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NOTICE: Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change.
How to find your Financial Aid Award Notice on Wolverine Access

To view/print a PDF of your Award Notice:

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

We recommend that you print a copy of the Award Notice because it contains useful information pertaining to your financial aid.

What to do now

Read your Award Notice and this publication for information about the awards you have been offered. (The parts of the Award Notice are explained on page 5.) Then:

- We assume you are accepting all awards that you do not decline. If you wish to decline or reduce any awards, use Wolverine Access. Select Accept/Decline from the Awards tab. (This will not work in Prospective Student Business.) You may decline any portion of your aid offer, including loans, without changing the aid you are accepting.
- Notify us that you are receiving scholarships, departmental awards, fellowships, Michigan Educational Trust contracts, ROTC scholarships, veterans’ benefits, or other aid not listed on your Award Notice. Select View/Report Additional Aid from the Awards tab.
- If your name, UMID, Residency, grade level and/or career are not correct on your Award Notice, notify the Registrar’s Office as soon as possible. See “Residency Status” on page 5. If your address is incorrect, change it using Wolverine Access.
- Complete your online Direct Loan Master Promissory Note using your FSA ID and review important information about your federal loan accounts online.
- Finally, you can authorize a Friend account for your parents, so that they may also view/print your Award Notice on Wolverine Access. See http://finaid.umich.edu/Wolverine for more information.

(continued on next page)
(continued from previous page)

A summary of your awards is also available on Wolverine Access:

- If you already have a uniqname: Log in to the Student tab of Wolverine Access and select Student Business > Student Center > Financial Aid > Aid Year > Awards > Award Summary.

- If you are an entering student with a Friend account: Select the Student tab, log in to the New & Prospective Student Business section of Wolverine Access and select New & Prospective Student Center > View Financial Aid Award Summary.

What to expect later

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

- If any of your aid awards must be adjusted at any time, you will be notified by email that you have a revised Award Notice available on Wolverine Access.

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

  **DIRECT LOANS**

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

  **PERKINS, HEALTH OR NURSING**

  If you have been awarded a Perkins, Health Professions, or Nursing Loan, you must complete your loan documents (MPN, Rights and Responsibilities Statement) online using Wolverine Access to receive your funds. See http://finaid.umich.edu/perkins-loans or http://finaid.umich.edu/health-professions-nursing-loans for information. If you previously signed a Perkins Loan MPN at U-M, do not sign another for 2016-2017. Health Professions and Nursing Loan recipients must complete a Rights and Responsibilities Statement each year on Wolverine Access.

Notice to entering students:

**NEWLY ADMITTED FRESHMEN, TRANSFER STUDENTS, AND GRADUATE STUDENTS:**

An offer of financial aid does not constitute admission to the University of Michigan or acceptance of U-M scholarships. Accept your admission through the office that admitted you (i.e., Office of Undergraduate Admissions or Rackham Graduate School).

**AUTHORIZE A Friend Account**

for your parents so that they can view/print your Award Notice and eBill on Wolverine Access.

**VISIT**

http://finaid.umich.edu/Wolverine for more information.
Below is a description of the Award Notice you have received from U-M. Read all pages of your notice and be sure you understand this information including a link to instructions and Certification Statement that is part of your agreement in accepting federal aid funds. Page 2 of the Award Notice offers you instructions about what to do next, details about the cost of borrowing and consumer information about the University.

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

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

**B RESIDENCY STATUS:** Your residency is determined when you are admitted. If you have questions about your residency status, contact the Office of the Registrar at (734) 764-1400, or visit http://ro.umich.edu/resreg.html.

**C ENROLLMENT:** There is an assumption of full-time enrollment for aid purposes and students must be enrolled at least half-time to receive aid. If you enroll less than full-time but at least half time, your aid may be reduced based on your enrollment level. We will monitor enrollment and changes in your level may result in reduction or cancellation of aid, even after funds have been disbursed to you. (See “Special note to students enrolled less than full-time,” page 11).

**Full-Term Credit Hour Requirements for Financial Aid**

<table>
<thead>
<tr>
<th>FALL/WINTER TERMS</th>
<th>Full-Time</th>
<th>3/4 Time*</th>
<th>1/2 Time*</th>
<th>Less than 1/2 Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>12+</td>
<td>9 – 11</td>
<td>6 – 8</td>
<td>No Aid</td>
</tr>
<tr>
<td>Graduate</td>
<td>8+</td>
<td>6 – 7</td>
<td>4 – 5</td>
<td>No Aid</td>
</tr>
</tbody>
</table>

- Cost of Attendance will be adjusted to reflect graduate students enrolled for less than 9 credit hours (5 for half-time) and this could result in reduced aid eligibility.

If any information on your Award Notice is incorrect, contact the Office of Financial Aid and the appropriate University department to correct the information.

**Estimated Cost to Attend U-M**

This section shows the estimated amount it costs to attend the University for the period covered by your Award Notice (see page 6). It includes tuition and fees as charged on your student bill, housing costs (on or off campus) and other costs which can include books, supplies and personal expenses. Your actual expenses may vary; the Office of Financial Aid surveys students on a regular basis to determine some of these personal costs and estimate what a typical budget is for financial aid purposes. (See “What Your Costs Will Be” on page 8).

**Financial Aid Offer**

This section lists the financial aid program types you have been awarded and the amounts of the awards by term. If you receive scholarships or grants (money that is not repaid), they will fall under the gift aid section. We subtract this from your cost to attend, leaving you with your cost. (See page 5).

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

**K WORK-STUDY:** This government-sponsored program allows you to apply for Work-Study jobs on campus and earn a paycheck to help you pay for college.

**L LOANS:** These are funds that students borrow from the federal government or other lenders. Loans must be repaid when students graduate or stop attending school. Repayment for federal loans begins six months after you graduate, withdraw or drop below half-time status. We recommend that students borrow only what they need.

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

Refer to pages 19-23 for descriptions of U-M’s major financial aid programs for 2016-2017. Awards on your notice that DO NOT include and asterisk (*) are not from an Office of Financial Aid source. You must confirm these awards with the sponsor(s) and report any changes to us.
### Estimated Cost of Attendance for Fall/Winter 2016-2017

<table>
<thead>
<tr>
<th>MICHIGAN RESIDENT</th>
<th>NONRESIDENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freshmen/Sophomores</td>
</tr>
<tr>
<td><strong>Tuition &amp; Fees</strong></td>
<td>$14,402</td>
</tr>
<tr>
<td><strong>Housing Costs</strong></td>
<td>$10,872</td>
</tr>
<tr>
<td><strong>Books &amp; Supplies</strong></td>
<td>$1,048</td>
</tr>
<tr>
<td><strong>Personal/Misc.</strong></td>
<td>$2,454</td>
</tr>
<tr>
<td><strong>Total Budget</strong></td>
<td><strong>$28,776</strong></td>
</tr>
<tr>
<td><strong>Tuition &amp; Fees</strong></td>
<td>$45,410</td>
</tr>
<tr>
<td><strong>Housing Costs</strong></td>
<td>$10,872</td>
</tr>
<tr>
<td><strong>Books &amp; Supplies</strong></td>
<td>$1,048</td>
</tr>
<tr>
<td><strong>Personal/Misc.</strong></td>
<td>$2,454</td>
</tr>
<tr>
<td><strong>Total Budget</strong></td>
<td><strong>$59,784</strong></td>
</tr>
</tbody>
</table>

1. Estimated budgets are based on 2016-2017 tuition rates as approved by the U-M Board of Regents in June 2016. New tuition rates are approved annually each June. Tuition and fees may be higher or lower, depending on a student’s program of study; these estimated budgets use information from the College of Literature, Science and the Arts. 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](http://ro.umich.edu/tuition).

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

3. 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.

