Congratulations on your admission to the University of Michigan!

We know that the cost of a college education and available financial assistance are crucial considerations when choosing a college. This publication is a companion piece to your U-M Estimated Award Notice. We hope it will help answer your questions about financial aid and assist you with your college enrollment decision.

If you have further questions, visit our website or talk to one of our financial aid experts in person, by phone, or by email. We are happy to assist you!

PAMELA W. FOWLER
Executive Director
Office of Financial Aid

Using Wolverine Access

U-M’s password-protected website, Wolverine Access, allows you to view your U-M information, including financial aid Award Notices and a list of other needed documents.

If you don’t have a U-M uniqname and password, set up a U-M Friend account to access your information. Visit: https://wolverineaccess.umich.edu and “View/Report Additional Aid” under Student Business. On the authentication page, select “create one now” to set up your Login ID. On the next page, select “others” and follow instructions to set up your account.

https://wolverineaccess.umich.edu
The Official Award Notice may differ from your Estimated Award Notice. Listed below are some of the most common reasons for adjustments between ESTIMATED and OFFICIAL financial aid Award Notices:

MISSING THE JUNE 1, 2017, DEADLINE: If we do not receive your additional, required documents by this date, grant funding will be limited. Meeting this deadline ensures that you will maintain your aid eligibility.

VERIFICATION: We need federal income tax data to determine your official aid offer. We verify tax information, including wages earned, voluntary retirement account contributions, capital gains/losses, business losses, and actual taxes paid to calculate your eligibility for aid. We also use reported interest and dividend income to verify the value of assets reported on your application. We may ask for a tax transcript or additional tax information.

FAMILY SIZE & NUMBER OF SIBLINGS IN COLLEGE: When calculating a student’s financial need, we give credit for a tax transcript or additional tax information.

ADDITIONAL ASSISTANCE: According to federal regulations and university policies, private scholarships and aid such as ROTC scholarships and veterans’ benefits must be counted as resources in considering eligibility for need-based financial aid. Report these through Wolverine Access ("View/Report Additional Aid" tab under Student Business).

MICHIGAN COMPETITIVE SCHOLARSHIPS: The State of Michigan awards these to Michigan resident freshmen.

Comparing aid offers from different schools FOR COMPARISON TOOLS, VISIT http://finaid.umich.edu/comparing-colleges

Cost is only one reason to choose one college over another. If you receive financial aid offers from more than one school, compare them to see which offer is most beneficial to you:

1. COST OF ATTENDANCE (BUDGET)
   What types of expenses are included? Categories should be similar at all schools and should cover at least the basics of tuition, room and board, and books. (U-M includes personal/miscellaneous expenses in its budget, but some schools do not.) Verify whether the types of expenses you expect to incur are included and whether estimates seem reasonable.

2. TYPES AND AMOUNTS OF AID AWARDED
   • Compare the percentage of grants and the percentage of loans to the Cost of Attendance. The more grants offered, the better. Also look at interest rates and repayment terms on loans.
   • The Bottom Line: Subtract Gift Aid awarded from the Cost of Attendance. This will show what you and your family will need to pay or borrow. To see what your U-M Fall bill will look like or to find out how much you can borrow, select Financial Aid Planning Calculators from in Wolverine Access (https://wolverineaccess.umich.edu).

Students who receive these scholarships will have their aid offers adjusted. (See “Treatment of Outside Financial Assistance” page 3.)

MICHIGAN EDUCATION TRUST (MET): If you have a MET contract, notify us as soon as possible.
The financial aid process is regulated by federal law and institutional policies which help colleges distribute limited funds equitably. Here are answers to questions that newly admitted students and families ask about financial aid at U-M.

**A note about scholarships and other resources**

Students may seek private scholarships and get help from U-M schools and colleges to meet their college costs. They may also use other resources, such as ROTC scholarships, housing and veterans’ benefits. According to federal regulations and/or university policies, these are counted as financial resources when determining eligibility for need-based aid. However, they will improve the student’s overall aid package.

In general, if you receive outside aid (including scholarships from U-M schools and colleges):

- It will first be applied against any costs not accounted for in your financial aid package (i.e., any gap between the Cost of Attendance and your Expected Family Contribution (EFC) plus the aid offered.) Outside aid will not reduce your EFC.
- Next, it will reduce your loan or Work-Study award, reducing the funds you borrow or earn by working.
- Your grant aid will only be reduced if all loan and Work-Study awards are replaced by scholarships or other resources.

