



OFFICE OF  
FINANCIAL AID  
UNIVERSITY OF MICHIGAN

# NEWS

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### CENTRAL CAMPUS:

2500 Student Activities Bldg.

### NORTH CAMPUS:

B430 Pierpont Commons

### PHONE:

(734) 763-6600

### EMAIL:

[financial.aid@umich.edu](mailto:financial.aid@umich.edu)

### WEBSITE:

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

## Follow these steps to ensure Fall Term financial aid

The first financial aid refunds for Fall Term will be deposited to bank accounts (for those with direct deposit) or mailed to students on

**FRIDAY, AUGUST 30, 2013**

(see chart below for deadlines)

*Note: Because some aid awards cover only tuition (not orientation charges, phone bills, lost ID fees, etc.), you could receive a refund when there are outstanding charges on your student account. You are responsible for paying the balance on your account even after you receive a financial aid refund.*

Complete these 5 steps to ensure payment of Fall Term financial aid at U-M:

- **Enroll for at least a half-time credit hour load.** This is 6 hours for undergraduates, 4 hours for graduate students (no waiting lists or backpacks).
- **Submit any requested documents.** If asked to submit any follow-up documents for verification, provide them to the Office of Financial Aid immediately.
- **Complete and sign any applicable promissory notes** for federal loans. Look for email from the Office of Financial Aid (OFA) about your promissory notes or visit [www.finaid.umich.edu/MPN](http://www.finaid.umich.edu/MPN).
- **Complete loan entrance counseling** at [StudentLoans.gov](http://StudentLoans.gov) if you are a first-time, first-year Direct Loan borrower or Grad PLUS borrower.
- **Resolve any academic holds** on your account.

If all five requirements are fulfilled, aid funds will be released and applied to tuition, fees and housing charges appearing on your student account; any excess funds will be:

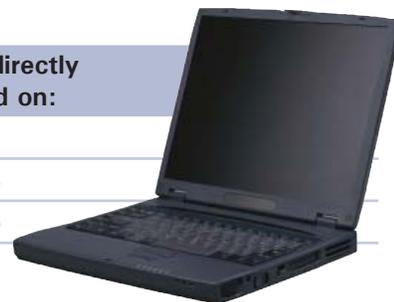
**1 Directly deposited to your bank account.** To sign up for direct deposit, or check your bank account information, log into the Student Business section of Wolverine Access. Select Payroll and Compensation > Direct Deposit. To view deposits, select View Checks. (Allow up to 10 business days for a new direct deposit to take effect.)

OR

**2 A check will be mailed** to your current (local) address listed on Wolverine Access. If no current address is listed, the check will go to the permanent address on file. Be sure to update your address in Wolverine Access by August 21, 2013.

### When will refunds pay?

If you complete the 5 requirements by:	Your refund will be directly deposited or mailed on:
AUGUST 23	AUGUST 30
AUGUST 28	SEPTEMBER 3
SEPTEMBER 3	SEPTEMBER 6



**M** | FINANCIAL AID

...helping U go blue!