### How eligibility for need-based aid is determined

Financial aid programs were created with the idea that the primary responsibility for paying for college rests with the student and his or her family. Need-based financial aid is available to families demonstrating a need for additional resources. The formula used to determine whether you are eligible for need-based aid is:

- **Cost of Attendance**
  - Expected Family Contribution (EFC)
  - Other Financial Resources (private scholarships, etc.)
  - Eligibility for Need-Based Financial Aid

**COST OF ATTENDANCE** is the estimated cost of attending the University of Michigan for a full academic year (Fall and Winter terms), including estimated tuition and fees, books and supplies, room and board, plus a modest allowance for personal/miscellaneous expenses. The budget allows the same room and board budget whether you live on or off campus, UNLESS you live with your parents and then you will get less.

**EXPECTED FAMILY CONTRIBUTION (EFC)** is derived from an assessment formula that is applied uniformly to all aid applicants and considers the financial information provided on the Free Application for Federal Student Aid (FAFSA) and, for entering applicants, the CSS Financial Aid PROFILE application, as well as other documents you may have filed. The FAFSA determines eligibility for federal aid; the PROFILE eligibility for U-M gift aid.

The EFC is made up of two parts:

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

2. **The Student Contribution** - based on your income and a percentage of your savings and other assets.

Note that your EFC is determined early in the process of assessing your financial need, and unless your financial circumstances change significantly, your EFC remains constant. Financial aid is not applied against student and parent contributions.

**SCHOLARSHIPS AND OTHER FINANCIAL RESOURCES** are funds you may receive from sources outside your family, including private scholarships from your school, church, or community; merit scholarships; U-M school or college scholarships; ROTC scholarships; benefits you or your parent have earned through military service or other employee benefits; awards and scholarships from your state; and prepaid tuition plans.

For an explanation of how these resources affect your financial aid package, see “A Note about Scholarships and Other Resources” on the next page.
How financial aid is awarded

2016-2017 REQUIRED READING M http://finaid.umich.edu

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How need-based aid is awarded

Your eligibility for need-based aid is the total Cost of Attendance minus your Expected Family Contribution and other financial resources. In order to meet your need, first award any federal and state grants and scholarships if you are eligible, such as Pell Grants and Michigan Competitive Scholarships. We then add your Federal Direct Loans to your aid package. Applicants with financial need beyond federal and state grants and loans are offered assistance through the Perkins Loan, Health Professions Loan, or Nursing Loan programs and the Work-Study program, all which must be awarded to students with the greatest need. Changes in the Perkins program may limit future availability to new borrowers and graduate students.

We attempt to distribute grant, loan, and Work-Study funds equitably among the population of all eligible applicants who apply by established deadline dates. Award amounts are determined by a combination of demonstrated financial need, federal award maximums, and available funding, among other factors.

If a gap remains between the Cost of Attendance and the student’s resources after federal and state grants, scholarships, loans and Work-Study are applied, aid awards are made from need-based university grant sources such as the University of Michigan Grant. Because Federal Supplemental Educational Opportunity Grant (FSEOG) funds are limited, they are awarded only to applicants with the most need.

A note about scholarships and other resources

Students may seek scholarships from private sources, U-M schools and colleges, and other resources, such as ROTC. According to federal regulations and university policies, these must be considered as financial resources when eligibility for need-based aid is determined. They will improve your overall aid package.

In general, if you receive outside aid (including scholarships from U-M schools and colleges), it is applied first against any costs not accounted for in your financial aid package (i.e., the gap, if one exists, between the cost of attendance and your EFC plus the financial aid offered).

Next, it will reduce your loan or Work-Study awards, reducing the funds you must borrow or earn by working. Only if all loan and Work-Study awards have been replaced by scholarships or other resources will your grant aid be reduced.

Some important exceptions to this rule:

• Some scholarships administered by the Office of Financial Aid are awarded based on student need. If you are awarded one of these, you will receive a letter. Although this may reduce your University of Michigan Grant, your total aid award should either remain the same or may be higher. Your total aid should not be reduced.

• If you own a 529 plan, such as a Michigan Education Trust contract, if you receive a post-9/11 VA benefit, or if you receive a scholarship funded by the state such as the Michigan Competitive Scholarship, or the Detroit Compact Scholarship, or Detroit Promise, it will be applied against your need-based grant awards before reducing your need-based loan or Work-Study awards.

• Receiving a Wade McCree, Detroit Compact or Detroit Promise scholarship will reduce 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 for our neediest students) are reduced before loan and Work-Study awards.

Please note: Some scholarships require full-time enrollment before disbursement.

Special note to nonresident students:

While the Office of Financial Aid does not have sufficient funds to meet the full demonstrated financial need of many nonresident students, students who are eligible for scholarships from U-M schools or colleges or other private sources may be able to cover their costs through these combined resources. Other options often utilized by nonresident families are the Federal Direct PLUS Loan (available to the parents of undergraduate students), the Grad PLUS Loan (for graduate students), and private loan sources.
Your Award Notice lists an ESTIMATED cost of attendance used to calculate your financial aid awards. See page 6 for the 2016-2017 estimated Cost of Attendance, assess the resources you will need to meet your actual expenses and use the worksheets on this page to calculate the amount you and your family will need to contribute or borrow for your education.

### How much will I need to pay or borrow?

Use your budget from the worksheet above and the award amounts from your Award Notice to complete this worksheet. This will help you to see what you and your family will need to pay or borrow to cover your college costs.

Add these figures to reveal your total educational loan debt for this year. Consider what this amount will be for all the years you are in college. Remember: What you borrow today, you will have to pay back (with interest) after you graduate.

See page 9 for information on loans and a loan repayment chart. Also, review the loan section of the major financial aid programs chart on pages 19-23.

### Keep in mind

- Single rooms cost more than the double room rate used in the Cost of Attendance figure on your Award Notice. If you choose a single room, you will have to cover the difference.
- If you live off campus, you might save money by having roommates.
- The four Cs that can bust your budget: Cars, Clothes, Credit cards, and Cell phones!

### Wolverine Access financial planning calculators

To see an estimate of what your university bill will look like, or to find out how much private educational loan, PLUS Loan, or Grad PLUS Loan you are eligible to borrow or how much to request from U-M Payment Plan, select Financial Planning Calculators while in Wolverine Access:

[https://wolverineaccess.umich.edu](https://wolverineaccess.umich.edu)
After completing the worksheets on page 8, you should have a good idea of how much you may need to borrow. Many students wisely maintain a lower-cost student lifestyle in order to borrow the least amount necessary to cover college costs. The result is lower debt and easier-to-manage loan payments after graduation.

For more information about loan programs, see page 22. To cancel or reduce your loans, go to Wolverine Access (https://wolverineaccess.umich.edu) > Student > Student Business > login > Financial Aid > Awards > Accept/Decline Financial Aid. If you need to cancel/reduce your loans after they have paid, contact us.

Undergraduate students approaching graduation: If you are enrolled less than full-time during your final term, you may not be eligible to receive the full, annual maximum federal loan limit. Consult with an aid officer to discuss your specific situation or if you have questions.

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 with a Subsidized Loan are not assessed interest on the loan while they are enrolled at least half-time. Students borrowing with an Unsubsidized Loan are assessed interest while they are enrolled in school, but payment of the interest typically is deferred until loan repayment begins. A student may pay 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.

Because Federal Direct Loan awards have origination fees, the Direct Loan amounts applied to your University student account will be lower than those listed on your Award Notice.

Some undergraduates may not see Unsubsidized Federal Direct Loans on their Award Notice, but may be eligible. Visit: http://finaid.umich.edu/smartborrowing for information.

Direct Subsidized Loan Time Limitation

First-time and new Federal Direct Subsidized Loan borrowers are limited in the amount of time they qualify for an interest subsidy. Students who have exceeded 150 percent of the published length of their educational program will be:

- ineligible for additional Federal Direct Subsidized Loans (though you may borrow a Federal Direct Unsubsidized Loan) and
- responsible for interest on all loans accruing after exceeding the 150 percent limit.

New borrowers are defined as students with no outstanding federal loan principal balance when they take out a new loan after July 1, 2014. Transferring between programs does not reset loan eligibility. Interest not paid will be capitalized, effectively increasing your loan principal upon repayment.

