the senior year. (GPA requirements for scholarships may be higher.) For graduate-level programs, the minimum GPA requirement is determined by the academic unit. The GPA is reviewed annually, after winter term grades are posted and the overall GPA must be equal to or greater than the required minimum for the student’s academic level.

2. Complete at least 67% of all attempted credit hours – This is also reviewed annually at the end of each winter term and the aggregate percentage of coursework attempted and passed must equal 67% or greater at each review. (For example, an undergraduate student enrolled for 12 credit hours and completing only 8.5 credit hours has completed an acceptable percentage of attempted credit hours, 67% or greater.)

Note: Graduate students enrolling in undergraduate level courses should verify that they will receive credit toward their graduate degree for this coursework. Non-credit classes will not be counted as satisfactory completion, regardless of the grade received for the course(s).

3. Complete a degree program in a maximum time frame of no more than 150% of the average length of the program – For example, it takes an average of 120 credit hours to complete a Literature, Science and the Arts (LSA) undergraduate degree. So, 180 credit hours would equal 150% and would be the maximum number of credit hours for which an LSA student could receive financial aid from federal sources. (The 150% standard applies to graduate students based on average program length defined by a student’s academic unit.)

   - For transfer students: The number of transfer hours accepted at the point of admission are used to calculate a student’s remaining eligibility under the 150% standard and will be included in the quantitative calculation which includes number of credits attempted and completed.
   - For students returning to college for a second undergraduate degree: These students are eligible to receive only loan funds. They will be given 150% of stated credit hours required for the second degree program.
   - Double majors/minors: These students will be funded with aid based upon a 150% of one major program.
   - For graduate students on detached study: Detached study semesters count as the equivalent of eight credit hours attempted and completed when calculating both pace and 150% of program length completion.

SAP Monitoring

At the end of each winter term, students who have not met all three of the requirements listed above 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.

Important Notes:

- University of Michigan Grant is available to eligible U-M undergraduate students who are enrolled in their first bachelor’s degree during the first 10 terms of enrollment in a college or university. This includes attendance at U-M or any other institution.
- Non-credit classes are not eligible for financial aid.

SAP Appeals

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), natural disaster impacting the family home, assault, etc. If an appeal is approved, the student will be placed on SAP financial aid probation.

SAP Financial Aid Probation

Financial aid probation means you have one semester (or timing as specified by the Academic Recovery Plan) to meet SAP requirements in order to retain financial aid eligibility. Students on probation continue to receive aid.

You will be asked to sign a Term-by-Term SAP Probation Agreement that will explain the requirements of your probation. Students on SAP financial aid probation are monitored for improvement and adherence to the probation terms including the Academic Recovery Plan. While on probation, an undergraduate student is expected to achieve a semester grade point average of 2.0 (or as determined by academic unit), may not receive an “I” in any coursework, and must receive a “P” in each Pass/Fail course.

A student is removed from SAP financial aid probation after successfully completing the Academic Recovery Plan, as demonstrated by obtaining a GPA consistent with the minimum requirement and completing an aggregate percentage of 67% or more of all attempted credit hours.

Any student placed on academic probation by his or her school or college is also considered to be on SAP financial aid probation. The student must comply with probation requirements of both the

(continued on next page)
academic department and the Office of Financial Aid.
Students who fail to adhere to probation terms are not eligible for aid in any subsequent semester. Written notification is sent to students failing to comply with those terms.

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.

INCOMPLETE COURSES, POOR GRADES AND WITHDRAWAL

GRADES:
Only courses for which a student receives a grade of A, B, C, D, I or P are acceptable. A grade of E, F, ED, W, NR or X is not acceptable. Students who fail to complete at least 67% of attempted credit hours because of incomplete grades or who withdraw from all classes will have their financial aid terminated.

REPEATED CLASSES:
A student repeating a course and receiving a non-passing grade may receive aid for that course. A student may not receive financial aid to repeat a class for which a grade of I or X was received that was not completed within the maximum timeframe set by the course instructor. Students who receive a passing grade may repeat a class once. See examples below. (Repeating classes that do not result in additional hours or Michigan Honor Points will not improve completion rate.)

NOT-FOR-CREDIT CLASSES:
Non-credit courses are not eligible for financial aid. If you are repeating a course, take care that your school or college has not designated it as not-for-credit. If so, you may be required to repay some of your already disbursed aid.

TERMS WITH FAILING GRADES:
Students will be asked to verify course participation during a term in which all grades received are unacceptable (as defined above). Failure to verify attendance in each class will result in cancellation of all aid for the term.