# U-M Financial Aid Award Notices redesigned for clarity

UNIVERSITY OF MICHIGAN OFFICE OF FINANCIAL AID		2013-2014 Award Notice	
Official			
Student name: Joe Student	UID: 12345678		
Primary Center and Grade Level: Undergraduate, LSA	Enrollment assumption: Full-time		
Residency status: Out-of-State	Date of issue: March 1, 2013		
<small>Below is the financial aid package being offered to you by the University of Michigan-Ann Arbor. This notice gives details about the costs of attending U-M, aid offered and remaining costs that can be met through loans or other personal and private sources of funding. Information about how to accept or decline parts of your award and your responsibilities in accepting federal financial aid are found in Required Reading (view electronically or download at <a href="http://www.finaid.umich.edu/Publications">www.finaid.umich.edu/Publications</a>).</small>			
<small>For descriptions of financial aid programs visit <a href="http://www.finaid.umich.edu/Definitions">www.finaid.umich.edu/Definitions</a></small>			
TERMS:			
Estimated cost to attend U-M ( <a href="http://www.finaid.umich.edu/Cost/">www.finaid.umich.edu/Cost/</a> ):			
	Fall	Winter	TOTAL
• <b>Tuition &amp; Fees</b>	\$6,497	\$6,497	\$12,994
• <b>Housing Costs</b> (either on-campus or off-campus)	\$4,876	\$4,876	\$9,752
• <b>Other Costs</b> (books, supplies, personal expenses)	\$1,951	\$1,951	\$3,902
<b>TOTAL COST</b>	<b>\$12,924</b>	<b>\$12,924</b>	<b>\$25,848</b>
Financial Aid Offer			
<b>Gift Aid (DOES NOT require repayment):</b>			
• Michigan Grant	\$5,750	\$5,750	\$11,500
• Federal Pell Grant	\$2,775	\$2,775	\$5,550
• Federal FSEOG Grant	\$750	\$750	\$1,500
<b>YOUR COST TO ATTEND LESS GIFT AID</b>	<b>\$9,275</b>	<b>\$9,275</b>	<b>\$18,550</b>
<b>Work-Study (earned wages, not applied to student account):</b>			
• FEDERAL WORK STUDY <small>Funds earned by working in an approved Work-Study job and earning a paycheck.</small>	\$1,500	\$1,500	\$3,000
<b>Loans (must be repaid):</b>			
• FED PERKINS LOAN <small>For your cumulative Perkins Loan amount, see Wolverine Access.</small>	\$500	\$500	\$1,000
• FED DIRECT SUBSIDIZED LOAN <small>For previous Direct Loan recipients, funds will be disbursed unless declined.</small>	\$1,649	\$1,649	\$3,298
<b>Other Resources:</b>			
<b>YOUR COST IF USING ALL AID OFFERED</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>NEXT STEPS AND BORROWING OPTIONS:</b>			
• Read Award notice Instructions and Certification ( <a href="http://www.finaid.umich.edu/Award Certification">www.finaid.umich.edu/Award Certification</a> )			

Financial Aid Award Notices for the 2013-14 year have been redesigned to better serve students and families with clear messaging about aid packages. The new notice shares the total costs to attend U-M by term, deducts grants and scholarships (money that is not repaid) and offers a net cost for attending U-M. Options for paying this net cost can include family resources, Work-Study employment, and student loans, which is money that must be repaid with interest.

## Did You Know?

- Although you may receive aid for a credit hour load that is at least half-time, some scholarships require full-time enrollment.
- Moving to off-campus housing does not affect your aid unless you are living with your parents.
- If you are enrolled at more than one college or university, you may receive aid from only one institution.
- Most questions about financial aid at U-M are answered in Required Reading ([www.finaid.umich.edu/Publications](http://www.finaid.umich.edu/Publications)).
- Students must report additional scholarships, departmental awards, Michigan Education Trust or veterans' benefits not listed on award notices. These may affect aid. Visit Wolverine Access or call us.
- If you take a class that does not count toward your degree program, it is not eligible for financial aid.

## LSA to offer financial literacy mini-course this fall

The College of Literature, Science, and the Arts at U-M is offering a one-credit mini-course this fall to teach students the basics of financial literacy and how to use it in their lives.

"The Financially Savvy Student" (Course 170.002) will develop skills in managing money, making choices and planning for the future, including:

- safe and smart use of credit and debit cards,
- developing personal monthly budgets and financial self assessments,
- leveraging the financial aid and scholarships and
- funding study abroad, spring break, research, and internships.

The course will be grounded in economic history, for understanding how family and personal wealth is accumulated across generations; educational policy studies, for the evolution of federal and state aid for higher education, scholarships, and loans; and behavioral psychology and behavioral economics, for insights into how individuals make choices about money and their futures.

Students may participate in related activities both on and off campus. Evaluations will be based upon journals and other written assignments, class discussion, and small group project presentations.

The course will begin the first week of classes in September and will meet once per week.

The notice also has a "Next Steps" section which has resources for budgeting and calculating education costs and additional borrowing options. There are also links explaining student responsibilities in accepting financial aid.

A full step-by-step explanation of the new Award Notice can be found at [www.finaid.umich.edu/Award#look](http://www.finaid.umich.edu/Award#look) or by clicking on the image at left.

Students are sent an email with instructions when there is an Award Notice or revised notice ready to be viewed on the secure Wolverine Access portal (<https://wolverineaccess.umich.edu>.)