PLUS loans an option for parents & graduate students

Direct PLUS Loans are part of the federal Direct Loan Program, which makes loans directly from the U.S. Dept. of Education. Interested graduate students and parents of undergraduates must apply for unsubsidized PLUS Loans separately if they need additional funds to cover their educational costs. Eligibility is not based on financial need and borrowers may obtain up to the amount of cost of attendance minus any other financial assistance received (See page 22).

The Direct PLUS Loan may be of interest to students/parents who:

- are not eligible for other aid,
- have unusual costs above standard student expense budgets,
- have remaining financial need after other forms of aid are awarded, or
- wish to borrow all or part of their Expected Family Contribution.

Parent and graduate PLUS applicants must meet certain requirements to qualify for the PLUS loan and, as part of the application process, the federal processor will access your credit report. Because credit reports are valid for a limited time, applications for the Fall and/or Winter terms should be completed beginning in early April. All PLUS applicants must complete the FAFSA before eligibility for the PLUS Loan can be determined. You must reapply for a PLUS or Grad PLUS loan each year.

The maximum amount that can be borrowed each year is the Cost of Attendance minus all other financial aid awarded.

<table>
<thead>
<tr>
<th>Plus Loan Eligibility Sample:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$26,984</td>
</tr>
<tr>
<td>$12,000</td>
</tr>
<tr>
<td>$14,984</td>
</tr>
</tbody>
</table>

Private Loans

If you have considered all of these options and you feel that you need additional financing to meet your educational costs, visit http://finaid.umich.edu/private-education-loans for information about private loans. Compare rates and terms with the PLUS and Grad PLUS and consider their repayment terms.
When you accept our offer of financial aid, you agree to fulfill the following responsibilities, including the terms and conditions set by the federal regulations for financial aid.

1. Additional assistance
   a. If you receive additional funds not listed on your Award Notice (scholarships, departmental awards, Michigan Education Trust, etc.), report them to us immediately in Wolverine Access (https://wolverineaccess.umich.edu) select the Student tab, then Student Business > login > Student Center > Financial Aid > Select Aid Year > Awards > View/Report Additional Aid. If there is any change to your aid eligibility because of this additional assistance, you will receive email notification that you have a revised Award Notice available. Whenever you receive additional assistance, your awards may be adjusted or reduced, even if your aid has already been disbursed to you. (See page 7 for more information.)
   b. Students enrolled at more than one institution are prohibited from receiving financial aid from both institutions.

2. Previously received Title IV federal aid
   You must not be in default on any federal educational loans or owe any refunds on federal grants received at postsecondary institutions.

3. Use of funds
   a. You may use funds listed on your Award Notice only for education expenses incurred at the University of Michigan-Ann Arbor for the 2016-2017 academic year (Fall/Winter terms).
   b. Some scholarships, such as the Michigan Competitive Scholarship and the Detroit Compact Scholarship, have tuition-only stipulations (they must not be used for expenses other than tuition).
   c. The university applies your financial aid awards directly to charges on your university student billing account (including tuition, some fees, housing, and other charges). Funds in excess of these charges at the time of disbursement will be released to you in the form of a “refund.” Any subsequent charges are your responsibility. (See pages 11 and 12.)
   d. Financial aid does not cover certain charges. Check your account balance at least monthly to be sure you do not have unpaid charges.
   e. Financial aid awarded and paid for a specific term can only be used to pay for charges for that term. It cannot be used to pay prior term balances.

4. Enrollment requirements
   a. Full-time enrollment. We assume that you will enroll full-time in a degree program at the University of Michigan-Ann Arbor. Your financial aid cost of attendance budget includes an allowance for tuition at a full-time rate. Students must be enrolled at least half-time in for-credit classes to receive any financial aid. Non-credit classes are not eligible for financial aid. If you enroll less than full-time but at least half-time, your aid may be reduced based on your enrollment level. Note that:
      - Some scholarships require full-time enrollment before disbursement.
      - Wait-listed classes, not-for-credit classes and classes that you are auditing do not count toward your enrollment.
      - Less-than-full-time enrollment may reduce future aid eligibility and Satisfactory Academic Progress (see page 13).
   b. Reducing enrollment levels. Our office monitors enrollment levels (number of credit hours taken) each term. If you drop courses and fall below the minimum credit hour requirements, you may be required to repay all or part of your aid. If you consider dropping a class, discuss your situation fully with a financial aid officer before doing so. Adjustments to your financial aid are not made until after the drop/add date for each term.
   c. Withdrawal from the university. If you choose or are asked to withdraw from the university, inform us immediately. If you have received a federal student loan, you will be sent information about completing online loan repayment “exit counseling.” Depending upon when you withdraw, you may be required to repay all or part of your aid (see page 14).
   d. Attendance. The Office of Financial Aid is required to verify that students who receive a non-passing grade (any grade other than A, B, C, D, I or P) in any class actually began attending the class. If you receive a non-passing grade in a course or no grade is reported, we will follow up to determine whether or not you attended the class.
   e. Satisfactory Academic Progress. To remain eligible for financial aid, students must make satisfactory progress toward completion of degree requirements (see page 13).
   f. Undergraduates with one or more bachelor’s degree(s). Undergraduate students who have received one bachelor’s degree and are pursuing a second degree in another program will only be eligible for loans. However, a student enrolled in an approved dual-degree program or who is a double major may qualify for aid.
Financial aid is paid (disbursed) no sooner than the beginning of the term for which you have enrolled. Thereafter, students receive aid within two weeks after they have:

1. Responded to all requests for additional information.
2. Enrolled (not wait-listed) at least half-time (6 hours for undergraduates, 4 hours for graduate students). Some scholarships require full-time enrollment before disbursement. Students must be enrolled at least half-time to receive financial aid. Aid awarded for a specific term is paid only during that term.
3. Completed/signed all promissory notes; see “What to expect later” (page 4) for information on what you must do to receive your loan funds.

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

**special note to students enrolled less than full-time**

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

If you enroll in a class and do not attend, and you later withdraw, your aid will be adjusted if withdrawing results in less-than-full-time enrollment. You must be enrolled by Drop/Add (Census) date or your aid will be canceled.

If you enroll after Drop/Add, your aid will not be reinstated.

**when will I receive my aid?**

**how will I receive my aid?**

1. **Direct application to your university student billing account**

Grants, scholarships, and loans administered by the Office of Financial Aid are first applied to your U-M student billing account to pay tuition, fees, university-operated housing, and other university charges. All U-M grant funds are applied first to tuition, then to other on-campus charges. Financial aid awarded for a specific term can only pay charges for that same term. (See page 12)

2. **aid that exceeds your university student billing account charges**

   a. **Release of funds to you (refund)**

   Students whose financial aid exceeds the charges on their university student billing account will receive either a refund or a credit on their account. You may choose to have your refund deposited directly to your personal bank account. (See “direct deposit authorization,” below.) If you do not choose this option, a check will be mailed to your current (local) address as listed on Wolverine Access. If you have a credit on your account, contact Student Financial Services if you want funds released to you.

   **Note**: Graduate student employees with full tuition waivers and students receiving assistance through the Michigan Education Trust or an ROTC tuition scholarship may need to request that their refund be released to them. Check Wolverine Access account and contact our office.

   **A note about refund checks**: If you receive a refund for a loan and you do not want the loan, notify us in writing. Not cashing the check does not cancel the loan. Here are your options:
   - Return your uncashed check to us with a note of explanation.
   - If you have already cashed the check or received direct deposit, request in writing to reduce your loan to the desired amount. Once the loan is removed from your Student Account you can then make an ePayment through Wolverine Access, or write a check payable to “University of Michigan.” Visit www.sfo.umich.edu for more detailed information on making payments to your student account.

   b. **Direct Deposit authorization**

   To have your financial aid refunds deposited directly to your bank account:
   - Select Direct Deposit from your self-service menu in Wolverine Access. Allow up to 2 business days for it to be processed.
   - The direct deposit authorization will cover all funds disbursed to you — financial aid and university employment wages (including Work-Study).
   - The direct deposit authorization will remain in effect until you cancel it; to do this, complete a Direct Deposit Authorization Form (www.finops.umich.edu/payroll/forms/directdepositauthorizationform) and submit it to the Payroll Office.