EXAMPLES:

REPEATING COURSES

There is no limit for students who receive failing grades in a course:
You may continue to take the course until you pass it (so, no limit on the number of times a course is repeated when receiving E, F or W grades). If you receive a grade of D- or higher, you may take the class one additional time and remain eligible for aid for that class. But if you enroll for it a third time, there will be no aid.

Sally U. Mich takes a language course and passes it with a D grade. She receives her financial aid, but wants to better her grade so enrolls again and receives a B. She receives aid again for the class. She enrolls a third time, but will not get financial aid. She can repeat the course only once after receiving a passing grade.

Samuel Student takes a math course, receives an E and gets financial aid. He takes it a second time and receives an E; aid is allowed. He takes it again and receives a C; aid is allowed. He takes it yet again and will not receive aid. A student with a failing grade can repeat the course without limit and receive aid.

If you are repeating a course, take care that your school or college has not designated it as not-for-credit. If so, it is not eligible for aid and you may be required to repay some of your already disbursed aid.

REGAINING AID ELIGIBILITY

A student can regain eligibility by notifying the U-M Office of Financial Aid when these three things have been accomplished:

1. Complete a minimum of 12 credit hours for undergraduates or eight credits for graduate students at U-M (or as specified in the Academic Recovery Plan) without the benefit of financial aid. Students may take the credits at another institution of higher education if approved by their academic advisor; and,

2. Achieve a minimum GPA of 2.0 for undergraduates (for graduate students and some undergraduate programs, GPA requirements of their academic unit apply); and,

3. Complete 100% of attempted credit hours.

Note: A student who has lost eligibility may not automatically regain it by sitting out (not attending) for a semester.
**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 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 and select “Service hours and office locations”.

<table>
<thead>
<tr>
<th>TIME OF WITHDRAWAL*</th>
<th>% OF CHARGES REFUNDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before the first day of the term</td>
<td>100% tuition; 100% fees</td>
</tr>
<tr>
<td>Within the first three weeks of the term</td>
<td>100% tuition; 0% fees</td>
</tr>
<tr>
<td>After the first three weeks but before the sixth week of the term</td>
<td>50% tuition; 0% fees</td>
</tr>
<tr>
<td>After the sixth week of the term</td>
<td>0% tuition; 0% fees</td>
</tr>
</tbody>
</table>

*Specific dates established each term by the Registrar’s Office

### UNOFFICIAL WITHDRAWALS

If a student receives a failing grade and does not attend or stops attending a 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 Subsidized Direct Loan
3. Federal Direct PLUS (Parent) Loan or Grad PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. 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 by 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, a member of the Registrar’s staff or completing the university’s withdrawal form.

Students who withdraw prior to the 100% 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 aid a student earns, we:

- Divide the 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.
- This calculation determines the amount of aid earned that a student may keep. (For example, if the student attended 25% of the term, he/she will have earned 25% 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 which an 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 Federal 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.
2021–2022 FALL/WINTER AID

1 APPLICATIONS

a. Information regarding the application time frame for 2021–2022 will be provided in the fall 2020 Financial Aid Newsletter and will be posted on the financial aid website in November 2020.

b. You should also receive an email message from the U.S. Department of Education explaining how to complete the 2021–2022 Free Application for Federal Student Aid online at StudentAid.ed.gov/sa/fafsa. 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. Most entering undergrads also complete a 2021-2022 CSS/Financial Aid profile application (available October 1, 2020 at student.collegeboard.org/css-financial-aid-profile) to be considered for university need-based grants and scholarships.

d. If we need additional required documents, you will receive an instructional email.

CONTINUING ELIGIBILITY FOR AID

Generally, you will receive similar financial aid throughout your undergraduate years if:

a. Your family’s financial circumstances, number of family members, and number of siblings enrolled in college remain the same (see page 18);

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 (see page 13).

AID FROM OTHER SOURCES

If you received aid from other sources, such as departmental aid 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.

2021 SPRING/SUMMER AID

A separate application for the spring/summer term is required. This aid application is available in early February at finaid.umich.edu/forms and aid will be awarded on a first-come, first-served basis as applications are received. Do not submit a second 2020-2021 FAFSA to apply for 2021 spring/summer aid. For costs, visit finaid.umich.edu/cost-of-attendance.

(continued on next page)
SPECIAL SITUATIONS

REQUESTING A RE-EVALUATION 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, provide documentation and we will 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 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% of the child’s support
   • married with a spouse/partner who is employed at least 20 hours per week or
   • married with a spouse/partner who is also a student

TIMING OF REQUESTS

All requests for aid re-evaluation 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 wish to appeal a financial aid decision, follow the procedure outlined below.

STEP 1:
Present your situation to a financial aid officer. All options should be explored at this level before moving to the next step. If the situation cannot be resolved here, the officer will present your appeal to the Special Circumstances Review Committee.

STEP 2:
The financial aid officer 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.

