FIND YOUR DOCUMENTS HERE

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.
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 MARCH 31, 2019, DEADLINE: If we do not receive your additional, requested documents by this date, grant funding will be limited. Meeting this deadline ensures that you will receive full consideration for all financial aid programs.

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 interests, and actual taxes paid to calculate your aid eligibility. We also use reported interest and dividend income to verify the value of assets reported on your application. We may request a federal tax return or additional financial information.

FAMILY SIZE & NUMBER OF SIBLINGS IN COLLEGE: When calculating a student’s financial need, we give credit for each sibling enrolled at least half-time in a college program leading to an undergraduate degree or degree/certificate. High school siblings and parents attending college are not included in this calculation. If the number of siblings enrolled in college decreases, your eligibility will be reduced.

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 need-based aid eligibility. Report these resources through Wolverine Access (“View/Report Additional Aid” tab under Student Business).

MICHIGAN COMPETITIVE SCHOLARSHIPS: The State of Michigan awards these to Michigan resident freshmen. Students who receive these scholarships will have their aid offers adjusted. (See “A note about scholarships and other resources,” page 3.)

MICHIGAN EDUCATION TRUST (MET): If you have a MET contract, notify us as soon as possible.

Check Wolverine Access for additional documents we need to make a final, official aid offer.
The financial aid process is regulated by federal law and institutional policies which help colleges distribute financial aid equitably. Following is information to help newly admitted students and families who have questions about the process.

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. These are counted as financial resources when determining need-based aid eligibility. 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 is first applied against any costs not accounted for in your financial aid package (i.e., the gap between the Cost of Attendance and your Expected Family Contribution (EFC) plus the aid offered.) Outside aid will not reduce the amount a student and family are expected to pay.
- Next, it reduces your loan or Work-Study award, reducing funds you must borrow or earn by working.
- Your grant aid will only be reduced if all need-based loan and Work-Study awards are replaced by scholarships or other resources.

Some important exceptions to this rule:

- Some Office of Financial Aid scholarships are awarded based on student need. This may reduce your University of Michigan Grant, but your total aid should remain the same or be higher.
- If you own a 529 plan such as a Michigan Education Trust, receive a post-9/11 VA benefit, or receive a state-funded scholarship such as the Michigan Competitive 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 Wade McCree, Detroit Compact or Detroit Promise scholarship reduces your eligibility for the university-funded Jean Fairfax, Tappan, Presidential, HAIL and Wolverine Pathways scholarships and for the Michigan Competitive and Posse scholarships.
- M-PACT and Provost’s Award (U-M grants) are reduced before loan and Work-Study awards.

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

RECEIVING FINANCIAL AID BEYOND YOUR FIRST YEAR

It is likely that you will receive similar financial aid offers throughout your undergraduate years if:

- 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
- 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: https://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.
SCHOLARSHIPS

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

RECEIVING 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 provider makes the check payable to U-M and sends it to you, submit it to our office for processing.
• If the provider makes the check co-payable to you and U-M, endorse the check and submit it to our office.
• If the provider makes the check payable to you, report this resource to us and apply any funds necessary to your University student account.

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 university scholarship programs are listed on our website: (https://finaid.umich.edu/scholarships-at-u-m).

During the admissions process, all freshmen and transfer students are automatically considered for most scholarships including those offered by U-M schools and colleges. Those requiring an additional application are noted.

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.

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, fliers or information at your high school counseling office
• 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/scholarships
• Office of Financial Aid website for a listing of free scholarship searches: https://finaid.umich.edu/scholarships-at-u-m

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

Scholarship searches
Investigate any scholarship search firm thoroughly. We do not recommend scholarship search firms that charge fees.

The U-M Office of Financial Aid offers a suggested list of free scholarship search engines on our website. Visit https://finaid.umich.edu/scholarships-at-u-m and see the “private scholarships” menu.

The Federal Trade Commission warns consumers to be wary of money-back guarantees and companies promising scholarships before they receive your application.