Please view 2013-2014 Required Reading ([www.finaid.umich.edu/Publications](http://www.finaid.umich.edu/Publications)), a reference guide that will answer many questions and help you to understand your award and your responsibilities about financial aid here at the university.

The U-M Office of Financial Aid staff is available to answer any questions you may have. Visit our office on the second floor of the Student Activities Building on Central Campus or at B430 Pierpont Commons on North Campus, email [financial.aid@umich.edu](mailto:financial.aid@umich.edu) or call 734-763-6600.

# Student bills are issued in mid-August, due on August 31

To find your bill on Wolverine Access:

- Visit <https://wolverineaccess.umich.edu>
- To see your charges in detail, select Account Inquiry from your Student Center. The Charges Due **a** page that opens shows a “running total” of your charges due by due date. You may view individual bills by clicking on the invoice number in the Invoices Due section.

Because bills are issued before financial aid funds for Fall term are credited to student accounts, a special item called Pending Aid **b** is displayed on the bill. This is the amount of financial aid the university expects to credit to your account based on the financial aid award. It is a snapshot in time and does not change.

If you are enrolled full-time, have signed your federal loan documents, and have completed the requirements on page 1, pending aid will appear on your bill and be subtracted from your charges.

## How much do I owe?

The “Amount Due” on the bill is the sum of the charges on your student account minus your pending aid. This is what you owe by August 31, 2013. But keep in mind:

- Pending aid is **the amount you were expected to receive when the bill was issued**. If you have received aid since then, it will appear on your Wolverine Access Account Summary page. (Additional funds may effect the amount of your aid.) Subtract this amount from your charges to determine the balance due or use the Bill Estimator on Wolverine Access to calculate it.
- Graduate student instructor/RA tuition waivers, private and PLUS loans, and third-party credits and private scholarships **will not appear as pending aid**. They are credited when funds are received. If they have not appeared by the time you pay your bill, **pay the Amount Due on your bill to avoid a late fee**. After funds are applied, your monthly bill will contain a credit.
- Disbursement of aid to students’ accounts will begin **on or about August 30** for 2013 Fall Term. When funds are credited, pending aid items will be removed.

UNIVERSITY OF MICHIGAN STUDENT FINANCIAL SERVICES – STATEMENT OF ACCOUNT Page 1

Please make payment online by Payment Due Date at: <https://wolverineaccess.umich.edu>  
Online Payment is U-M's preferred payment method.  
Online Payments are posted to the student account in real-time.

Samuel Student  
UMID: 00000000 Invoice Date: 08/09/2013  
Amount Due: NONE \*  
Payment Due Date: 08/31/2013

As of today, 8/9/2013, your unpaid charges due on or before 8/31/2013 are:

Due Date	Charge	Term	Due Amount	Running Total
				0.00
	AMOUNT DUE			NONE

Pay Now

Student Account Activity as of Invoice Date 12/14/2011.  
Transactions after this date will be included on your next invoice.

Item Description	Term	Date Posted	Amount
ITD COMPUTING CHARGES	FA 2013	08/09/2013	2.04
MICHIGAN STUDENT ASSEMBLY	FA 2013	08/09/2013	7.19
REGISTRATION FEE	FA 2013	08/09/2013	80.00
SCHOOL & COLLEGE GOV'T FEE	FA 2013	08/09/2013	1.50
STUDENT LEGAL SERVICES	FA 2013	08/09/2013	6.00
TUITION-UGRD-EDUC-UP-RES	FA 2013	08/09/2013	6,577.00

Credits, Payments and Financial Aid

You have no transactions this period.

Pending Aid

\*Pending Aid may be subtracted from the Amount Due shown above unless you are enrolled in the U-M Payment Plan. See the [Student Financial Services](#) web site for more information about Pending Aid.

Item Description	Term	Amount
* MICHIGAN GRANT	FA 2013	-4,914.00
* M-PACT SCHOLARSHIP	FA 2013	-250.00
* FED PELL GRANT	FA 2013	-1,500.00
* FED PERKINS LOAN	FA 2013	-250.00
* FED SUBSIDIZED DIRECT LOAN	FA 2013	-3,522.00
* FED UNSUB DIRECT LOAN	FA 2013	-210.00

## Help OFA process private scholarship checks efficiently

- If a private scholarship check is sent to the University, it will be directly applied to the student account, half for Fall Term and half for Winter Term, unless otherwise specified by the scholarship sponsor. Payments are usually processed within two weeks of the start of each term, upon full-time registration. If the payment creates a credit balance, the credit will be refunded by check or direct deposit.
- If a scholarship check is sent directly to the student but it is made out to the university, submit the check to the Office of Financial Aid (OFA) for processing.
- If a scholarship check is sent directly to the student and it is co-payable to student and university, endorse the check and submit it to OFA.
- If a scholarship check is sent and made payable to a student, report this resource to OFA and apply any funds necessary to your university student account.