STEP 3:
Complete an appeal form and schedule an appointment to discuss the appeal with an assistant or associate financial aid director.

STEP 4:
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. The decision of the executive director is final.

Note: Evaluation of financial aid applications, re-evaluation 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.

STUDY ABROAD

If you will enroll in a UM-sponsored study abroad program, you may apply for financial aid through the Office of Financial Aid and be considered for all aid programs except Federal Work-Study. Depending upon the study abroad program cost, we may or may not be able to meet your full demonstrated financial need to attend. If you participate in a study abroad program, you must complete a Study Abroad Financial Aid Request for any term you will be abroad. Visit finaid.umich.edu/studying-abroad for information.

If your study abroad program is sponsored by another institution or agency, contact our office as soon as possible for additional instructions and note that financial aid may be restricted to federal aid only. Contact the U-M Office of International Programs (734-764-4311) about eligible study abroad programs.

Note: Required Reading 2020–2021 finaid.umich.edu
| FAQs are also available online: finaid.umich.edu/FAQ | | | |
| What will happen to my financial aid if I move to off-campus housing? | Moving off-campus from a dorm does not affect your financial aid. However, housing costs will no longer be automatically deducted from your student account; you pay rent directly to your landlord. See the Off-Campus Resource Worksheet (finaid.umich.edu/wp-content/uploads/off-campus-wksht.pdf) |
| If I have a parent who is enrolled at a college or university, can she be counted as a family member in college when my financial aid is calculated? | No. When we calculate need, credit is given for each sibling living in the household and enrolled at least half-time in an undergraduate college degree program. Parents are not included in this number nor is a high school sibling who attends college. Multiple children attending college at the same time have a financial impact on a family, and so aid calculations will reduce the amount a family will pay toward college. Reducing the number of family members in college can reduce aid eligibility. |
| Am I allowed to receive financial aid from more than one institution at the same time? | No. You may receive aid from only one institution. |
| Is Federal Work-Study income taxable? | Yes. Any money received for work is considered taxable income. This can include Federal Work-Study employment, temporary employment—on or off campus—some fellowships, etc. You will be asked to file a W4 tax withholding form |
| I would like to purchase a computer. Can I get money to cover this? | Students are encouraged to pay for a computer either with financial gifts from family or friends or with summer job earnings. If this is not possible, the Office of Financial Aid allows students to borrow (usually using a private lender) to purchase a computer. This can be done once during your time at the university. A receipt or written estimate of purchase is required. Contact our office to learn more. |
| 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, books, and supplies may be taxable. To determine this taxable amount: add all grant, scholarship, and fellowships 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 and also reported on your FAFSA. If you are not enrolled in a degree program, the full amount of grant, scholarship, or fellowship is taxable. Contact the Internal Revenue Service for more detailed information (irs.gov). |
| I have completed a bachelor’s degree and have returned to school in a different program to earn a second undergraduate degree. What aid is available to me? | Undergraduate students who have received one bachelor’s degree and are pursuing a second degree in another program will only be eligible for federal loans. |
| What about students enrolled in a dual-degree program or who have a double major? Can they get financial aid? | Contact the Office of Financial Aid to discuss your individual situation. |
| How can I learn more about federal education tax credits? | • The American Opportunity Tax Credit helps to pay expenses in 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. Use Form 8863, attached to Form 1040 or 1040A (available at irs.gov/formspubs) to claim these credits; you cannot claim them both in the same year. You will need form 1098-T, available on Wolverine Access by January 31 of each year (wolverineaccess.umich.edu). These tax credits must also be reported on your FAFSA. Details: irs.gov/individuals/education-credits-aotc-llc. To check eligibility for these credits, use this IRS tool: irs.gov/help/ita/am-i-eligible-to-claim-an-education-credit. |
**Grants**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
</table>
| **Federal Pell Grant** | • Need-based for undergraduates earning first bachelor’s degree  
• Federal Pell Grant eligibility is based, in part, on enrollment at the beginning of a semester. If a student withdraws or receives a non-passing grade, we must confirm that the student attended at least one class session. If you did not attend and withdrew or received a non-passing grade, your Federal Pell funding will be reduced. **Note:** There is an annual Federal Pell limit. Students enrolled full-time for fall/winter terms will use their annual limit in these terms. Part-time students may have Spring/Summer eligibility depending upon individual FAFSA data.  
Details: studentaid.ed.gov/sa/types/grants-scholarships/pell | • Maximums: $6,195 through June 30, 2020 based on need  
• Cannot receive for more than 12 full-time semesters.  
• Must be enrolled at least half-time; less than half-time enrollment allowed in certain circumstances (If less than full-time, won’t disburse until after drop/add) |
| **Federal Supplemental Educational Opportunity Grant (FSEOG)** | • Awarded only to Federal Pell Grant eligible applicants  
• Need-based: Dependent students with Expected Family Contributions (EFCs) of $0 or independent single parents with EFCs of $0  
• Undergraduates, first bachelor’s degree  
• Must complete the financial aid application process by the priority deadline  
• Must be enrolled at least half-time | • Award amounts vary, based on available funding  
• Cannot receive for more than 12 full-time semesters. |
| **Go Blue Grant** | • Need-based  
• In-state undergraduates who meet Go Blue Guarantee eligibility requirements and are pursuing their first bachelor’s degree. This grant represents all or a portion of the university’s Go Blue Guarantee commitment, which is comprised of a variety of federal and institutional grant aid  
• Must complete the financial aid application process by the priority deadline  
• Full-time enrollment or approved study abroad | • Award amount varies based on need and availability of university funds  
• Renewable, but must reapply for aid and meet eligibility criteria each year |
| **Iraq and Afghanistan Service Grant** | You may be eligible to receive the Iraq and Afghanistan Service Grant if you:  
• are not eligible for a Federal Pell Grant on the basis of your EFC but  
• meet remaining Federal Pell Grant eligibility requirements, and parent/guardian was a member of the U.S. armed forces and died due to military service in Iraq/Afghanistan after 9/11 and  
• were under 24 years old or enrolled in college at least part-time at the time of your parent’s or guardian’s death.  
**Due to federal sequestration:** Grants disbursed on or after Oct. 1, 2018 and before Oct. 1, 2019 will be reduced by 6.2% (Changes Oct. 1, 2019) | • The grant award is equal to the amount of a maximum Federal Pell Grant for the award year but cannot exceed your cost of attendance for that award year. |
| **Michigan Indian Tuition Waiver** | • Must be at least ⅛ North American Indian blood quantum as certified by the Tribal Enrollment Department  
• Must be a member of a federally recognized tribe as certified by the Tribal Enrollment Department  
• Must be a legal resident of the state of Michigan for not less than 12 consecutive months  
• For more details, visit the Michigan Department of Civil Rights website (michigan.gov/mdcr) and choose Michigan Indian Tuition Waiver in the right-hand column (Students will find the application, FAQs, instructions, and eligibility criteria at this site) | • Full tuition  
• One-year package; renewability depends on state funding each year |

