Student bills due Jan. 4: Pending aid represents estimate of expected aid

Winter Term student billing for tuition, fees, and on-campus room/board are issued in mid-December and will be due on Jan. 4, 2017.

Because bills are issued before financial aid is credited to your account, a special category called Pending Aid displays at the bottom of the bill to represent financial aid not yet posted. Pending Aid is the amount of financial aid U-M expects to credit to your account based on your Award Notice.

The Amount Due is the sum of charges on your student account. Subtract Pending Aid from your Amount Due to determine what you owe for Winter Term.

If you have enrolled full-time (wait-listed and not-for-credit classes do not count) and signed the required documents (such as your federal loan documents) by Dec. 16, 2016, any awarded financial aid will be subtracted from the Amount Due at disbursement and will appear as detail in the “Credits, Payments and Financial Aid” section.

To access your student bill online:

- Visit Wolverine Access (https://wolverineaccess.umich.edu/), and select the Student tab and “Student Business”.
- Log on using U-M uniqname and kerberos password.
- Select Student Center tab.
- Select “Account Inquiry” under the Finances section.
- Select the Invoice/eBill to be viewed, denoted by date.

IMPORTANT EXCEPTIONS:

Some sources of aid, such as third-party credits, private loans and private scholarships for which funds have not yet been received, will not appear as pending aid. They will appear on your student account when funds are received and applied. If they have not appeared by the date due, pay the Amount Due to avoid receiving a late fee.
### Holiday office hours & services

Some University of Michigan offices have special hours and/or limited services before the holiday break. We encourage you to resolve any situations and/or receive answers to your questions with regard to student services and financial aid (including emergency aid funds) by **Friday, Dec. 9, 2016**. If you are not sure whether a particular office will be open or able to serve your needs before the holiday break, it is best to call first. The Office of Financial Aid will be **CLOSED:**

- **Dec. 15** @ 1 p.m.
- **Dec. 24** – **Jan. 2** through the Winter Break

*The office will be open @ 8 a.m. on Jan. 3.*

### Do your parents need a Friend Account?

A student may authorize up to four persons to view the student bill and financial aid information. Under student business, visit the Student Center and select Parent/Family Authorization. Students can also sign up their Friends & Family to receive this Office of Financial Aid newsletter.

### Get the Michigan App

Stay connected to U-M with the official University of Michigan app (find the download at [http://mobileapps.its.umich.edu/um-apps](http://mobileapps.its.umich.edu/um-apps)).

News, events, locations, class resources and financial aid information is available. Look up a person or bus route, find an available computer lab and see what’s on the menu at your favorite dining hall.

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### Spring-Summer aid materials available Feb. 1

Unless you are studying abroad, students planning to attend Spring or Summer 8-week terms or the 16-week combined Spring-Summer Term at U-M will use the 2017 Request for Funds form to apply for aid. This form collects information (such as enrollment data) which is not on the FAFSA.

Forms and instructions will be available on our website ([http://finaid.umich.edu/forms](http://finaid.umich.edu/forms)) on or before Feb 1.

Aid funds for Spring and Summer terms are limited, so apply by priority deadline to be considered for aid. Visit [http://finaid.umich.edu/currentstudent](http://finaid.umich.edu/currentstudent) in early 2017 for details and deadlines. You must register for classes in order to receive financial aid from U-M.

Students studying abroad will complete a Spring/Summer Study Abroad Financial Aid Request form, available in PDF format. Visit the forms page at [http://finaid.umich.edu/forms](http://finaid.umich.edu/forms) on Feb. 1 to find this form. *(These students will NOT complete a Request for Funds form.)* Contact Mike Ross at 734-763-6600 if you have questions.

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### How many times can you repeat a course and still receive financial aid?

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. Following are some examples:

**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 again and receives a C; aid is allowed. He takes it yet again and receives a B- and still gets his aid. If he takes it for a fourth time, however, he will not receive aid. A student with a failing grade can repeat the course without limit and receive aid. But once he receives a passing grade, he can only take it one additional time and get aid for the class.