3. **Work-Study Employment**

   Work-Study awards are earned as wages by working for Work-Study employers. They do not appear as aid on your bill. Employers pay a percentage of students’ wages and federal or state funds pay the remaining wages. Wages are typically paid bi-weekly through the employer’s payroll system. Students who are interested in community service may find a position available through the Work-Study program.

   The Student Employment Office maintains listings of eligible Work-Study jobs and posts them on the web (https://studentemployment.umich.edu). Students contact employers directly for interviews. You will need to show the employer a copy of your Award Notice and proof that your enrollment is at least half-time. You must inform your employer if your Work-Study eligibility changes.

4. **private Scholarship checks**

   • If your scholarship check is sent to the university, it will be directly applied to your university student account, one-half in the Fall term and one-half in the Winter term, unless otherwise specified by the scholarship sponsor. Payments are usually processed within two weeks. If the payment creates a credit balance on your university student account, the credit will be refunded to you either by check or by direct deposit (see above).
   • If your scholarship check is sent to you and made payable to the university, submit the check to our office for processing.
   • If your scholarship check is sent to you and made co-payable to you and the university, endorse it and submit to our office.
   • If your check is sent to you and made payable to you, report this resource to us and apply any funds necessary to your university student account.
Your university student billing account is maintained by Student Financial Services, which notifies students by email mid-month when there has been account activity. The email lets you know that you have an eBill available to view/print on Wolverine Access (https://wolverineaccess.umich.edu).

Payment for each term’s charges is due on the date specified in the eBill. Financial aid (scholarships, grants, and loans) administered by the Office of Financial Aid are applied directly to the charges listed on your eBill, usually during the first month of the term. Other aid, such as the Michigan Competitive Scholarship, private scholarships and Michigan Education Trust contracts, will also be directly applied and will appear on your eBill.

Some types of aid have restrictions. For example, federal aid cannot pay for orientation and lost ID card fees; some university awards/scholarships can be used only for tuition, fees, and room and board; and some aid awards can only be applied to tuition. So, you could receive a refund even with outstanding charges on your student account. You are responsible for paying the balance, even if you have already received a financial aid refund.

Student eBills for Fall 2016 term will be issued to students in mid-August. To see how much you owe the university, visit Wolverine student account. You are responsible for paying the balance, even if you have already received a financial aid refund.

To view 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 by due date. You may view individual bills by selecting an invoice number in the Invoices Due section.

The Invoice Detail page shows details of your monthly bill. The activity and amount due are current as of the date you review the bill and will change as payments and credits are posted to your account. If you have questions about the bill, select the Help button on the page and go to Student Business Help.

Note: All U-M grant funds (Michigan Experience, Jean Fairfax, HAIL, Tappan, Presidential, Rogel, Shipman and Provost’s Award) are applied first to tuition charges and then to other on-campus charges.

A few notes about your bill

- Expenses such as books (which are included in your estimated cost of attendance) do NOT appear on your eBill.
- Federal Direct Loan (Subsidized, Unsubsidized, and PLUS) payments applied to your account will be lower than the amounts listed on your Award Notice because loan origination fees have been deducted.
- Work-Study awards are NOT reflected on the eBill; Work-Study funds are earned by working for eligible employers and receiving paychecks (see page 11).
- The late payment fee for an unpaid balance on your student account is $30 per month.

The late payment fee for an unpaid balance on your student account is $30 per month.

Pending Financial Aid

Because the first student bills for a term are issued before financial aid funds for the term are credited to student accounts, a special section – Pending Aid B – is included in the bill to represent any financial aid funds that the university expects to credit to your account, based on your aid award. If you are enrolled full-time and you have signed the required documents for your awards (e.g., your loan documents), pending aid will appear on your bill.

Disbursement of financial aid funds to students’ accounts begins shortly before the start of Fall Term 2016. When funds are credited to your account, the pending aid items will be removed.

Some Important Exceptions:

Some sources of financial aid – such as graduate student instructor/research assistant tuition waivers, private and PLUS loans, and third-party credits and private scholarships not yet received – will not appear on your bill as pending aid. They will show on your student account when we receive the funds, and will appear on your monthly bill in the period in which they are received. If funds you are expecting have not appeared on your account by the time you pay your bill, pay the Amount Due to avoid receiving a late fee. After funds are applied to your account, you will see a credit on your monthly bill. (Note: PLUS and private loan funds will appear as pending aid if U-M has received the funds.)
Satisfactory Academic Progress (SAP) is the term used to describe a student’s successful completion of coursework toward a degree. To maintain SAP, a student must:

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

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

3. **Complete a degree program in a maximum time frame of no more than 150 percent of the average length of the program** – For example, the average number of credit hours it should take to complete a Literature, Science and the Arts (LS&A) undergraduate degree program is 120 credits. Using that average, 180 credit hours would equal 150 percent and would be the maximum number of credit hours for which an LS&A student could receive financial aid from federal sources, assuming the above requirement is met. The 150 percent standard applies to graduate students based on average program length as defined by a student’s academic unit.

- **For transfer students**: The number of transfer hours accepted at the point of admission are used to calculate a student’s remaining eligibility under the 150 percent calculation and will be included in the quantitative calculation which includes number of credits attempted and completed.

- **For second undergraduate degree students**: These students are only eligible to receive loan funds. Second-degree students are given 150 percent of stated credit hours required for the second degree program.

- **For graduate students on detached study**: Detached study semesters count as the equivalent of 8 credit hours attempted and completed when calculating both pace and 150 percent of program length completion.

### Important notes:

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

### SAP monitoring

At the end of each Winter term, students who have not met all three of the requirements listed above for all terms enrolled in (not just those terms for which the student received aid) will be notified in writing that their aid eligibility has been terminated.

### SAP appeals

A student may appeal termination of aid eligibility if extenuating circumstances existed that prevented normal academic success or successful completion of SAP terms. To appeal, the student must complete the SAP Appeal Form, which allows the student to explain and document extenuating circumstances and develop an Academic Recovery Plan in consultation with an academic advisor. Examples include: personal or family critical illness (both physical and mental), natural disaster impacting the student or family’s home, assault, etc. If an SAP appeal is approved, the student will be placed on SAP financial aid probation.

### SAP financial aid probation

Financial aid probation means you have one semester (or as specified by the Academic Recovery Plan) to meet SAP requirements in order to remain eligible for financial aid. You will be asked to sign a Term-by-Term SAP Probation Agreement that will explain the terms and requirements of your probation. Students on SAP financial aid probation are monitored for improvement and adherence to the terms of their probationary terms including the Academic Recovery Plan. While on probation, an undergraduate student is expected to achieve a semester grade point average of 2.0 (or as determined by the academic unit), may not receive an “I” in any coursework, and must receive a “P” in each Pass/Fail course. (For graduate-level programs, the minimum GPA requirement is determined by the academic unit.) Students on probation must also follow the terms of their Academic Recovery Plan. Students continue to receive aid while on financial aid probation. Students who fail to adhere to probation terms are not eligible for aid in any subsequent semester. A written notification is sent to all students who fail to comply with terms of their probation.

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

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

(continued on next page)
Academic holds

Academic holds are used by U-M schools and colleges to prevent future registration by students who need to resolve academic issues. We will not determine your financial aid eligibility or release financial aid funds until all academic holds are removed from your record. You must contact your school or college academic advisor to resolve an academic hold.