This chart continues on the next page
# 2020-2021 MAJOR FINANCIAL AID PROGRAMS

**GRANTS (continued from previous page)**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>M-PACT Grant</strong></td>
<td><strong>• Funded by the university</strong></td>
<td>• Amount varies based on need; students with the lowest Expected Family Contributions on FAFSA and profile</td>
</tr>
<tr>
<td></td>
<td><strong>• Gift aid</strong></td>
<td>• Renewable, but student must reapply for aid and meet eligibility criteria each year; limited to the first 10 terms of undergraduate enrollment in a college or university including U-M or any other institution and including enrollment during spring/summer terms.</td>
</tr>
<tr>
<td></td>
<td><strong>• Need-based</strong></td>
<td>• This has a required self-help component. It is reduced before loan and Federal Work-Study</td>
</tr>
<tr>
<td></td>
<td><strong>• Undergraduates, first bachelor’s degree</strong></td>
<td>• Must complete the financial aid application process by the priority deadline</td>
</tr>
<tr>
<td></td>
<td><strong>• Michigan residents</strong></td>
<td>• Full-time enrollment at U-M or approved Study Abroad</td>
</tr>
<tr>
<td></td>
<td><strong>• Must complete the financial aid application process by the priority deadline</strong></td>
<td>• Gift aid</td>
</tr>
<tr>
<td></td>
<td><strong>• Full-time enrollment at U-M or approved Study Abroad</strong></td>
<td>• Need-based</td>
</tr>
<tr>
<td></td>
<td><strong>• Funded by the university</strong></td>
<td>• Undergraduates pursuing their first bachelor’s degree who would have received a federal Perkins Loan under previous federal guidelines</td>
</tr>
<tr>
<td><strong>Perkins Replacement Grant</strong></td>
<td><strong>• Gift aid</strong></td>
<td>• Must complete the financial aid application process by the priority deadline</td>
</tr>
<tr>
<td></td>
<td><strong>• Need-based</strong></td>
<td>• Must be enrolled at least half-time</td>
</tr>
<tr>
<td></td>
<td><strong>• In-state undergraduates pursuing their first bachelor’s degree who would have received a federal Perkins Loan under previous federal guidelines</strong></td>
<td>• Amount varies based on need and availability of university funds</td>
</tr>
<tr>
<td></td>
<td><strong>• Must complete the financial aid application process by the priority deadline</strong></td>
<td>• Renewable, but must reapply for aid and meet eligibility criteria each year</td>
</tr>
<tr>
<td></td>
<td><strong>• Must be enrolled at least half-time</strong></td>
<td>• Must be enrolled at least half-time; less than half-time enrollment allowed in certain circumstances (If less than full-time, loan won’t disburse until after drop/add)</td>
</tr>
<tr>
<td><strong>TEACH Grant</strong></td>
<td><strong>• Undergraduate, post-baccalaureate, or graduate student</strong></td>
<td>• Must agree to teach a specific subject in a high-need field serving low-income students</td>
</tr>
<tr>
<td></td>
<td><strong>• Enrollment in or plan to complete coursework to teach in high-need field</strong></td>
<td>• Must teach for 4 full years within 8 years of receiving grant</td>
</tr>
<tr>
<td></td>
<td><strong>• Academic requirements: cumulative GPA of at least 3.25</strong></td>
<td>• Grant reverts to Unsubsidized Federal Direct Loan (with interest from the date the grant was disbursed) if recipient does not complete service obligation</td>
</tr>
<tr>
<td></td>
<td><strong>• Sign a TEACH Grant Agreement to Serve</strong></td>