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### Take our survey for a chance at a $50 Amazon gift card

Periodically, the U-M Office of Financial Aid surveys students about the cost of college. We use this information to help develop typical student budgets that affect each student who receives aid at U-M. You see a reflection of this information in the Cost of Attendance figures that are used to award and distribute financial aid.

If you participate in this survey and provide your UMID and name at the end, you will be entered into a drawing to win one of three $50 Amazon gift cards. (If you are a parent, please encourage your student to participate.)

This survey looks at the cost of books, rent/housing, food and personal and miscellaneous expenses you incur while attending college. Your insight is important to us.

Visit [https://www.surveymonkey.com/r/2016COAbudget](https://www.surveymonkey.com/r/2016COAbudget) between now and Jan. 15, 2017 to take this survey and be entered into our drawing.

Thank you for assisting us.
Receiving your financial aid for Winter Term 2017

WHEN:
First Winter Term Disbursement will be deposited in bank accounts (for those with direct deposit) on or before:

**FRIDAY, DECEMBER 30, 2016**
(For those without Direct Deposit, checks will be mailed on this date.)

HOW: Follow the steps at right to ensure you receive your aid.
Financial aid funds are directly applied toward the current term tuition, fees, and residence hall charges appearing on your student account; any excess funds will be refunded to you in one of two ways:

1. Deposited in your bank account if you have direct deposit. To sign up, select Direct Deposit from the Wolverine Access Student Business menu ([https://wolverineaccess.umich.edu](https://wolverineaccess.umich.edu)). This is the University’s preferred method of payment. Be sure your bank account information on file is correct.

2. OR
   - By check mailed to your current (local) address listed on Wolverine Access.
   - If no current/local address is listed, the check will go to your permanent address.

Be sure your address is updated on Wolverine Access by Dec. 16, 2016. You will not receive your funds as quickly with this payment method.

IMPORTANT NOTES:
- At the time of disbursement, if you are enrolled less than full-time but at least half-time, all of your financial aid funds (except Direct Loans) will be prorated and reduced based on your level of enrollment (you will receive aid awards proportional to the number of hours you take).
- Any refund you are owed resulting from cash payments will not automatically be sent to you. Instead, a credit will appear on your account. You can have the refund released to you by contacting Student Financial Services.
- Enroll by drop/add date to be considered for aid for that course, even if your program has a flexible enrollment policy.

Is Winter Term the first time you are receiving aid this academic year? Be sure that you have:

- Received a 2016-2017 financial aid Award Notice.
- Provided all other documents requested by the Office of Financial Aid. Find the list in Wolverine Access ([https://wolverineaccess.umich.edu](https://wolverineaccess.umich.edu)).
- Completed Entrance Counseling at [https://StudentLoans.gov](https://StudentLoans.gov) for your Direct Loan(s) if you are an entering undergraduate or graduate student. We are notified when this is completed.
- Completed a Direct Loan Master Promissory Note ([https://StudentLoans.gov](https://StudentLoans.gov)), if you were awarded Direct Loan funds. **Note:** If you have completed a Master Promissory Note at U-M and received a loan within the last 12 months, do not complete another.
- Completed a Perkins, Health Professions, and/or Nursing Student Loan Master Promissory Note and a rights and responsibilities statement if you were awarded any of these loan funds (see Wolverine Access: Students > Student Business > Financial Aid > Aid Year 2017 > Loans).
- Resolved any academic holds. Aid cannot be paid until the holds are lifted.

Steps to receiving your Winter aid:
- **Be sure you are registered at least half-time** (6 hours for undergraduates and 4 hours for graduate students) by 5 p.m. on Dec. 22, 2016, in order to have expected aid funds directly deposited on December 29, 2016. **Note:** Your aid will be prorated if you are not enrolled full-time (see Important Notes, at left). Wait-listed courses do not count toward enrollment (see page 4).
- After Jan. 4, students who register by 5 p.m. on Wednesday of any given week should receive their refunds the Monday following their registration.
- If you are receiving aid for the first time this academic year, see requirements below.