To treat students with comparable circumstances equitably, we may limit university grant and scholarship aid. If you receive grants and/or scholarships exceeding your total Cost of Attendance and they include awards from any university source, your university grants/scholarships may be adjusted so your aid equals your Cost of Attendance.

Some important exceptions to this rule:

- Some Office of Financial Aid scholarships are awarded based on need. This may reduce your University of Michigan Grant, but your total aid should remain the same or be higher. Your total aid should not be reduced. If you are awarded one of these, you will receive a letter.
- If you own a 529 plan such as a Michigan Education Trust contract, receive a post-9/11 VA benefit, or receive a State-funded scholarship such as the Michigan Competitive Scholarship, or the Detroit Compact Scholarship, Wade McCree Scholarship, or Detroit Promise, it will be applied against your need-based grants before reducing your loan or Work-Study.
- Receiving a McCree, Detroit Compact or Detroit Promise scholarship reduces your eligibility for the university-funded Jean Fairfax, Michigan Experience, Tappan, Presidential and HAIL scholarships and for the Michigan Competitive Scholarship.
- M-PACT and Provost Awards (U-M grants) are reduced before loan and Work-Study awards.

**Financial aid beyond your first year**

It is likely that you will receive similar financial aid offers throughout your undergraduate years, **IF** the following items remain true:

- Eligibility for the scholarship(s) or award(s) you receive is not limited to your freshman year.
- Your family’s financial situation does not change. Changes in parents’ income or marital status or in the number of your siblings who attend college will affect your eligibility.
- The federal, state, and institutional funding of financial aid programs does not change.
- You submit the appropriate application materials by the required deadlines each year.
- You provide accurate information (income, assets, etc.) on all application materials.
- You continue to meet enrollment level and Satisfactory Academic Progress (SAP) requirements. For more information about SAP, contact our office or see [http://finaid.umich.edu/SAP](http://finaid.umich.edu/SAP).

**Use of Professional Judgment:** 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.
University of Michigan scholarship programs

The U-M Office of Financial Aid administers a variety of scholarship programs that recognize superior academic achievement, leadership qualities, and potential contribution to the scholarly community of the University. Some scholarships are based on financial need and others reflect the University’s commitment to achieving a diverse student body. Major scholarship programs are listed on our website (http://finaid.umich.edu/about-scholarships).

During the admissions process, all freshmen and transfer students are automatically considered for most of these scholarships and for others offered by U-M schools and colleges. Those requiring an additional application or information are highlighted on the website. To be considered for need-based scholarships, you must also apply for financial aid. If you are selected for a university scholarship, you will be notified in writing by mid-April.

Students should also log in to Wolverine Access and complete a scholarship profile to be considered for all possible scholarships. (Select the My Scholarship Profile link in the Campus Finances section of Wolverine Access.) Update your scholarship profile regularly while attending U-M.

SCHOLARSHIPS BEYOND THE FIRST YEAR

The university’s schools and colleges administer scholarship programs for continuing students who have completed at least one term of enrollment at the university. These scholarships may be based on need and/or merit. Students must apply for these scholarships directly; contact the scholarship or academic advising office of your school or college for scholarship applications after your first term of enrollment. For a list of schools and colleges, visit http://umich.edu/schools-colleges.

For LS&A Scholarships:
www.lsa.umich.edu/students/scholarships

For Engineering Scholarships:
www.engin.umich.edu/college/admissions/finances/scholarships

Private scholarships

Scholarships from outside organizations are an important resource for many U-M students, especially freshmen. Most sponsors want to direct their funds to students with whom they have a connection, either now or in the future. Some great places to begin your search in the local community include:

• Postings, notices, or fliers at your high school
• A parent’s employer
• Your place of religious worship
• Social, professional, and fraternal organizations
• Your public or high school library
• Local University of Michigan Alumni Clubs: http://alumni.umich.edu/students/scholarships
• Office of Financial Aid website for a listing of free scholarship searches: http://finaid.umich.edu/private-scholarships

Nonresident students should investigate grants and scholarships offered through their home states; visit the Education Resource Organizations Directory at www2.ed.gov/EROD and do a state/territory search.

If you are considering using a scholarship search company, investigate them thoroughly. We do not recommend scholarship search firms that charge fees. The Federal Trade Commission asks consumers to be wary of money-back guarantees and companies that promise scholarships before they receive your application information.