<td>• Must be enrolled at least half-time; less than half-time enrollment allowed in certain circumstances (If less than full-time, loan won’t disburse until after drop/add)</td>
</tr>
<tr>
<td></td>
<td><strong>Due to federal sequestration: Grants disbursed on or after Oct. 1, 2018 and before Oct. 1, 2019 will be reduced by 6.2% (Changes Oct. 1, 2019)</strong></td>
<td>• Gift aid that revert to a loan if service requirements are not satisfied</td>
</tr>
<tr>
<td><strong>University of Michigan Grant</strong></td>
<td><strong>• Funded by the university</strong></td>
<td>• Limited to the first 10 terms of undergraduate enrollment in a college or university including U-M or any other institution and including enrollment during spring/summer terms.</td>
</tr>
<tr>
<td></td>
<td><strong>• Gift aid</strong></td>
<td>• Renewable, but student must reapply for aid and meet eligibility criteria each year</td>
</tr>
<tr>
<td></td>
<td><strong>• Need-based</strong></td>
<td>• Must complete the financial aid application process by the priority deadline</td>
</tr>
<tr>
<td></td>
<td><strong>• Must complete the financial aid application process by the priority deadline</strong></td>
<td>• Undergraduates, first bachelor’s degree</td>
</tr>
<tr>
<td></td>
<td><strong>• Undergraduates, first bachelor’s degree</strong></td>
<td>• Must be enrolled at least half-time</td>
</tr>
<tr>
<td></td>
<td><strong>• Must be enrolled at least half-time</strong></td>
<td>• Need-based</td>
</tr>
</tbody>
</table>

**Note:** The above information is for the 2020-2021 academic year and is subject to change. For the most current information, please visit [finaid.umich.edu](http://finaid.umich.edu).
Eligibility for most institutional scholarships is determined during the admissions process. For more information visit finaid.umich.edu/scholarships-at-u-m. For the scholarships listed below, students must enroll at UM-Ann Arbor for the fall term immediately following their high school graduation in order to receive the scholarship and remain continuously enrolled full-time to maintain it. Individual scholarship letters contain specific terms and conditions and the term/year of expected enrollment for each scholarship type.

### Enrollment Scholarships

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jean Fairfax Scholarship</td>
<td>• Funded by the university</td>
<td>• Undergraduates&lt;br&gt;• Renewal based upon recipients meeting or exceeding the university's minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
</tr>
<tr>
<td>Presidential Scholarship</td>
<td>• Funded by the university</td>
<td>• Undergraduate non-resident students&lt;br&gt;• Renewal based upon recipients meeting or exceeding the university’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
</tr>
<tr>
<td>Provost’s Award</td>
<td>• Funded by the university&lt;br&gt;• Gift aid</td>
<td>• Need-based&lt;br&gt;• Undergraduates, first bachelor’s degree&lt;br&gt;• Non-Michigan residents&lt;br&gt;• Must complete the financial aid application process by the priority deadline&lt;br&gt;• Full-time enrollment at U-M or approved Study Abroad</td>
</tr>
<tr>
<td>Regents Merit Scholarship</td>
<td>• Funded by the university</td>
<td>• Merit-based&lt;br&gt;• Entering freshmen&lt;br&gt;• Michigan high school graduates</td>
</tr>
<tr>
<td>Tappan Scholarship</td>
<td>• Funded by the university</td>
<td>• Undergraduate non-resident students&lt;br&gt;• Renewal based upon recipients meeting or exceeding the university’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
</tr>
</tbody>
</table>