**Put your name on your mailbox!**
The Post Office will not deliver first-class mail to mailboxes without names listed on them in apartment buildings, student rooming houses, etc. Be sure your name is on your mailbox before Dec. 16, 2016.

Enrollment reminder
Enrolling in courses is not enough to secure your financial aid:
- **You must be enrolled by the Drop/Add deadline** (census date) or you won’t get any aid.
- **You must also attend the courses in which you enroll.** 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, I or P) in any class actually began attending the class. For example, if you receive an E or an NR in a course, we will follow up to determine whether or not you attended the class.
- **Failure to attend can be expensive. Your aid could be reduced retroactively and you could be required to repay aid you have received.** If you have any questions about your enrollment and eligibility for financial aid, please contact or visit the Office of Financial Aid for assistance.

Newsletter
NOV. 2016
Winter enrollment: You will not receive aid for wait-listed classes

When you register for classes, remember that credit hours for wait-listed courses (marked with an orange triangle on your class schedule, as shown below) are not included in your credit hour total until you are actually admitted to the class. So while you may intend to enroll full-time, your course load may be considered part-time while you wait to be admitted to Wait-listed class.

![My Winter 2017 Class Schedule](image)

The 3 credits for this wait-listed class will not count in the student’s credit hour total. The student is registered for 8 hours – more than half-time but less than full-time.

How does this affect your financial aid?

Your financial aid is based on full-time enrollment, and you must be enrolled at least half-time (6 hours for undergraduates, 4 hours for graduate students) to receive aid. If you are enrolled at least half-time but less than full-time, all of your financial aid (except Direct Loans) will be prorated and reduced to reflect the number of credit hours you are taking.

What to expect if you have a Wait-listed class:

- If you are already enrolled for 12 or more hours and have an additional wait-listed class, your aid will be fully disbursed because you are considered full-time.
- When bills for Winter Term are issued in December, the amount of financial aid that appears on your bill as pending aid will be based on the number of credit hours you are taking, minus the wait-listed class. Charges for the wait-listed class will not appear on this bill.
- When financial aid is disbursed to your student account, aid will be prorated based on the number of credit hours you are taking. If you have scholarship(s) requiring full-time enrollment, you will not receive those funds until you are enrolled full-time.
- Once you are admitted to the wait-listed class, your enrollment level will be adjusted and the balance of your aid will be disbursed to you. You will then be billed for the class.

What you can do:

- Carefully track your enrollment level if you are on a waiting list.
- If you have not been admitted to your wait-listed class and have not received all aid funds by the time Winter Term bill is due (Jan. 4), pay your bill to avoid a late fee.
- Once you are admitted to the wait-listed class and/or your enrollment level is full-time, remaining aid funds will be credited to your student account. If you have paid your bill and want a check for the credited amount, request a credit release from Student Financial Services.

REMEMBER: THERE IS NO AID FOR NOT-FOR-CREDIT CLASSES.
Continuing U-M students: How to apply for 2017-2018 Fall/Winter aid

January 2017: The Office of Financial Aid will send you an email directing you to links with 2017-2018 application forms and deadline dates.

• Oct. 1, 2016 – April 30, 2017: Complete the Free Application for Federal Student Aid (FAFSA) at https://fafsa.gov to be considered for all aid programs. You will use your 2015 family income tax returns, so you may transfer IRS data directly to the FAFSA using the IRS Data Retrieval Tool. Continuing students do not complete a PROFILE, unless requested.

Allow plenty of processing time to meet the priority aid deadline of April 30.

• Parent Information and Signatures: Dependent students and those applying for Health Professions Loan must provide parents’ income information, birth dates, Social Security numbers, and one parent signature on the FAFSA. Failing to do this will result in a rejected FAFSA, which can jeopardize your priority for aid.