If you receive private scholarships, notify our office if the scholarships are not listed on your financial aid Award Notice.

PRIVATE SCHOLARSHIP CHECKS

If your scholarship sponsor sends a check directly to you, follow the instructions below to make sure it is applied to your University student account. Send checks to:

University of Michigan
Office of Financial Aid-Scholarship Unit
2500 Student Activities Building
515 E. Jefferson Street
Ann Arbor, MI 48109-1316

• If the check is made out to the University, submit it to the Office of Financial Aid (see address above).
• If the check is made co-payable to you and the University, endorse the check and submit it to the Office of Financial Aid.
• If the check is made payable to you only, you must report this resource to us and apply any funds necessary to your University student account.
Cost of Attendance & Budgeting

The Office of Financial Aid establishes standard Cost of Attendance budgets as a basis for awarding financial aid. These budgets reflect modest but adequate expense patterns of U-M students based on research conducted by the Office of Financial Aid. While individual expenses vary based on lifestyle, estimated costs are helpful in planning your own budget.

Note: Cost of Attendance amounts listed are estimates for the 2017-2018 year. Actual tuition is set in June 2017.

For more information, see http://finaid.umich.edu/cost-of-attendance

### Estimated cost of attendance for Fall/Winter 2017-2018

<table>
<thead>
<tr>
<th></th>
<th>Freshmen/Sophomores</th>
<th>Juniors/Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MICHIGAN RESIDENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition &amp; Fees¹</td>
<td>$14,826</td>
<td>$16,696</td>
</tr>
<tr>
<td>Housing Costs²</td>
<td>$11,198</td>
<td>$11,198</td>
</tr>
<tr>
<td>Books &amp; Supplies³</td>
<td>$1,048</td>
<td>$1,048</td>
</tr>
<tr>
<td>Personal/Misc.</td>
<td>$2,454</td>
<td>$2,454</td>
</tr>
<tr>
<td><strong>TOTAL BUDGET</strong></td>
<td>$29,526</td>
<td>$31,396</td>
</tr>
<tr>
<td><strong>NONRESIDENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition &amp; Fees¹</td>
<td>$47,476</td>
<td>$50,808</td>
</tr>
<tr>
<td>Housing Costs²</td>
<td>$11,198</td>
<td>$11,198</td>
</tr>
<tr>
<td>Books &amp; Supplies³</td>
<td>$1,048</td>
<td>$1,048</td>
</tr>
<tr>
<td>Personal/Misc.</td>
<td>$2,454</td>
<td>$2,454</td>
</tr>
<tr>
<td><strong>TOTAL BUDGET</strong></td>
<td>$62,176</td>
<td>$65,508</td>
</tr>
</tbody>
</table>

¹ These are tuition and fees based on approved 2017-2018 tuition rates. Tuition and fees may be higher or lower, depending on a student’s program of study; current full- and part-time tuition and fees for all U-M schools and colleges are available from the Office of the Registrar’s website at http://ro.umich.edu/tuition.

² The estimated room and board rate listed for undergraduates is based on double occupancy in a residence hall. The estimated room and board allowance for students living with parents and commuting to campus is $4,674 for the year.

³ Book and supply costs for students in the School of Art, Architecture and Urban Planning, Dental Hygiene, and Business Administration are typically higher than these estimates. Contact our office for exact figures.

⁴ While the Office of Financial Aid does not have sufficient funds to meet the full demonstrated financial need of all nonresident students, students eligible for scholarships from U-M schools and colleges or other private sources may be able to cover costs through these combined resources. Other options used by nonresident families are private/alternative loans and the Federal Direct PLUS Loan (see page 7).

### Tuition and Fees

Estimated rates listed in the chart are for a full-time credit hour load, defined as 12-18 credit hours per term for undergraduates. Students who elect fewer than 12 credit hours per term are charged on a per-credit-hour basis. Those who elect more than 18 hours pay for additional credit hours. Detailed information on tuition and fee charges is available from Student Financial Services and the Registrar’s Office (see page 10 for contact information).

Tuition rates are set each June by the U-M Board of Regents. Costs are adjusted when tuition is set.

### BOOKS AND SUPPLIES

Costs vary by program, course load, and classes selected. You may reduce your costs significantly by buying used books, renting books or by using the university’s library and reserve book system.