### Invitational Scholarships

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>HAIL (High Achieving Involved Leader) Scholarship</td>
<td>• Funded by the university</td>
<td>• Undergraduates&lt;br&gt;• Renewal based upon recipients meeting or exceeding the university’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at the University of Michigan or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
</tr>
<tr>
<td>Michigan Alumni Scholarship</td>
<td>• Funded by U-M donors</td>
<td>• Undergraduates&lt;br&gt;• High school graduates admitted to U-M from selected schools in Northern Michigan counties</td>
</tr>
</tbody>
</table>
### Partner Program Scholarships

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detroit Promise Scholarship</td>
<td>• Undergraduates&lt;br&gt;• Renewal based upon recipients meeting the university’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at the University of Michigan or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
<td>• Equivalent of full in-state tuition and mandatory U-M fees&lt;br&gt;• Available for up to eight terms maximum (nine terms for College of Engineering) for selected undergraduate students&lt;br&gt;• Full-time enrollment</td>
</tr>
<tr>
<td>Posse STEM Scholarship</td>
<td>• Undergraduates&lt;br&gt;• Renewal based upon recipients meeting or exceeding the university’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at the University of Michigan or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
<td>• Equivalent of full-instate tuition and mandatory U-M fees&lt;br&gt;• Available for up to eight terms maximum (nine terms for College of Engineering) for selected undergraduate students&lt;br&gt;• Full-time enrollment</td>
</tr>
<tr>
<td>Wolverine Pathways</td>
<td>• Undergraduates&lt;br&gt;• Renewal based upon recipients meeting or exceeding the university’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at the University of Michigan or in a UM-approved Study Abroad program (no breaks in fall/winter enrollment).</td>
<td>• Equivalent of full in-state tuition and mandatory U-M fees&lt;br&gt;• Available for up to eight terms maximum (nine terms for College of Engineering) for selected entering undergraduates from Detroit, Southfield, and Ypsilanti public school districts. Must meet all program criteria&lt;br&gt;• Full-time enrollment</td>
</tr>
</tbody>
</table>

### State Scholarships

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children of Veterans Tuition Grant</td>
<td>• Student must: be a natural or adopted child of a Michigan veteran; be an undergraduate older than 16 and younger than 26 years of age; enroll at least half time; be a Michigan resident for one year prior to program application; and not have a felony conviction involving assault, physical injury, or death&lt;br&gt;• Veteran must: – have been killed in action or died from another cause while serving in a war or war condition in which the USA was or is participating; or – have died or become totally and permanently disabled as a result of a service-connected illness or injury; or – have been totally and permanently disabled as a result of a service-connected illness or injury prior to death and has since died; or – be listed as MIA (missing in action) in a foreign country</td>
<td>• Up to $1,400 for half-time; $2,100 for three-quarters time; $2,800 for full-time&lt;br&gt;– OR –&lt;br&gt;• An amount equal to all of the student’s eligible tuition in that academic year, whichever is less&lt;br&gt;• Must apply each year. Visit michigan.gov/mistudentaid and type “Children of Veterans Tuition Grant” in the search box or call 1-888-447-2687 for information&lt;br&gt;• Renewable up to four yrs. max., subject to available and approved funding&lt;br&gt;• Must maintain a cumulative GPA of 2.25</td>
</tr>
<tr>
<td>Michigan Competitive Scholarship (MCS)</td>
<td>• Awarded and funded by the State of Michigan&lt;br&gt;• For more information contact MHEAA (address on page 25)</td>
<td>• Annual maximum based on state appropriations&lt;br&gt;• Available for up to five years maximum&lt;br&gt;• Must be enrolled at least half-time&lt;br&gt;• Maintain a cumulative 2.0 GPA&lt;br&gt;• Can only be used for tuition</td>
</tr>
<tr>
<td>Michigan National Guard State Tuition Assistance Program</td>
<td>• Funded by the State of Michigan&lt;br&gt;• Gift aid for tuition assistance</td>
<td>• Ranges up to $6,000 for the academic year&lt;br&gt;• You must report this payment to the U-M Office of Financial Aid when you receive it</td>
</tr>
</tbody>
</table>
## Loans