If you receive a private scholarship, notify our office if they are not listed on your Financial Aid Award Notice.
TUITION & FEES

• Rates are for a full-time credit hour load, defined as 12-18 credit hours per term for undergraduates. Students electing fewer than 12 credit hours are charged on a per-credit-hour basis; those electing more than 18 pay for additional hours.

• Full-time enrollment for graduate students is 8 credit hours per term.

• Official tuition and fee charges are published by the U-M Office of the Registrar (ro.umich.edu/tuition) or 734-763-5174.

• Resident undergraduates with family incomes of less than $65,000 may qualify for the Go Blue Guarantee of four years of free tuition and mandatory fees, with certain asset qualifications. Visit http://goblueguarantee.umich.edu for information.

HOUSING & MEALS

• Living On-Campus: Budget is based on double occupancy in a residence hall and a standard meal plan; costs vary based on selected living arrangements. A detailed schedule of options and rates is available from University Housing (housing.umich.edu) or 734-763-3164.

• Living Off-Campus: Budget allows for rent, utility and food costs up to the estimated cost for a standard double-occupancy room. Costs will depend on your choice of housing and lifestyle. Evaluate your costs carefully if you choose to live off-campus.

• Commuting: Students who live at home will reduce housing and meal costs significantly. Budget allowance for commuting students is $4,814 for the academic year.

BOOKS AND SUPPLIES

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

PERSONAL AND MISCELLANEOUS

This category represents other student expenses not listed including: transportation, meals not covered under a meal contract, cell phones, clothing, personal hygiene items and entertainment.

It is the most variable and personal part of any student’s budget. The financial aid budget allows about $77 per week.
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 summer can contribute to the student’s available financial resources.

Because of U-M's academic reputation, many families assume that it is unwise for students to work. 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 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 resumés.

**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 Work-Study. Employers qualify for the program under federal guidelines and 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, review job listings and contact the employers directly for interviews. Print a copy of your Award Notice from Wolverine Access, which documents your Work-Study award, and show it to your employer. You 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.

Work-Study students are encouraged to seek approved community service jobs, especially literacy tutoring programs in schools, libraries, and social service agencies. See the Student Employment Office website for a listing of these 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.
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 enrolled at least half-time. Students borrowing an Unsubsidized Loan are assessed interest while enrolled in school, but interest is typically deferred until loan repayment begins. A student may request to pay the interest while enrolled, which will result in lower loan payments and a lower long-term cost for the loan. Apply for financial aid to be considered for these loans.

BORROW ONLY WHAT YOU ABSOLUTELY NEED

Some borrowing may be necessary and will help you pay for college. We ask all U-M students to 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:

• Use personal or family assets when possible before considering a loan
• Consider the U-M Payment Plan for Fall/Winter which helps families spread costs over 5 months for each semester
• Consider part-time employment to stretch your dollars without borrowing
• Review your lifestyle choices and expenses for ways to trim costs
• In Spring/Summer, consider taking classes closer to home where you will incur fewer costs

For more tips, visit https://finaid.umich.edu/smartborrowing.

PARENT PLUS LOAN

The Federal Direct Parent 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 borrower is a parent of a dependent undergraduate student.

The maximum that can be borrowed each year is a student’s Cost of Attendance minus all other financial aid awarded:

PLUS loan eligibility example:

<table>
<thead>
<tr>
<th>Cost of Attendance/Budget</th>
<th>Total Financial Aid Awards (including scholarships)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,298</td>
<td>$12,000</td>
</tr>
<tr>
<td>$18,298 PLUS Loan Eligibility</td>
<td></td>
</tr>
</tbody>
</table>

Information about the PLUS Loan will be available from the Office of Financial Aid in April for the 2019-2020 academic year. Contact our office at that time if you are interested in applying for a PLUS Loan, or see https://finaid.umich.edu/PLUS.

A separate online application is required for these loans and parents must reapply each year.

LONG-TERM UNIVERSITY LOAN

This is an undergraduate loan program administered and funded by the university. It carries a 5 percent fixed interest rate, with repayment deferred while a student is enrolled at least half-time. This is a need-based loan with need determined during the financial aid application process; students must apply for aid by priority deadline to be considered. Award amount varies based upon the size of the applicant pool and availability of university funds in any given year. It is not available to students pursuing a second bachelor’s degree or graduate/professional degree.