### HOUSING COSTS (Room & Board)

Housing costs will vary significantly based on your living arrangements. University residence halls offer a variety of room types and meal plans. The Office of Financial Aid uses an estimated standard double occupancy rate in the budget to determine aid eligibility. However, you could pay as much as $14,384 per year for a single room or as little as $8,980 for an economy triple (both estimated rates include standard meal contract). University Housing will send you a detailed schedule of room and board options and rates with your Housing application.

- **Off-Campus Housing:** The Ann Arbor community offers many housing options. The financial aid budget allows for off-campus rent, utilities, and food costs up to the estimated cost for a standard double-occupancy room in a campus residence hall. Carefully evaluate your costs if you choose to live off campus.

- **Commuting:** Students who live at home and commute will reduce room and board costs significantly. Estimated allowance for room and board for commuting students is $4,674 for the year to acknowledge ongoing family household expenses (food, utilities, etc.) and transportation costs.

### PERSONAL AND MISCELLANEOUS

This category represents every other student expense — transportation, meals not covered under the standard meal contract, cell phones, clothes, personal hygiene, entertainment, etc. This is the most variable and personal component of any student’s budget. The financial aid budget allows about $77 per week.

### REMEMBER:

Personal spending can make or break a college budget!
A basic premise governing need-based financial aid programs is that families are primarily responsible for paying for college. Students should help pay for college as they are able. Employment, during the academic year and over the summers can make an important contribution to the student’s available financial resources.

Because of U-M’s reputation, many families assume that it is unwise for students to work during the academic year. However, studies show that students who work a modest number of hours per week — no more than 15 — will, on average:

- Have higher grade point averages,
- Graduate at a faster rate, and
- Be less likely to drop out than students who do not work.

**Why?**

Some possible explanations:

- Working students become better organized and manage their time better.
- Employment exposes students to more mentor-type relationships and increases their interactions with “real world” people.
- Employment provides financial resources to help meet college costs.

Students who work also gain important job skills to include on their résumés.

**Temporary or part-time jobs**

Students who are not eligible for Work-Study can still find jobs. The University of Michigan and Ann Arbor communities have an active employment market. University Housing, for example, is always in search of good employees and is just one of the many departments that employ students. See the Student Employment Office website (https://studentemployment.umich.edu) for job listings.

**Work-Study employment**

Work-Study awards allow students to work part-time in college and earn a paycheck to help defray college costs.

Students must apply for financial aid to be considered for a Work-Study award. Employers qualify for the program under federal guidelines; Work-Study is offered to students with financial need. If you have a Work-Study award on your Award Notice, you qualify to interview for and obtain Work-Study jobs listed with the Student Employment Office (https://studentemployment.umich.edu). Only students awarded Work-Study can apply for these jobs!

To obtain a Work-Study job, look at job listings and contact the employers directly for interviews. You must show the employer a copy of your Award Notice (print a copy from Wolverine Access) to document your award and will also need proof that you are enrolled at least half-time.

Work-Study students are some of the most highly sought-after employees because federal funding covers a large portion of their wages, while the employers (university departments or nonprofit organizations) pay the remaining amount.

Federal Work-Study students are encouraged to seek employment in approved community service programs, especially literacy tutoring programs in schools, libraries, and social service agencies. See the Student Employment Office website for a listing of community service jobs.

The chart below shows how a student working a modest number of hours per week can earn basic Work-Study award amounts during the academic year (approximately 30 weeks). The rate of pay is based on the current average hourly rate at the university for temporary employment positions.

<table>
<thead>
<tr>
<th>Work-Study Award Amount</th>
<th>Hours Needed to Work per Week to Earn the Award (at $10.86/hour)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>9.2</td>
</tr>
<tr>
<td>$2,500</td>
<td>7.6</td>
</tr>
</tbody>
</table>

**Summer employment**

Summer is an ideal time to work and save for the coming year’s expenses. Working and saving during the summer can reduce the need to borrow or work during the academic year. But if you live away from home during the summer, your living expenses will reduce the amount you can save from your earnings.
2017-2018 INFORMATION FOR ENTERING STUDENTS AND THEIR FAMILIES

Borrowing options

Subsidized vs. Unsubsidized Federal Direct Loan
The Subsidized Federal Direct Loan is a need-based loan, while the Unsubsidized Federal Direct Loan is not. Students borrowing a Subsidized Loan are not assessed interest while they are enrolled at least half-time. Students borrowing an Unsubsidized Loan are assessed interest while they are enrolled in school, but interest is typically deferred until loan repayment begins. A student may request the option of paying the interest while enrolled, which will result in lower loan payments over the life of the loan and a lower long-term cost for the loan. Apply for financial aid to be considered for these loans.