## VISITING OFA? We need your UMID

As an added security measure and to enhance services, students are required to bring their UMID card (or their UMID number) when visiting the OFA office. Parents must also provide their student’s UMID number when visiting or calling our office in order for us to provide detailed information about an individual student.

## Sign loan documents to receive Fall Term funding

Students awarded a federal loan for Fall Term must **sign their loan documents by August 19, 2013**, to ensure that funds are available before the term begins. Here's how to do it:

► **Direct (Stafford) Subsidized or Unsubsidized Loans:** Students receiving a federal Direct Loan for the first time must complete a Direct Loan master promissory note and entrance counseling, both found at <https://studentloans.gov>. For instructions about completing the promissory note, visit the OFA website: [www.finaid.umich.edu/MPN](http://www.finaid.umich.edu/MPN).

► **Perkins, Health Professions, and Nursing Student Loans:** Sign an MPN if you are awarded a Perkins, Health Professions, or Nursing Loan for the first time at U-M. Log in to the Student Business section of Wolverine Access (<https://wolverineaccess.umich.edu>) and select Financial Aid > 2014 > Loans from the Self Service menu to sign your loan documents. *(In subsequent years, Health Professions and Nursing Loan recipients must complete a Rights and Responsibilities Statement annually through Wolverine Access.)*

**Note:** The Truth in Lending Act requires that borrowers of certain educational loans, including Health Professions, Nursing, and Long-Term U-M University Loans receive information regarding interest rates and the overall costs of their student loans. Before loan(s) can be disbursed, you must acknowledge receipt of this information. You will receive emails when loan disclosures and self-certifications are available to view on Wolverine Access. E-sign the self-certifications for loans you wish to keep.

► **Don't want a loan?** Instead of taking out a loan, students may be able to pay their bill in installments. For information on U-M's interest-free monthly budget payment plan, contact Student Financial Services or visit [www.finance.umich.edu/finops/student/payments/paymentplans](http://www.finance.umich.edu/finops/student/payments/paymentplans).

► **Still need a Loan?** It's not too late to apply for Direct PLUS and Grad PLUS loans. Visit [www.finaid.umich.edu/PLUS](http://www.finaid.umich.edu/PLUS). First-time PLUS borrowers must sign a master promissory note and complete entrance counseling at <https://studentloans.gov>.

## Consider options to additional student loans

### NEW PROCESS IN PLACE FOR UNSUBSIDIZED FEDERAL DIRECT LOANS

**SMART ABOUT BORROWING**

*Look to your future.*

This fall, initial financial aid offers for some U-M undergraduates will not include Unsubsidized Federal Direct Loans, although they are available to eligible students through a new process. Information about applying for unsubsidized loans can be found on your Award Notice, or at the Smart Borrowing link below.

The new process includes an online tutorial, calculating cumulative student debt and considering what

it will cost you to take out an additional loan. This new approach gives the Office of Financial Aid more opportunities for individual student attention and counseling on matters relating to education and living costs. (All graduate and professional-level students will continue to be awarded unsubsidized loans as part of their aid packages.)

Students should consider options that could reduce the need for loans and borrow only what is necessary to achieve the goal of a U-M college education. Visit this website for more information about U-M's Smart Borrowing initiative and find tips for trimming expenses, as well as online tools to help you: [www.finaid.umich.edu/SmartBorrowing](http://www.finaid.umich.edu/SmartBorrowing)

## Compare private loan programs carefully, exhaust all federal loan eligibility

Before considering borrowing through a private lender, we encourage students to:

- Exhaust all other financial aid sources, including federal loans
- Look for ways to reduce expenses before deciding how much to borrow
- Borrow only what is needed for your educational costs
- Ask questions and compare rates and terms offered by different lenders

Private student loans are offered through a variety of banks and other lenders. The best rates on private loans are generally offered to borrowers with good credit or who have a cosigner with good credit. When shopping, look for a loan that can be handled in both the short term and the long term. You will be repaying it for several years after graduation.