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
</table>
| **Federal Direct Loan, Subsidized** ¹²³⁴ | • Federally funded  
• 4.529% interest rate (effective July 1, 2019)  
• Need-based  
• Student must be enrolled at least half-time in a degree program  
• Undergraduates  
• There are time limits on how long you can receive these loans. Learn more at umich.box.com/v/DLsubsidy.  
• Interest rates change every year on July 1  
• See finaid.umich.edu/MPN for Federal Direct Loan promissory note information. | • Repayment is deferred and there is no interest while enrolled at least half-time.  
• Limited deferment provisions  
• 1.059% origination fee on or after Oct. 1, 2019 due to federal sequestration |
| **Federal Direct Loan, Unsubsidized** ¹²³⁴ | • Federally funded  
• 4.529% interest rate (under-graduate) (effective July 1, 2018)  
• 6.6% interest rate (graduate) (effective July 1, 2018)  
• Non-need-based  
• Student must be enrolled at least half-time in a degree program  
• Undergraduate and graduate students  
• Some undergraduate students must make separate application at U-M for an unsubsidized loan  
• Interest rates change every year on July 1  
• See finaid.umich.edu/MPN for Federal Direct Loan promissory note information. | • Interest accrues immediately; may be paid periodically or capitalized (see prom note)  
• Repayment of principal deferred while student is enrolled at least half-time  
• Limited deferment provisions  
• 1.059% origination fee on or after Oct. 1, 2019 due to federal sequestration |
| **Federal Direct PLUS Loan and Grad PLUS Loan** ¹⁴ | • Federally funded  
• 7.079% fixed interest rate (effective July 1, 2018)  
• See “How much can you borrow?” on page 9 for a link to determining borrowing amounts.  
• Non-need-based (cost of education less other aid)  
• Enrolled at least half-time in degree program  
• PLUS Loan borrower is the parent of an undergraduate, dependent student; Grad PLUS Loan borrower is a graduate student  
• Borrower must meet credit-worthiness standards and be a U.S. citizen or eligible non-citizen of the U.S.  
• Interest rates change every year on July 1  
• See finaid.umich.edu/PLUS for PLUS Loan and Grad PLUS Loan information. | • This loan will be listed on your Notice only if a separate application is submitted and approved. Visit finaid.umich.edu/PLUS.  
• Repayment of principal and interest begins 60 days after loan is disbursed.  
• 4.236% origination fee on or after Oct. 1, 2017 due to federal sequestration  
• Parents can qualify for a deferment while the student is enrolled.  
• Grad PLUS borrowers qualify for "in school" deferment while enrolled. |
| **Health Professions Loan, Pharmacy and Dental** ³⁵ | • Federally funded  
• 5% fixed interest  
• Need-based (parental financial information required)  
• Enrolled at least half-time in a Pharmacy or Dental program  
• Must complete the financial aid application process by the priority deadline | • Repayment deferred, no interest while enrolled at least half-time.  
• 12-month grace period before repayment  
• Minimum monthly repayment $40  
• Special deferment provisions  
• Must complete a Rights and Responsibilities Statement each year before disbursement |
| **Nursing Student Loan and Graduate Nursing Student Loan** ³⁵ | • Federally funded  
• 5% fixed interest  
• Need-based  
• Enrolled at least half-time in a Nursing program  
• Must complete the financial aid application process by the priority deadline | • Repayment deferred, no interest while enrolled at least half-time in a nursing program.  
• Nine-month grace period before repayment  
• Minimum monthly repayment $40  
• Special deferment provisions  
• Must complete a Rights and Responsibilities Statement each year before disbursement |

¹ Borrowers are encouraged to investigate the availability of grants or scholarships through their home states. Michigan residents, see Michigan Competitive Scholarship on page 20. Non-Michigan residents: to find the address of the higher education agency in your state, visit wdcrobcolp01.ed.gov/Programs/EROD and do a state/territory search.

² For deferment provisions, see finaid.umich.edu/health-professions-nursing-loans.

³ The U.S. Congress sets new federal student loan interest rates and fees annually, effective July 1 of each year. Loan interest rates are fixed using the rate at the time the loan is disbursed (so a borrower may have differing rates from year to year). Also note that due to federal sequestration legislation, loan origination fees may be adjusted each fall. All rates and fees will be updated on our website, forms and publications as they are approved.

⁴ See finaid.umich.edu/MPN for Nursing and Health Professions promissory note and rights and responsibilities information.

Note to undergraduate U-M students approaching graduation: If you are enrolled less than full-time during your final term, you may not be eligible to receive the full, annual maximum federal loan limit. Your loan eligibility may be subject to proration. Consult with an aid officer to discuss your specific situation or if you have questions.
Federal Work-Study

**DESCRIPTION**
- Earned as wages by working for eligible employers.
- See page 11 for details

**ELIGIBILITY**
- Need-based
- Enrolled at least half-time in a degree program
- Must complete the financial aid application process by the priority deadline

**TERMS**
- Amounts vary based on available funding
- Locate and interview for jobs by reviewing job listings on the web (studentemployment.umich.edu)
- Federal Work-Study wages do NOT appear on your university bill; students earn paychecks for work performed.