• Once You Submit Your FAFSA:
  a. If you provide an email address on your FAFSA, the Department of Education will send your Student Aid Report (SAR) by email.
  b. We will send you an email if additional application documents are required to process your aid (you can also check Wolverine Access: Student Business > Financial Aid > Aid Year 2017 > Documents/Review). If additional documents are requested, we must receive them by June 1.
  c. Our office will send you an email when your financial aid Award Notice is available on Wolverine Access.

• Complete or update your scholarship profile:

Consider options before dropping

When and how many classes you drop will affect your financial aid.

Complete Withdrawal:
If you withdraw completely from Winter Term 2017 before March 16, your aid will be prorated based on the length of time you were enrolled. If you need to repay any financial aid funds that you received, your student account will be charged. For more information on withdrawal, see http://finaid.umich.edu/withdraw.

Attend Less than Full-Time:
You must attend at least half-time (6 hours for undergraduates, 4 hours for graduate students) to receive most types of financial aid. If you are attending at least half-time, but less than full-time (6 to 11 hours for undergraduates, 4 to 7 hours for graduate students), you might not be eligible for the amount of financial aid you were originally offered.

If you do not enroll full-time or you drop to less than full-time before Jan. 24, the Office of Financial Aid will adjust your cost of attendance and your financial aid. If you drop to less than full-time on or after Jan. 24 AND there is no adjustment to your tuition charges, your need-based financial aid will not be adjusted. If you have a merit-based scholarship or award that requires full-time enrollment, check with the scholarship provider to determine whether less-than-full-time status will affect your scholarship.
Information for Work-Study students from the U-M Student Employment Office

File a new W-4
Students who claimed themselves exempt from payroll taxes on their 2016 Work-Study wages must file new W-4 forms in January to continue this exemption for 2017. Otherwise taxes will be deducted from paychecks beginning in February 2017. Contact the U-M Payroll Office at (734) 615-2000.

Online hiring application
To be employed at U-M or to work for a university-approved, off-campus employer, U-M Ann Arbor students must complete an online Student Employment Application on Wolverine Access. Under the student business page, select Student Employment Application. To learn more, visit the U-M Human Resources website at www.hr.umich.edu.

Winter earnings can begin Jan. 6
The first day to earn Winter 2017 Work-Study is Jan. 4, 2017. For more information about Work-Study and search for jobs, visit the U-M Student Employment website at https://studentemployment.umich.edu.

Cash those checks ASAP, or apply for direct deposit
Federal regulations require universities to return the federal portion of Work-Study earnings if paper checks are not cashed 180 days after they are issued, so cash your check as quickly as possible. The university prefers that students use direct deposit to avoid this problem and to make paying you more efficient. For more information, visit the Student Financial Services Office at www.finance.umich.edu/finops/student.

Student account balance will put holds on registering, receiving financial aid

Students with an unpaid balance on their University student account may have a financial hold (service indicator) placed on the account that will prohibit you from registering for classes or receiving aid.

There are options available to assist you, depending upon your situation:

- If you never received a financial aid Award Notice but applied for aid, log into Wolverine Access (https://wolverineaccess.umich.edu) to see what documents might be needed to complete your application and receive aid. If you have not yet applied for aid, visit https://fafsa.gov.

- Other loan funds may be available, either through additional eligibility for federal Direct Loans, or separate application for GRAD Plus, Parent PLUS or a private loan.

- If you declined any other loans, such as Perkins or Health Professions/Nursing, contact your financial aid office to see if those funds are available.

- Visit the U-M Student Employment website (https://studentemployment.umich.edu) to look for student jobs and earn wages to help you pay your bill.

If you have questions about your hold status, or one related to a Payment Plan, contact Student Financial Services at 734-764-7447 (www.sfo.umich.edu). Questions about your financial aid should be directed to the proper office:

- Law School students should contact their financial aid office (lawfinancialaid@umich.edu)

- General aid inquiries may be made to the Office of Financial Aid (financialaid@umich.edu)