Grades, enrollment/withdrawal and repeated classes

GRADES: Only courses for which a student receives a grade of A, B, C, D, I or P are acceptable. A grade of E, F, ED, W, NR or X is not acceptable. Students who fail to complete at least 67 percent of attempted credit hours because of incomplete grades or who withdraw from all classes will have their financial aid terminated. A student may receive financial assistance for a course that was repeated and for which a non-passing grade was received.

REPEATED CLASSES: A student may not receive financial aid to repeat a class for which a grade of W, I, NR or X is received that is not completed within the maximum time frame stipulated by the course instructor. U-M will allow students who receive a passing grade to repeat a class once. (However, repeating classes that will not result in additional hours or Michigan Honor Points per university policy will not improve the student’s completion rate.)

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

Regaining aid eligibility

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

1. Complete a minimum of 12 credit hours for undergraduates or 8 credits for graduate students at U-M (or as specified in the Academic Recovery Plan) without the benefit of financial aid. Students may take the credits at another institution of higher education if approved by their academic advisor; and,

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

3. Complete 100 percent of attempted credit hours.

Note: A student who has lost eligibility may not automatically regain it by sitting out (not attending) for a semester.

Refund policy & return of Title IV aid

For a variety of reasons, a student may find it necessary to withdraw from all classes during a semester. Depending on when this action is taken, students may be refunded all or part of their tuition and fee charges. If the student is a financial aid recipient, the Office of Financial Aid and the student may be required to repay all or a portion of the aid disbursed.

University withdrawal and tuition refund policy

The university has a tuition refund policy that stipulates the amount of tuition and fees that is refunded to a student who withdraws from all classes during a term. The U-M Office of the Registrar is responsible for processing withdrawals for the University. The Registrar determines specific refund dates each term and publishes them on the web (http://ro.umich.edu/calendar). This chart shows the amount of tuition and fees returned to a student, depending upon when the student withdraws. Students must notify the Registrar’s Office immediately and follow specific withdrawal procedures as set forth by the Registrar (see http://ro.umich.edu/termwithdrawal.html).

<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>
Unofficial withdrawals

The federal government considers an unofficial withdrawal one in which a failing grade is received due to a student not attending a class for which he/she is enrolled or stops attending said class. In the case of an unofficial withdrawal, 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 the Office of Financial Aid for assistance.

Allocating returned Title IV (federal) financial aid

Funds returned to the federal government reimburse the individual federal programs from which the student received the aid. Financial aid returned (by the university and/or the student or parent) must be allocated, in the following order, up to the net amount disbursed from each source:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal Perkins Loan
4. Federal Direct PLUS (Parent) Loan or Grad PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Other Federal Loan or Grant Assistance

Return of Title IV (federal) financial aid

The federal government mandates that students who withdraw from all classes may only keep 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. In this situation, a student could owe the university, the government, or both.

The Office of Financial Aid is notified by the Registrar when a student has officially withdrawn from the University. The calculation for return of Title IV funds is based upon the date on which a student initiates the withdrawal process by indicating intent to withdraw either by speaking with an academic advisor, member of the Registrar’s staff or completing the University’s withdrawal form. Students who withdraw prior to the 100 percent Drop/Add date may be asked to document participation in their courses. Failure to document attendance or participation will result in cancellation of all aid for that semester.

If for any reason a student does not officially withdraw from a course(s), but stops attending, instructors will notify the Office of Financial Aid of the last date of participation after grades are reported at the end of the semester. This date will determine any need to reduce aid offered, as well as complete the Return of Title IV aid calculation described.

To determine how much aid a student has earned up to the time of withdrawal, we divide the number of calendar days attended by the total 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 calculation determines the amount of aid earned that the student may keep (for example, if the student attended 25 percent of the term, the student will have earned 25 percent of the aid disbursed). The “unearned” amount must be returned to the federal government by the university and/or the student.

We will notify and provide instructions to students who are required to return funds to the government.

In some instances, students who withdraw may be eligible for a post-withdrawal disbursement of “earned” aid. The following conditions must be met for the student to be considered eligible for such a disbursement:

• The student must have submitted valid FAFSA data to U-M prior to the date of withdrawal.
• U-M must have made an offer of federal aid to the student. In the case of a Direct Loan, the university must have originated the loan with the U.S. Department of Education, must have documentation that the student signed a loan promissory note, and must be making the first disbursement of the loan.

Students whose circumstances require that they withdraw from all classes should contact our office and their academic advisor so that the consequences of withdrawing from all classes can be explained. Financial aid counselors can provide refund examples and further explain this policy to students and parents.
You must reapply for financial aid each year

2017-2018 Fall/Winter aid

1 APPLICATIONS
a. In late 2016, the Office of Financial Aid will notify students by email how to apply for aid in 2017-2018. If you do not receive information by mid-November 2016, contact our office.

b. You should also receive an email message from the U.S. Department of Education explaining how to complete the 2017-2018 Free Application for Federal Student Aid online at www.fafsa.gov. Submit your FAFSA to the federal processor as soon as possible to ensure that you will be considered for all federal and institutional aid programs and to allow enough time for the processor to send the resulting record to U-M.

c. Most entering undergrads also complete a 2017-2018 CSS/Financial Aid PROFILE application (available online in October 2016 at student.collegeboard.org/css-financial-aid-profile) in order to be considered for university need-based grants and scholarships.

d. A request for any additional required documents with deadlines will be explained in the instructions sent to you via email.

2 CONTINUING ELIGIBILITY FOR AID
Generally, you will receive similar financial aid packages throughout your undergraduate years, IF the following remain true:

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

b. The federal aid programs and regulations remain the same;

c. Federal, state, and institutional funding for aid programs is not reduced;

d. You submit the appropriate application materials by the required deadlines;

e. You provide accurate information (income, assets, etc.) on all application materials; and

f. You maintain Satisfactory Academic Progress (see page 13).

3 AID FROM OTHER SOURCES
If you received aid from sources other than the Office of Financial Aid, such as departmental awards or private scholarships, it is your responsibility to know the application requirements and deadlines for those aid programs and to reapply for the funds. For reapplication procedures, contact the source or organization that awarded the funds to you.

2017 Spring/Summer aid

A separate application for financial aid for the Spring/Summer term is required. This application will be available in early February 2017 at http://finaid.umich.edu/forms and is due by late March. You do NOT need to submit another 2016-2017 FAFSA to apply for 2017 Spring/Summer aid. For Spring/Summer costs, see http://finaid.umich.edu/cost-of-attendance.

Study abroad

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

If you will participate in a study abroad program sponsored by another institution or agency, contact our office as soon as possible for additional instructions.

Contact the U-M Office of International Programs (734-764-4311) about eligible study abroad programs.

Note about the 2017-2018 FAFSA

Students will be able to apply for financial aid earlier starting with the 2017-2018 academic year. The 2017-2018 Free Application for Federal Student Aid (FAFSA) will be available Oct. 1, 2016 for students applying for aid for Fall Term 2017 and families can use 2015 tax return information for their application instead of waiting to use information from 2016. This change is expected to increase the FAFSA's accuracy and allow families to obtain their financial information more easily, even allowing their 2015 tax information to populate the FAFSA with the IRS Data Retrieval Tool.

(continued on next page)
Special situations

**Requesting a Re-evaluation of Aid Eligibility**

The Office of Financial Aid recognizes that some students and their families experience special circumstances that affect their ability to pay college costs. Contact us immediately when family financial circumstances change. Our ability to provide additional assistance is determined when you inform us of the change, provide documentation and depending on whether funds are available at the time you contact us.

Circumstances that will be considered include the following:

1. Loss of income (wages, benefits, etc.) because of unemployment or change in health or marital status
2. High unreimbursed medical and/or dental expenses
3. Financial loss due to bankruptcy, foreclosure, or natural disaster
4. High Cost of Attendance because of circumstances such as higher-than-usual book or supply expenses, or child care costs. Cost of Attendance can only be adjusted for child care expenses if the student is:
   - a single parent providing at least 51 percent of the child’s support;
   - married with a spouse/partner who is employed at least 20 hours per week; or
   - married with a spouse/partner who is also a student.