PLUS Loan
The Federal Direct PLUS Loan assists families who are not eligible for other types of aid, who have remaining financial need after other forms of aid are awarded, or who are not eligible to receive need-based aid. The maximum that can be borrowed each year is the cost of attendance minus all other financial aid awarded (see example below). For PLUS Loans, the PLUS borrower is the parent of a dependent undergraduate student.

Information and application materials will be available from the Office of Financial Aid in April for the 2017-2018 academic year. Contact our office at that time if you are interested in applying for a PLUS Loan, or see http://finaid.umich.edu/PLUS.

Separate application is required for these loans and you must reapply for the PLUS Loan each year.

PLUS loan eligibility example:

$27,812 Cost of Attendance/Budget
− $12,000 Total Financial Aid Awards (including scholarships)
= $15,812 PLUS Loan Eligibility

Private loans
If you have considered all options and need additional financing to meet your educational costs, visit http://finaid.umich.edu/private-education-loans for information about private loans. Apply for private loans separately and be sure to compare loan terms with the PLUS Loan.

How much can you borrow?
To find out how much PLUS, or private loan you can borrow, visit Wolverine Access (https://wolverineaccess.umich.edu) > Financial Planning Calculators > Calculate Alternative/PLUS Loan Eligibility.

Evaluate each borrowing option based upon your personal needs.
Paying for tuition, room and board, and other expenses is a concern for all students. Your student billing account is administered by U-M Office of Student Financial Services. An overview of the account and eBilling system is provided below:

- When you are admitted to the university, a student billing account is established. Charges for university services are posted to this account.
- An eBill notification is sent to your U-M email account mid-month for each billing period directing you to Wolverine Access to view/print your eBill. Use a U-M uniqname and password or Friend Account to log in (see page 1).
- You can authorize a Friend account for your parents, allowing them to view/print your eBill on Wolverine Access. See http://finaid.umich.edu/parent-guide for information.
- Charges are due on the date indicated on your eBill. Student Financial Services offers a U-M Payment Plan, allowing families to pay in installments. Visit www.finance.umich.edu/finops/student/payment/paymentplans.

For answers to your student account questions, call (734) 764-7447 or email um-sfo@umich.edu

Financial aid tips
- Read information and email sent to you by our office. Add financial.aid@umich.edu, financial.aid2@umich.edu, and targetemail@umich.edu to your email address book to receive our messages.
- Share information with your parents. Authorize a Friend account and sign them up for financial aid e-newsletters and information. See http://finaid.umich.edu/parent-guide.
- Keep track of calls, correspondence, and emails to our office and make note of who you speak with.
- Keep a file of all of your financial aid records and information.
- Notify us immediately of changes in your family’s finances, if you drop below half-time, or any other situation that might affect your aid package.
- Include your name and 8-digit UMID number on all documents you submit or when calling our office.
- If you have questions, call us. We are happy to help!

Note: We can only discuss personal financial aid information with the student and the student’s parent(s) whose income is provided on the FAFSA. All callers must provide a student’s UMID.

AS YOU BEGIN COLLEGE
1. Have money on hand for books and other expenses when you first arrive on campus.
2. If you have a Work-Study award, be aware that it may take up to one month to receive your first paycheck.

FINANCIAL AID CALCULATORS:
U-M Net Price Calculator: https://npc.collegeboard.org/student/app/umich
Financial Aid Estimation Calculator, College Cost Projector and others: www.finaid.org/calculators
EFC Calculator from the College Board: https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/expected-family-contribution-calculator
Calculators & Tools: http://finaid.umich.edu/comparing-colleges
Estimate loan eligibility: https://wolverineaccess.umich.edu (Campus Finances > Financial Planning Calculator)

SCHOLARSHIP SEARCH SERVICES & INFORMATION:
Chegg: www.chegg.com/scholarships
College Board’s Scholarship Search: https://bigfuture.collegeboard.org/scholarship-search
College Greenlight: www.collegegreenlight.com
College NET MACH25: www.collegenet.com/mach25/app
CollegeScholarships.com: http://collegescholarships.com/
fastWEB Scholarships: www.fastweb.com/college-scholarships
Scholarships.com: www.scholarships.com/scholarship-search.aspx
Scholarship America: https://scholarshipamerica.org
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 (http://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 http://ro.umich.edu and select “Service hours and office locations”).