The terms of federal student loan programs are often more favorable than those of private loans. To compare typical private loans with the terms of the federal PLUS Loan, see the OFA website: [www.finaid.umich.edu/PrivateLoans](http://www.finaid.umich.edu/PrivateLoans).

**A Word of Caution to Private Loan Borrowers:** Students and families should research carefully, compare rates and terms offered by lenders, and be sure they understand them. If possible, limit borrowing by reducing expenses.

*"Loan debt can accumulate quickly and result in a lifetime burden of high payments and credit denials for automobile purchases, credit cards, and home mortgages. Private loans also can reduce eligibility for more desirable federal, state and college aid programs. To avoid these problems, read and understand the terms and conditions of all loans."*

The Michigan Student Financial Aid Association

## Student Employment Office helps students find a job for Fall Term

The Student Employment Office is housed in the Office of Financial Aid to serve students who have Work-Study or others who are seeking part-time work on or off campus. Complete the Student Employment Application on Wolverine Access (<https://wolverineaccess.umich.edu>). Then check out the postings at [www.studentemployment.umich.edu](http://www.studentemployment.umich.edu).

After completing the Student Employment Application and securing a job, complete the following forms on Wolverine Access:

- Direct Deposit Authorization Form *(if you choose this recommended option)*
- Federal W-4
- Michigan W-4

Students should regularly update their address and direct deposit information to ensure timely pay.

For more about completing these forms online, visit [www.hr.umich.edu/empserv/employee/stutempa2.html#3](http://www.hr.umich.edu/empserv/employee/stutempa2.html#3); contact the HR office at (734) 615-2000 (toll free at (866) 647-7657) by email at [hrpayrollsc@umich.edu](mailto:hrpayrollsc@umich.edu); or contact the Student Employment Office at (734) 763-4128 or email [student.employment@umich.edu](mailto:student.employment@umich.edu).

## Don't give away your pay: Pick up and cash your Work-Study check

Work-Study is a federal program in which you earn a paycheck for college expenses and incidentals.

It can sometimes confuse students because, unlike other types of financial aid, it is NOT applied against your student account. Students earn wages separately in the form of a payment or electronic direct deposit (if a direct deposit form has been submitted).

If students are unaware of this, they may not realize that a check has been issued and that money they have earned is waiting for them.

You have worked hard to earn this money, so don't let your checks go uncashed.

The University prefers that students use direct deposit which will automatically route both Work-Study paychecks and financial aid disbursements into your bank account. Visit <http://www.finance.umich.edu/finops/student> for more information. Contact the Student Employment Office with questions at 734-763-4128.



## Working at college can benefit a student's bottom line

Students who work can make a significant contribution toward meeting college costs. And having a job while in school or during the summer months may help prepare students for life after college as well.

The U-M Student Employment Office serves all students and jobs are available on the U-M campus and in the surrounding communities. Some students with need will qualify for the federal Work-Study program, but others can also earn a paycheck to defray education expenses and avoid additional student loans.

Working is beneficial in other ways, as well. Studies show that students who work a modest number of hours per week will, on average:

- have higher grade point averages
- graduate at a faster rate
- are less likely to drop out
- have more job skills to include on their resumes
- are better organized and manage their time better

Employment also exposes students to more mentor relationships and future business contacts. For more information or assistance:

- Visit [www.finaid.umich.edu/work](http://www.finaid.umich.edu/work) for general student employment information
- Visit [www.studentemployment.umich.edu](http://www.studentemployment.umich.edu) to search for jobs with U-M Student Employment.
- Call us at 734-763-4128 or email [student.employment@umich.edu](mailto:student.employment@umich.edu).

## Take safety precautions when corresponding with us

The Office of Financial Aid staff sometimes requests financial information as part of the application review process. We accept this in several ways: At our office in person, via facsimile, or as an email attachment in a PDF, JPG or TIFF format. If you have a Microsoft Office document (Word, Excel, etc.) please convert it to an Adobe PDF.

Total message size for an individual email cannot exceed 25 MB (this includes all attachments). If your documents are larger, please reduce your file size or separate your documents and send them to us in multiple emails.