**How to Appeal a Financial Aid Decision**

If you have a question or concern regarding a financial aid policy or decision, or you wish to appeal it, follow the appeal procedures below.

**STEP 1:**
Present your situation to a financial aid officer. All options should be explored here before moving to the next step. If the situation cannot be resolved at this step, the officer will determine whether the appeal should go to step 2a or step 2b.

**STEP 2:**

a. Your situation is presented by the financial aid officer to the Special Circumstances Review Committee in the Office of Financial Aid. This occurs if unusual circumstances require exceptions to standard financial aid policies or procedures.

b. You may complete an appeal form and schedule an appointment to discuss the appeal with an assistant or associate financial aid director. This occurs when unusual circumstances do not exist but a financial aid policy is questioned, or when the student is dissatisfied with the policy or procedure as explained by the financial aid officer.

**STEP 3:**
If, after completing step 2, you feel the situation warrants further consideration, you may ask for a review and consultation with the Office of Financial Aid Executive Director.

**Note:** Evaluation of financial aid applications, re-evaluation of an aid package or an appeal of a financial aid decision, are handled through a review process using professional judgment by financial aid professionals in the U-M Office of Financial Aid. Any request to our office is considered using best professional practices and making such a request does not guarantee approval. Financial aid regulations are subject to change through legislation or policy changes by the U.S. Department of Education.

**My Scholarship Profile**

When you are reapplying for aid, update your scholarship profile in Wolverine Access so that you are considered for all U-M scholarships for which you are eligible.

To complete your scholarship profile, log in to Wolverine Access and select My Scholarship Profile in the Campus Finances section.

Timing of requests

All requests for aid re-evaluation must be received a minimum of three weeks prior to the end of the enrollment period. The U-M Office of Financial Aid cannot guarantee that requests received after this point will be funded. We cannot, under any circumstances, process a request received after the end of the enrollment period. If you have questions regarding this restriction, please contact our office.
What will happen to my financial aid awards if I move to off-campus housing?

Moving from on-campus housing to off-campus housing does not affect your financial aid awards. However, your housing costs will no longer be automatically deducted from your student account and you must pay your rent directly each month to your landlord.

If I have a parent who is enrolled at a college or university, may this parent be counted as a family member in college when my financial aid is calculated?

No. When we calculate a student’s financial needs, credit is given for each sibling living in the household and enrolled at least half-time in a college program leading to an undergraduate degree. Parents are not included in this number and we will reduce the number of family members in college if you include a parent. This recognizes the financial impact that children attending college have on a family, and it reduces the amount the family is expected to pay toward college costs. If you have a high school sibling who is attending college, this sibling cannot be counted as enrolled in college. Reducing the number of family members in college can reduce your aid eligibility.

Am I allowed to receive financial aid from more than one institution at the same time?

No. You may receive financial aid from only one institution. Contact us for more information.

Is Work-Study income taxable?

Yes. Any money received as the result of work (i.e., Work-Study employment, temporary employment on or off campus, some fellowships, etc.) is considered taxable income. You will be asked to file a withholding form (W-4) and you will receive a statement of income and taxes withheld form (W-2) each calendar year. Your taxable earnings from need-based employment must also be reported on your FAFSA. Questions regarding your withholding status should be directed to the U-M Payroll Office (see page 24).

I would like to purchase a computer. Can I get money to cover this?

Students are strongly encouraged to pay for a computer purchase either with financial gifts from relatives and friends or with earnings from summer jobs. If this is not possible, the Office of Financial Aid allows students to borrow (usually through a private educational loan lender) to purchase a computer. This can be done only once during your educational career at the university. A receipt or written estimate of the purchase is required. Contact our office to learn more.

Do I have to report any grants, scholarships, or fellowships to the IRS as income?

Part or all of a grant, scholarship, or fellowship may be taxable, even if you do not receive a W-2 form. If you are in a degree program, amounts you use for expenses other than tuition and course-related expenses (i.e., amounts used for room, board, and travel) are taxable. To determine this taxable amount: add all grant, scholarship, and fellowship awards received in a calendar year then subtract all tuition, fees, and book and supply expenses. If the remaining amount is a positive number, it must be reported as income and also on your FAFSA. If you are not enrolled in a degree program, the full amount of the grant, scholarship, or fellowship is taxable. Contact the Internal Revenue Service for more detailed information (www.irs.gov).

I have completed a bachelor’s degree and have returned to school in a different program to earn a second undergraduate degree. What aid is available to me?

Undergraduate students who have received one bachelor’s degree and are pursuing a second degree in another program will only be eligible for loans.

What about students enrolled in a dual-degree program or who have a double major. Can they get financial aid?

Contact the Office of Financial Aid to discuss your individual situation.

How can I learn more about federal education tax credits?

The American Opportunity Tax Credit (formerly Hope Credit) is for expenses for the first four years of post-secondary education and was extended by the Internal Revenue Service through Dec. 31, 2018. The Lifetime Learning Credit is based on qualified tuition and related expenses you pay for yourself, your spouse, or a dependent for whom you claim an exemption on your tax return. You cannot claim both in the same year. Credits are claimed using Form 8863, attached to Form 1040 or 1040A (available at www.irs.gov/formspubs). Form 1098-T is available on Wolverine Access: https://wolverineaccess.umich.edu. These credits must also be reported on your FAFSA. Visit www.irs.gov for more details.

More FAQs can be found on our website:
http://finaid.umich.edu/FAQ
When students apply for financial aid, they are considered for the following aid programs, EXCEPT the Federal Direct PLUS Loan, the Direct Grad PLUS Loan, and private loans (students must complete separate applications for these, see page 9). Some undergraduates must follow a separate process for Unsubsidized Federal Direct Loans.

To be eligible for most aid programs, a student must be a U.S. citizen or an eligible non-citizen as defined by the U.S. Department of Education and must be enrolled in a program leading to a degree. For more information, see http://finaid.umich.edu/financial-aid-eligibility.

See pages 10 and 13 for the terms and conditions governing all financial aid programs, including Satisfactory Academic Progress (SAP). This SAP policy applies to all institutional, state and federal financial aid programs.

