OTHER RESOURCES:
Federal Direct Unsubsidized Loans and Direct PLUS loans are available for students regardless of eligibility for need-based aid.

finaid.umich.edu/direct-loans
finaid.umich.edu/PLUS

On- and off-campus employment opportunities are available for students with or without Work-Study.

studentemployment.umich.edu
finaid.umich.edu/work

Search for private scholarships while in high school and continue in college. A list of popular search engines is here:

finaid.umich.edu/scholarships-at-u-m (see Step 5)

The Regents of the University of Michigan
Jordan B. Acker, Huntington Woods
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Nondiscrimination Policy Statement
The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state civil rights laws. 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 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.

For more about financial aid and general information about U-M (accreditation of schools and colleges, services for students with disabilities, graduation rates, refund policies, etc.), visit finaid.umich.edu/ConsumerInformation.

Note: Due to the nature of federal, state, and institutional guidelines governing financial aid programs, the information contained in this brochure is subject to change.

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Your Guide to Making U-M Affordable
finaid.umich.edu
What are the types of aid?

- **Grants:** Funds that are not repaid; awards are based on your financial need. [finaid.umich.edu/about-grants](finaid.umich.edu/about-grants)
- **Loans:** Funds that must be repaid, with interest, when you are no longer a student. See the loan categories under “Aid Types” at [finaid.umich.edu](finaid.umich.edu)
- **Scholarships:** Funds that are not repaid. Entering students are considered for most U-M scholarships; most are based on need, while others reflect U-M’s commitment to a student body diverse in experience, geography, special talents, and academic achievement. [finaid.umich.edu/scholarships-at-u-m](finaid.umich.edu/scholarships-at-u-m)
- **WORK-STUDY EMPLOYMENT:** Wages received through part-time employment, earning up to the amount awarded. You get a paycheck to apply to your college expenses. [finaid.umich.edu/work](finaid.umich.edu/work)

What is need-based aid and can I get it?

We review finances for you and your family to determine if you have need.

We consider:

- Cost of Attendance, which refers to the estimated cost to attend U-M for fall and winter semesters.
- Expected Family Contribution (EFC)*, which is the amount that you and your family are expected to pay toward educational expenses.

**HERE IS HOW WE CALCULATE NEED:**

Cost of Attendance (Budget)
- Expected Family Contribution (EFC)
- Other aid or resources (such as private scholarships)

Your need for aid

*U-M uses information from the Free Application for Federal Student Aid (FAFSA) and the CSS/Financial Aid PROFILE to determine your EFC. The FAFSA determines eligibility for federal and state aid and the PROFILE eligibility for need-based university grants and scholarships.

Who is eligible for aid?

[finaid.umich.edu/eligibility](finaid.umich.edu/eligibility)

You must be a U.S. citizen or eligible noncitizen and enrolled at least half-time in a degree program.

What does it cost to attend U-M?

Use the U-M NET PRICE CALCULATOR to find your bottom line:

[ncp.collegeboard.org/student/app/umich](ncp.collegeboard.org/student/app/umich)

For samples of family profiles and more about U-M affordability:

- [finaid.umich.edu/family-profiles](finaid.umich.edu/family-profiles)
- [admissions.umich.edu/affordability](admissions.umich.edu/affordability)

**U-M COST OF ATTENDANCE**

Cost of Attendance is based on estimated student budgets of tuition/fees, housing, books/supplies, and personal/miscellaneous expenses assuming full-time attendance for fall and winter semesters. Financial aid helps to pay for these college costs.

<table>
<thead>
<tr>
<th>In-State (Resident)</th>
<th>Out-of-State (Non-Resident)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees*</td>
<td>$15,558</td>
</tr>
<tr>
<td>Housing &amp; Meals</td>
<td>11,996</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,048</td>
</tr>
<tr>
<td>Personal/Misc.</td>
<td>2,454</td>
</tr>
<tr>
<td>Total</td>
<td>$31,056</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$66,698</strong></td>
</tr>
</tbody>
</table>

* Represents College of Literature, Science, and the Arts. **Additional $500 international student fee per semester for F and J visa holders. Tuition varies by program & academic level. All tuition rates: ro.umich.edu/tuition.

**OUR COMMITMENT:**

**Michigan Resident Students**

If you are a student with family income of $65,000 or less and assets below $50,000, and pursuing your first bachelor’s degree, we pay undergraduate tuition and mandatory university fees for up to four years as part of the “Go Blue Guarantee.” Students at higher incomes may also qualify for aid.

Information: [goblueguarantee.umich.edu](goblueguarantee.umich.edu)

Eligibility: [finaid.umich.edu/go-blue-guarantee-eligibility](finaid.umich.edu/go-blue-guarantee-eligibility)

**Non-Resident Students**

We provide tuition support for students from qualifying families.

**ALL Students**

Individual family situations may affect your aid package.