HOW MUCH CAN YOU BORROW?

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

PRIVATE LOANS

If you have considered all options and need additional financing to meet your educational costs, visit https://finaid.umich.edu/privateloans for information about private loans. Apply for these separately and compare loan terms and repayment options with the PLUS Loan.

A CAUTION TO PRIVATE LOAN BORROWERS:

U-M students should avoid lenders that do not require U-M certification of their loan programs and should be suspicious of unsolicited loan offers.

THE MICHIGAN STUDENT FINANCIAL AID ASSOCIATION CAUTIONS STUDENTS THAT:

“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.”

EVALUATE EACH BORROWING OPTION BASED UPON YOUR PERSONAL NEEDS

Remember: WHAT YOU BORROW TODAY YOU MUST PAY BACK LATER – WITH INTEREST
FINANCIAL AID TIPS

Financial aid (scholarships, grants, and loans administered by the university) is applied directly to the charges on your student billing account, usually during the first month of the term. Charges such as lost ID cards are not covered by financial aid, and some aid can only be applied to tuition.

Additional aid, such as private scholarships sent to the university in your name, will also be directly applied to your account. You are responsible for paying any balances from the current terms or previous terms. If you receive more aid than the charges incurred, you may receive a financial aid refund.

Note that Work-Study awards are NOT reflected on your bill because Work-Study funds are earned by working and receiving paychecks; see page 6.

To see what your U-M Fall bill will look like or get an estimate of how much you may borrow, use the Financial Planning Calculators in Wolverine Access (https://wolverineaccess.umich.edu).

For more information about using Wolverine Access, see page 1.

PAYING FOR TUITION, HOUSING AND MEALS, 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 https://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.

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!

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:

- Financial Aid Estimation Calculator, College Cost Projector and others: https://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: https://finaid.umich.edu/comparing-colleges
- Estimate loan eligibility: https://wolverineaccess.umich.edu

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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 your term under “Student Registration Deadlines”). The chart below shows the amount of tuition and fees returned based on when the student withdraws. Notify the Registrar’s Office immediately, if you withdraw. Visit http://ro.umich.edu and select “Service hours and office locations” for how to contact the Registrar.

<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.

Students who have withdrawn will be reviewed to ensure that all eligible aid will be included in the calculation, with the exception of eligible, but undisbursed, federal loans. Students eligible for a federal loan disbursement will first be contacted to ask if they want the loan disbursed or cancelled.

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 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, 25 percent of aid disbursed was earned. U-M will return all federal student aid funding to the appropriate Federal Title IV Fund. Students will be billed on their U-M student account for any amount returned to the federal government on their behalf.
All mailing addresses include:
University of Michigan
Ann Arbor, Michigan 48109

Area Code is (734)

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

MAIN OFFICE/MAILING ADDRESS
2500 Student Activities Bldg. 766-6600

NORTH CAMPUS
Pierpont Commons 766-6600
FAX 647-3081
EMAIL financial.aid@umich.edu

Student Financial Services
www.finance.umich.edu/finops/student
2226 Student Activities Bldg. 764-7447
TOLL FREE 1-877-840-4738
EMAIL um-sfo@umich.edu

Student Employment
https://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, Auxiliar Bldg. 764-6413
EMAIL ONSP@umich.edu

The Regents of the University of Michigan
JORDAN B. ACKER, Huntington Woods
MICHAEL J. BEHM, Grand Blanc
MARK J. BERNSTEIN, Ann Arbor
PAUL W. BROWN, Ann Arbor
SHAUNA RYDER DIGGS, Grosse Pointe
DENISE ILITCH, Bingham Farms
RON WEISER, Ann Arbor
KATHERINE E. WHITE, Ann Arbor
MARK S. SCHLISSEL, EX OFFICIO

U-M NONDISCRIMINATION POLICY STATEMENT
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