### Grants

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
</table>
| **Children of Veterans Tuition Grant** | • Funded by the State of Michigan  
  • Gift aid | • Student must: be a natural or adopted child of a Michigan veteran; be an undergraduate older than 16 and younger than 26 years of age; enroll at least half time; be a Michigan resident for one year prior to program application; and not have a felony conviction involving assault, physical injury, or death  
  • Veteran must: – have been killed in action or died from another cause while serving in a war or war condition in which the USA was or is participating; or – have died or become totally and permanently disabled as a result of a service-connected illness or injury; or – have been totally and permanently disabled as a result of a service connected illness or injury prior to death and has since died; or – be listed as MIA (missing in action) in a foreign country | • Up to $1,400 for half-time; $2,100 for three-quarters time; $2,800 for full-time  
  – OR –  
  • An amount equal to all of the student’s eligible tuition in that academic year, whichever is less  
  • Must apply each year; see www.michigan.gov/mistudentaid and type “Children of Veterans Tuition Grant” in the search box or call 1-888-447-2687  
  • Renewable up to 4 yrs. max., subject to available and approved funding  
  • Must maintain a cumulative GPA of 2.25 |
| **Federal Pell Grant** | • Federally funded  
  • Gift aid | • Need-based for undergraduates earning first bachelor’s degree  
  • Pell Grant eligibility is based, in part, on enrollment at the beginning of a semester. If a student withdraws or receives a non-passing grade, we must confirm that the student attended at least one class session. If you did not attend and withdrew or received a non-passing grade, your Pell funding will be reduced. Note: There is an annual Pell limit. Students enrolled full-time for Fall/Winter terms will use their annual limit in these terms. Part-time students may have Spring/Summer eligibility depending upon individual FAFSA data. | • Award maximums are $5,815 for 2016-2017 based on need  
  • Cannot receive for more than 12 full-time semesters  
  • Must be enrolled at least half-time; less than half-time enrollment allowed in certain circumstances (If less than full-time, loan won’t disburse until after drop/add) |
| **Federal Supplemental Educational Opportunity Grant (FSEOG)** | • Federally funded  
  • Gift aid | • Awarded only to Federal Pell Grant eligible applicants  
  • Need-based: Dependent students with Expected Family Contributions (EFCs) of $0 or independent single parents with EFCs of $0  
  • Undergraduates, first bachelor’s degree  
  • Must complete the financial aid application process by the priority deadline  
  • Must be enrolled at least half-time | • Award amounts vary, based on available funding  
  • Cannot receive for more than 12 full-time semesters |
| **Iraq and Afghanistan Service Grant** | • Federally funded  
  • Gift aid | You may be eligible to receive the Iraq and Afghanistan Service Grant if you:  
  • are not eligible for a Federal Pell Grant on the basis of your EFC but meet remaining Pell Grant eligibility requirements, and parent/guardian was a member of the U.S. armed forces and died due to military service in Iraq/Afghanistan after 9/11 and were under 24 years old or enrolled in college at least part-time at the time of your parent’s or guardian’s death.  
  Due to federal sequestration: Grants disbursed on or after Oct. 1, 2015 and before Oct. 1, 2016 will be reduced by 6.8 percent | • The grant award is equal to the amount of a maximum Federal Pell Grant for the award year but cannot exceed your cost of attendance for that award year. |
| **Michigan Indian Tuition Waiver** | • Funded by the State of Michigan  
  • Gift aid | • Must be at least ¼ North American Indian blood quantum as certified by the Tribal Enrollment Department  
  • Must be a member of a federally recognized tribe as certified by the Tribal Enrollment Department  
  • Must be a legal resident of the state of Michigan for not less than 12 consecutive months  
  • For more details, visit the Michigan Department of Civil Rights website (www.michigan.gov/mdcr) and click on Michigan Indian Tuition Waiver in the right-hand column (Students will find the application, FAQs, instructions and eligibility criteria at this site) | • Full tuition  
  • One-year award; renewability depends on state funding each year |
<table>
<thead>
<tr>
<th><strong>DESCRIPTION</strong></th>
<th><strong>ELIGIBILITY</strong></th>
<th><strong>TERMS</strong></th>
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</thead>
</table>
| **Michigan National Guard State Tuition Assistance Program** | • Funded by the State of Michigan  
• Gift aid for tuition assistance | • Must be active in the National Guard and not absent without leave or under UCMJ charges and meet additional state criteria  
• For more details, visit the Michigan Department of Military and Veterans Affairs website [www.michigan.gov/dmva](http://www.michigan.gov/dmva) (application/instructions and additional details at this site) | • Award ranges up to $6,000 for the academic year  
• You must report this payment to the U-M Office of Financial Aid when you receive it |
| **M-PACT Grant** | • Funded by the university  
• Gift aid | • Need-based  
• Undergraduates, first bachelor’s degree  
• Michigan residents  
• Must complete the financial aid application process by the priority deadline  
• Full-time enrollment at U-M or approved Study Abroad | • Award amount varies based on need; students with the lowest Expected Family Contributions on FAFSA and PROFILE  
• Renewable, but student must reapply for aid and meet eligibility criteria each year; limited to the first 10 terms of undergraduate enrollment in a college or university including U-M or any other institution and including enrollment during Spring/Summer terms.  
• This award has a required self-help component. Award is reduced before loan and Work-Study |
| **Provost’s Award** | • Funded by the university  
• Gift aid | • Need-based  
• Undergraduates, first bachelor’s degree  
• Non-Michigan residents  
• Must complete the financial aid application process by the priority deadline  
• Full-time enrollment at U-M or approved Study Abroad | • Award amount varies based on need; students with the lowest Expected Family Contributions on FAFSA and PROFILE  
• Renewable, but student must reapply for aid and meet eligibility criteria each year; limited to the first 10 terms of undergraduate enrollment in a college or university including U-M or any other institution and including enrollment during Spring/Summer terms.  
• This award has a required self-help component. Award is reduced before loan and Work-Study |
| **TEACH Grant** | • Federally funded  
• Gift aid that reverts to a loan if service requirements are not satisfied | • Undergraduate, post-baccalaureate, or graduate student  
• Enrollment in or plan to complete coursework to teach in high-need field  
• Academic requirements: cumulative GPA of at least 3.25  
• Sign a TEACH Grant Agreement to Serve  
• Must be enrolled at least half-time; less than half-time enrollment allowed in certain circumstances (if less than full-time, loan won’t disburse until after drop/add)  
*Due to federal sequestration: Grants disbursed on or after Oct. 1, 2015 and before Oct. 1, 2016 will be reduced by 6.8 percent* | • Must agree to teach a specific subject in a high-need field serving low-income students  
• Must teach for 4 full years within 8 years of receiving grant  
• Grant reverts to Unsubsidized Federal Direct Loan (with interest from the date the grant was disbursed) if recipient does not complete service obligation |
| **University of Michigan Grant** | • Funded by the university  
• Gift aid | • Need-based  
• Undergraduates, first bachelor’s degree  
• Must be enrolled at least half-time | • Limited to the first 10 terms of undergraduate enrollment in a college or university including U-M or any other institution and including enrollment during Spring/Summer terms.  
• Renewable, but student must reapply for aid and meet eligibility criteria each year |
| **Wolverine Access Grant** | • Funded by the university  
• Gift aid | • Undergraduate resident students pursuing first bachelor’s degree (first awarded for Fall/Winter 2014-2015; no new awards beginning in Fall 2015)  
• Must complete the financial aid application process by the priority deadline  
• Must be enrolled at least half-time | • Limited to the first 10 terms of undergraduate enrollment in a college or university including U-M or any other institution and including enrollment during Spring/Summer terms.  
• Students may not receive both University of Michigan Grant and Wolverine Access Grant |
<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HAIL (High Achieving Involved Leader) Scholarship</strong></td>
<td>• Undergraduates • Renewal based upon recipients meeting or exceeding the University’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at the University of Michigan or in a UM-approved Study Abroad program (no breaks in Fall/Winter enrollment).</td>
<td>• Award is the equivalent of full in-state tuition • Available for up to 8 terms maximum (9 terms for College of Engineering) • Offered to selected entering resident undergraduate students • Full-time enrollment</td>
</tr>
<tr>
<td><strong>Michigan Competitive Scholarship (MCS)</strong></td>
<td>• Qualifying score on the ACT taken in high school • Need-based • Michigan high school graduates • Must meet State of Michigan FAFSA deadline (different than the U-M priority deadline; see <a href="http://www.fafsa.gov/deadlines.htm">www.fafsa.gov/deadlines.htm</a>)</td>
<td>• Annual maximum based on state appropriations • Available for up to 5 years maximum • Must be enrolled at least half-time • Maintain a cumulative 2.0 GPA • Can only be used for tuition</td>
</tr>
<tr>
<td><strong>Michigan Experience Scholarship</strong></td>
<td>• Undergraduates • Participants of U.S. Dept. of Education college – readiness/educational opportunity programs such as Gear Up, Upward Bound, Talent Search, and other Federal TRIO programs • Recipients contribute to the excellence and diversity of the U-M community. • Enroll at U-M on a continuous basis (no breaks in Fall/Winter enrollment)</td>
<td>• $10,000 per year • Available for up to 8 terms maximum (9 terms for College of Engineering) • Full-time enrollment</td>
</tr>
<tr>
<td><strong>Jean Fairfax Scholarship</strong></td>
<td>• Undergraduates • Renewal based upon recipients meeting or exceeding the University’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved Study Abroad program (no breaks in Fall/Winter enrollment).</td>
<td>• Award amounts vary based on residency • Available for up to 8 terms maximum (9 terms for College of Engineering) • Offered to selected entering undergraduate students • Full-time enrollment</td>
</tr>
<tr>
<td><strong>Presidential Scholarship</strong></td>
<td>• Undergraduate non-resident students • Renewal based upon recipients meeting or exceeding the University’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved Study Abroad program (no breaks in Fall/Winter enrollment).</td>
<td>• $15,000 per year for up to 8 terms maximum • Offered to selected entering non-resident undergraduate students • Full-time enrollment</td>
</tr>
<tr>
<td><strong>Regents Merit Scholarship</strong></td>
<td>• Merit-based • Entering freshmen • Michigan high school graduates</td>
<td>• $1,500 one-time award • First year only; not renewable • Full-time enrollment</td>
</tr>
<tr>
<td><strong>Tappan Scholarship</strong></td>
<td>• Undergraduate non-resident students • Renewal based upon recipients meeting or exceeding the University’s minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved Study Abroad program (no breaks in Fall/Winter enrollment).</td>
<td>• $25,000 per year for up to 8 terms maximum • Offered to selected entering non-resident undergraduate students • Full-time enrollment</td>
</tr>
</tbody>
</table>

Eligibility for most institutional scholarships is determined during the admissions process. For more information, and to see a full listing of scholarships, see [http://finaid.umich.edu/about-scholarships](http://finaid.umich.edu/about-scholarships).