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**Borrowing Maximums for Subsidized & Unsubsidized Federal Direct Loan**

<table>
<thead>
<tr>
<th>UNDERGRADUATE STUDENTS</th>
<th>GRADUATE STUDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DEPENDENT</strong>¹</td>
<td><strong>INDEPENDENT</strong>²</td>
</tr>
<tr>
<td>Annual Limit</td>
<td>Max Subsidized</td>
</tr>
<tr>
<td>1st year</td>
<td>$ 5,500</td>
</tr>
<tr>
<td>2nd year</td>
<td>$ 6,500</td>
</tr>
<tr>
<td>3rd year and beyond</td>
<td>$ 7,500</td>
</tr>
<tr>
<td><strong>Total Loan Debt Limit</strong></td>
<td>$31,000</td>
</tr>
<tr>
<td><strong>GRADUATE STUDENTS</strong></td>
<td></td>
</tr>
<tr>
<td>1st year</td>
<td></td>
</tr>
<tr>
<td>2nd year</td>
<td></td>
</tr>
<tr>
<td>3rd year and beyond</td>
<td></td>
</tr>
<tr>
<td><strong>Total Loan Debt Limit</strong></td>
<td></td>
</tr>
</tbody>
</table>

¹ Except those whose parents are unable to borrow a PLUS loan.
² These limits also apply to dependent students whose parents are unable to borrow a PLUS loan.
³ The graduate aggregate limit includes all federal loans received for undergraduate study. No more than $65,000 of this amount may be in subsidized loans.
Questions? Need Help? Consult the list of University offices and other organizations below. Call the Office of Financial Aid at (734) 763-6600. To save time, have copies of your aid documents and your 8-digit U-M ID handy for reference when you call.

Not sure who to ask?

All mailing addresses end with University of Michigan Ann Arbor, Michigan 48109

Area Code is (734)

Office of Financial Aid finaid.umich.edu

MAIN OFFICE/MAILING ADDRESS
2500 Student Activities Bldg.
PHONE: 763-6600

NORTH CAMPUS
Pierpont Commons
PHONE: 763-6600
FAX: 647-3081
EMAIL: financial.aid@umich.edu

Office of the Registrar ro.umich.edu

CENTRAL CAMPUS
LSA Bldg Suite 5000
PHONE: 647-3507

NORTH CAMPUS
Pierpont Commons
PHONE: 763-7650
Residency Classification Office: 764-1400

Payroll Office finance.umich.edu/finops/payroll
G395 Wolverine Tower-Low Rise
PHONE: 615-2000
TOLL FREE: 1-866-647-7657 (option 2)

Student Employment studentemployment.umich.edu

2500 Student Activities Bldg.
PHONE: 763-4128
EMAIL: student.employment@umich.edu

Teller Services (CASHIER’S OFFICE)
finance.umich.edu/finops/cashier

CENTRAL CAMPUS
2226 Student Activities Bldg.
PHONE: 764-7447

NORTH CAMPUS
B430 Pierpont Commons
PHONE: 936-4936

Admissions Office (Undergraduate) admissions.umich.edu

1220 Student Activities Bldg.
PHONE: 764-7433

Rackham Graduate School Fellowship Opportunities rackham.umich.edu/funding

0120 Rackham Bldg.
PHONE: 764-8119

Housing Information Office housing.umich.edu

1011 Student Activities Bldg.
PHONE: 763-3164

Related Service Agencies

(U.S. DEPARTMENT OF EDUCATION FEDERAL STUDENT AID)
1-800-433-3243
studentaid.ed.gov

(NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS))
for information about your Federal Direct Loan Servicer and loan details:
nslds.ed.gov

(LOAN SERVICER LIST)
studentaid.ed.gov/repay-loans/understand/servicers

(ONLINE LOAN DOCUMENTS)
studentloans.gov
Online master promissory note, entrance counseling, exit counseling, loan consolidation, PLUS loan application

(MICHIGAN STUDENT AID OFFICE OF SCHOLARSHIPS AND GRANTS)
1-888-4-GRANTS
P.O. Box 30462
Lansing, MI 48909-7962
Email: mistudentaid@michigan.gov
michigan.gov/mistudentaid

With this password-protected site, you can access your financial aid and eBill information, decline/reduce your aid, and complete Health Professions and Nursing Loan Promissory Notes. You may authorize a Friend Account for your parents, to allow them to view/print your Award Notice and eBills from Wolverine Access. Visit finaid.umich.edu/wolverine for more information.
FREE SCHOLARSHIP SEARCH SERVICES:
Refer to our website for information on private scholarships and online search services (see Step 5):

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. We accept this at our office, in person, or by facsimile. When sending information electronically, 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 U-M ID.

Use of professional judgement: Evaluation of financial aid applications, re-evaluation 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.