<table>
<thead>
<tr>
<th>TIME OF WITHDRAWAL (Specific Dates Established Each Term by the Registrar’s Office)</th>
<th>PERCENTAGE OF CHARGES REFUNDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before the 1st day of the term</td>
<td>100% tuition; 100% fees</td>
</tr>
<tr>
<td>Within the first 3 weeks of the term</td>
<td>100% tuition; 0% fees</td>
</tr>
<tr>
<td>After the first 3 weeks but before the 6th week of the term</td>
<td>50% tuition; 0% fees</td>
</tr>
<tr>
<td>After the 6th week of the term</td>
<td>0% tuition; 0% fees</td>
</tr>
</tbody>
</table>

Return of Title IV (federal) financial aid

The federal government mandates that students withdrawing from all classes may keep only the financial aid they have “earned” up to the time of withdrawal. Title IV funds disbursed in excess of the earned amount must be returned by the University and/or the student to the federal government. The student could owe the University, the government or both.

To determine what a student earns, we divide the number of calendar days the student has attended classes by the total number of calendar days in the semester (minus any scheduled breaks of 5 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 determines the amount of aid earned and the amount that a student may keep. For example, if the student attended 25 percent of the term, he will have earned 25 percent of the aid disbursed. The unearned amount (total aid disbursed minus the earned amount) must be returned to the federal government by the university or the student. Our office will notify and provide instructions to students who are required to return funds to the government.

Allocating returned Title IV (federal) aid

Returned federal funds reimburse individual programs which paid 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 Perkins Loan
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Other Federal Loan or Grant Assistance

Call and speak with an academic advisor and a financial aid counselor if your circumstances require you to withdraw from all classes so that you understand the consequences. Our counselors can further explain this policy to students or parents.
2017-2018 INFORMATION FOR ENTERING STUDENTS AND THEIR FAMILIES

All mailing addresses include:
University of Michigan
Ann Arbor, Michigan 48109
Area Code is (734)

Office of Financial Aid
http://finaid.umich.edu

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

NORTH CAMPUS
B430 Pierpont Commons ....................................763-6600
FAX ....................................................................647-3081
EMAIL ................................................... financial.aid@umich.edu

Student Financial Services
http://finance.umich.edu/finops/student

2226 Student Activities Bldg.................................764-7447
TOLL FREE............. 1-877-840-4738 (in U.S. & Canada only)
EMAIL .................................................. um-sfo@umich.edu

Student Employment
http://studentemployment.umich.edu

2300 Student Activities Bldg.................................763-4128
EMAIL .................................................. student.employment@umich.edu

Office of Undergraduate Admissions
http://admissions.umich.edu

1220 Student Activities Bldg.................................764-7433

University Housing
http://housing.umich.edu

1011 Student Activities Bldg.................................763-3164

Office of the Registrar
http://ro.umich.edu

CENTRAL CAMPUS
1207 LS&A Bldg..................................................647-3507
NORTH CAMPUS
B430 Pierpont Commons ....................................763-7650
Residency Classification Office ............................764-1400

Office of New Student Programs (Orientation)
http://onsp.umich.edu

609 Tappan Street, Auxiliary Bldg..........................764-6413
EMAIL .................................................... ONSP@umich.edu

The Regents of the University of Michigan
MICHAE L J. BEHM, Grand Blanc
MARK J. BERNSTEIN, Ann Arbor
SHAUNA RYDER DIGGS, Grosse Pointe
DENISE ILITCH, Bingham Farms
ANDREA FISCHER NEWMAN, Ann Arbor
ANDREW C. RICHNER, Grosse Pointe Park
RON WEISER, Ann Arbor
KATHERINE E. WHITE, Ann Arbor
MARK S. SCHLISSEL, EX OFFICIO

U-M NONDISCRIMINATION POLICY STATEMENT
The University of Michigan, as an equal opportunity/affirmative action employer,
complies with all applicable federal and state laws regarding nondiscrimination
and affirmative action. The University of Michigan is committed to a policy of equal
opportunity for all persons and does not discriminate on the basis of race, color,
national origin, age, marital status, sex, sexual orientation, gender identity, gender
expression, disability, religion, height, weight, or veteran status in employment,
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