1 See page 7 for information on how the MCS affects need-based grants and other aid programs.
Loans

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>TERMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Loan, Subsidized 2,3,6</td>
<td>• Federally funded</td>
<td>• Loan origination fee of 1.069% due on or after Oct. 1, 2016.</td>
</tr>
<tr>
<td>Federal Direct Loan, Unsubsidized 2,3,6</td>
<td>• Federally funded</td>
<td>• Repayment deferred, no interest while enrolled at least half-time.</td>
</tr>
<tr>
<td>Federal Direct PLUS Loan and Grad PLUS Loan 2,6</td>
<td>• Federally funded</td>
<td>• Repayment deferred, no interest while enrolled at least half-time.</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>• Federally funded, supplemented by university funds</td>
<td>• Award amount varies based on funding.</td>
</tr>
<tr>
<td>Health Professions Loan, Pharmacy and Dental</td>
<td>• Federally funded</td>
<td>• Repayment deferred, no interest while enrolled at least half-time.</td>
</tr>
<tr>
<td>Nursing Student Loan and Graduate Nursing Student Loan</td>
<td>• Federally funded</td>
<td>• Repayment deferred, no interest while enrolled at least half-time.</td>
</tr>
</tbody>
</table>

See http://finaid.umich.edu/PLUS for Direct Loan promissory note information. • See http://finaid.umich.edu/PLUS for PLUS Loan and Grad PLUS Loan application forms.

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

2 See page 7 for information on how the MCS affects need-based grants and other aid programs.

3 See http://finaid.umich.edu/MPN for Perkins Nursing and Health Professions promissory note and rights and responsibilities information.

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

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

### UNDERGRADUATE STUDENTS

<table>
<thead>
<tr>
<th></th>
<th>DEPENDENT¹</th>
<th>INDEPENDENT²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsubsidized</td>
<td>$5,500</td>
<td>$9,500</td>
</tr>
<tr>
<td>Subsidized</td>
<td>$3,500</td>
<td>$3,500</td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>Unsubsidized</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd year</td>
<td>$6,500</td>
<td>$10,500</td>
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<tr>
<td></td>
<td>$4,500</td>
<td>$4,500</td>
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<thead>
<tr>
<th></th>
<th>Unsubsidized</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>3rd year and beyond</td>
<td>$7,500</td>
<td>$12,500</td>
</tr>
<tr>
<td></td>
<td>$5,500</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

| Total Loan Debt Limit | $31,000   | $57,500   |
|                       | $23,000   | $23,000   |

### GRADUATE STUDENTS

<table>
<thead>
<tr>
<th></th>
<th>Unsubsidized</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>$20,500 for each year</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Unsubsidized</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd year</td>
<td>$20,500 for each year</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Unsubsidized</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>3rd year and beyond</td>
<td>$20,500 for each year</td>
<td></td>
</tr>
</tbody>
</table>

| Total Loan Debt Limit | $138,500³ |
|                       | $65,000    |

¹ Except those whose parents are unable to borrow a PLUS loan.

² These limits also apply to dependent students whose parents are unable to borrow a PLUS loan.

³ The aggregate amounts for graduate students include loans for undergraduate study.

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**Work-Study**

**DESCRIPTION**

- Awards are earned as wages by working for eligible employers.
- See page 11.

**ELIGIBILITY**

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

**TERMS**

- Award amounts vary based on available funding
- Locate and interview for jobs by reviewing job listings on the web (https://studentemployment.umich.edu)
- Work-Study wages do NOT appear on your university bill; students earn paychecks for work performed.
All mailing addresses end with
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 Employment
https://studentemployment.umich.edu
2300 Student Activities Bldg. 763-4128
EMAIL student.employment@umich.edu

Teller Services (Cashier’s Office)
www.finops.umich.edu/cashier
CENTRAL CAMPUS: 2226 Student Activities Bldg. 764-7447
NORTH CAMPUS: B430 Pierpont Commons 936-4936

Admissions Office (Undergraduate)
http://admissions.umich.edu
1220 Student Activities Bldg. 764-7433

Rackham Graduate School Fellowship Opportunities
www.rackham.umich.edu/funding
0120 Rackham Bldg. 764-8119

Housing Information Office
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

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

Student Financial Services
www.finops.umich.edu/student
2226 Student Activities Bldg. 764-7447
TOLL FREE 1-877-840-4738 (in u.s. & canada only)

Student Loans & Collections
www.finops.umich.edu/collections
6061 Wolverine Tower 764-9281
TOLL FREE 1-800-456-0706 (in U.S. only)

Office of New Student Programs (Orientation)
www.onsp.umich.edu
1100 LS&A Bldg. 764-6413
EMAIL onsp@umich.edu

Wolverine Access
https://wolverineaccess.umich.edu
With this password-protected site you can access your financial aid
and eBill information, decline/reduce your aid, and complete Perkins,
Health Professions, and Nursing Loan Promissory Notes. You may
authorize a Friend account for your parents, to allow them to view/
print your Award Notice and eBills from Wolverine Access. Visit
http://finaid.umich.edu/wolverine for more information.

Related Service Agencies
(ALL NUMBERS ARE TOLL FREE)

U.S. Department of Education Federal Student Aid
1-800-433-3243 • http://studentaid.ed.gov

National Student Loan Data System (NSLDS)
for information about your Direct Loan Servicer
and loan details: http://nslds.ed.gov

For a list of loan servicers:
http://studentaid.ed.gov/repay-loans/understand/servicers

StudentLoans.gov
Online master promissory note and entrance counseling
Exit counseling
Loan consolidation
PLUS loan application

Michigan Higher Education Assistance Authority (MHEAA) Office of Scholarships and Grants
1-888-4-GRANTS
P.O. Box 30462
Lansing, MI 48909-7962
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, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office for Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388, institutional.equity@umich.edu. For other University of Michigan information call 734-764-1817.

The University of Michigan is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools, 30 North LaSalle Street, Suite 2400, Chicago, Illinois 60602-2504. Phone: (800) 621-7440; (312) 263-0456; Fax: (312) 263-7462.

Contact the U-M Office of Financial Aid at (734) 763-6600 or see http://finaid.umich.edu/consumer-information to obtain consumer information regarding financial assistance and the institution.

WHEN CORRESPONDING WITH US:
The Office of Financial Aid staff sometimes requests student and family financial information as part of our application review process. We accept this 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 before sending. When sending information electronically, please take care that your full Social Security number is not transmitted for your safety and security. **Show ONLY the last four digits when submitting tax returns or other required documents.** Cross out and conceal other portions of this identifier. Email transmissions are not guaranteed to be secure. We suggest that you also take this precaution when faxing to our office. When contacting us, always include your UMID.

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.

REQUIRED READING is published by the Office of Financial Aid
Pamela W. Fowler, Executive Director
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