We cannot guarantee security through electronic mail systems, so personal information such as Social Security numbers should never be put in an email. When contacting us, always include your UMID.

See our security note about sending sensitive documents electronically: [www.finaid.umich.edu/AboutUMFinancialAid](http://www.finaid.umich.edu/AboutUMFinancialAid).

## IN BRIEF March 1 sequester affects several federal aid programs

The Budget Control Act of 2011 mandated that federal budget cuts take effect on March 1, 2013 if Congress did not enact legislation to reduce the federal deficit. These cuts, known as a sequester, are now in effect.

Below is a summary of impacts to certain federal student aid programs, according to information from the U.S. Department of Education's Federal Student Aid website (<http://studentaid.ed.gov/about/announcements/sequestration>):

### Federal Direct Subsidized Loan rates rise to 6.8%

Interest rates for Federal Direct Subsidized Loans rose to 6.8 percent on July 1, 2013. A number of plans have been considered by Congress and the administration to halt the increase, but none were approved at the time of publication. Any Congressional action may change the rate retroactively.

Visit our website [www.finaid.umich.edu](http://www.finaid.umich.edu) for updates.

Here is the background on the loan rates: In 2012, Congress voted to extend the 3.4 percent reduced loan program rate for one year. The lower rate was due to the College Cost Reduction and Access Act of 2007, which phased in temporary rate cuts over four years. The program reverted to the 6.8 percent rate on July 1.

Details about the Federal Direct Loan program can be found here: <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>

- The law **exempts Pell Grants** from the sequester's effects. Therefore, the maximum Pell Grant award for the upcoming 2013–14 award year remains at \$5,645.
- While the law does not otherwise change the amount or terms of Direct Loans, it **raises the loan origination fee paid by borrowers for Direct Loans** disbursed after March 1, 2013:
  - Fees for Direct Subsidized or Direct Unsubsidized Loan will increase from 1.0 percent of the principal amount of a loan to 1.051 percent. For example, the fee on a loan for \$5,500 will increase by \$2.80 from \$55 to \$57.80.
  - Fees for Direct PLUS borrowers will increase from 4.0 percent to 4.204 percent. For example, the fee on a \$10,000 Direct PLUS Loan will increase by \$20.40 from \$400 to \$420.40.

Two federal grant programs are also affected:

- **TEACH Grants** first disbursed after March 1, 2013 will be reduced by 6 percent. For example, the maximum award of \$4,000 is reduced by \$240, resulting in a maximum grant award of \$3,760. (*TEACH provides grants to students who plan to teach in a high-need field serving students from low-income families.*)
- **Iraq and Afghanistan Service Grants** first disbursed after March 1, 2013 will be reduced by 10 percent. For example, the 2013–14 maximum award of \$5,645 is reduced by \$564.50, resulting in a maximum grant award of \$5,080.50. (*This grant is offered to some students whose parent/guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11.*)

## You may appeal your aid eligibility termination

Students borrowing federal aid programs must maintain Satisfactory Academic Progress during their school career. Students who failed to meet SAP during the Office of Financial Aid's annual review had their aid eligibility terminated and must take specific steps to have it reinstated. Visit [www.finaid.umich.edu/SAP](http://www.finaid.umich.edu/SAP) for details. Students who have an extenuating circumstance may appeal by downloading an SAP appeal form here: [www.finaid.umich.edu/media/docs\\_autogen/SAPpealeven.pdf](http://www.finaid.umich.edu/media/docs_autogen/SAPpealeven.pdf)

## Use Wolverine Access to view estimated bill, calculate loan eligibility

Two financial planning calculators are available to students estimating a student's University bill and showing eligibility for PLUS or private loan amounts. Parents or others authorized to access a student account may also use these calculators.

- Visit (<https://wolverineaccess.umich.edu>) > Student Business > Campus Finances > Financial Planning Calculator Bill Estimator. Answer a few questions and select "Calculate Estimated Bill" to view a Fall Term estimated bill.
- Select "Calculate Alternative/ PLUS Loan Eligibility" to see eligibility for a federal PLUS or private loan for Fall and Winter.

## Tips on receiving your aid

- Keep your address current on Wolverine Access (<https://wolverineaccess.umich.edu>).
- Put your name on your U.S. Postal Service mailbox before August 28, 2013.