



Paying for Your Degree

Part 2: Domestic Students

Breakout Session Overview

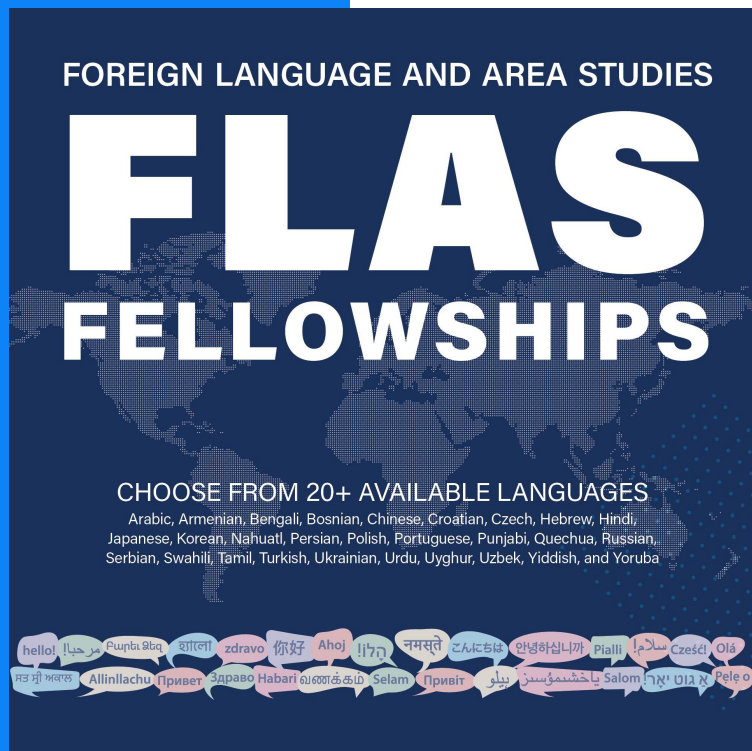
Domestic Students

- Additional Resources for U.S. Citizens and Permanent Residents
- Financial Aid Information
- Q&A

Segal Education Award Match

- Up to \$10,000 (year 1 only)





U-M Foreign Language Fellowships

- January 15 annual deadline
- Awards scholarships to students who study high demand and less commonly taught languages identified by the U.S. government
- Provides tuition and stipend
- <https://ii.umich.edu/ii/funding/FLAS.html>

Richard and Helen DeVos Scholarship

- Michigan Residents only
- Established by the Rotary Club of Grand Rapids Charities Foundation
- \$25,000 Scholarship
- To support a Michigan resident with tuition and related expenses for Masters level, Doctoral level, or advanced research pursuits at an accredited public or private college or university in Michigan.
- Application required
- Due April 15, 2025



Cost of Attendance & Financial Aid

Cost of Attendance

Direct Costs

Paid DIRECTLY to the university (billed each term/semester):

- Tuition and fees
- Housing and meal plan (if living on campus)

Indirect Costs

Paid to others and can include:

- Books and supplies
- Personal/miscellaneous items
- Transportation
- Off-campus housing and food

MURP Annual Cost of Attendance

Estimated 2025-2026

	Michigan residents	Non-Residents
Fall + Winter Tuition	\$38,271	\$55,925
Mandatory Fees (2 Full Terms)	\$332	\$332
Books & Course Materials, Supplies & Equipment	\$1,200	\$1,200
Living Expenses (varies by student)	\$22,000	\$22,000
Transportation	\$400	\$400
Misc Personal	\$6,644	\$6,644
Total	\$68,847	\$86,501



Types of Aid

Scholarships/Fellowships & Grants

- Graduate Urban Planning Grant: Based on FAFSA
 - \$20,000 (\$10,000 per year)

Private and Federal Loans

- Federal loan options – FAFSA required
- Unsubsidized Direct Loans – Max. \$20,500/academic year (two semesters); interest accrual begins day 1
- [Graduate PLUS Loans](#) – must apply separately at studentaid.gov; can borrow up to Cost of Attendance minus other aid

Types of Aid

“Earned Money” - Work-Study

- Eligibility determined by FAFSA
- Earn up to amount on Aid Notice
- Bi-monthly paychecks
- Flexible work schedules
- On- or off-campus opportunities

studentemployment.umich.edu

Questions? Email student.employment@umich.edu

How to Apply for Aid

Free Application for Federal Student Aid (FAFSA) | studentaid.gov

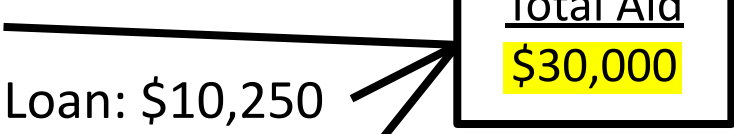
- Determines eligibility for federal Work-Study and unsubsidized loans
- U.S. Citizens, Permanent Residents, Eligible Non-Citizens
- Annual application; available October 1 each year

Financial Aid Example

Example Cost of Attendance (Fall Semester): \$30,000

Example Tuition and Fees (Fall Semester): \$18,000  U-M Bill

Example Aid Package (Fall Semester):

- Scholarships: \$5,000
 - Federal Unsubsidized Loan: \$10,250
 - Federal Graduate PLUS Loan: \$14,750 (separate application)
- 
- | |
|------------------|
| <u>Total Aid</u> |
| \$30,000 |

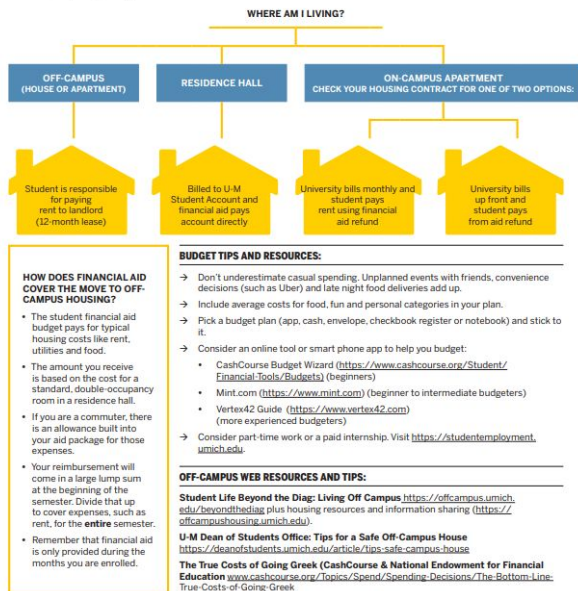
Q: How much will they receive as a refund for housing, books, etc.?

A: \$12,000 (Fall semester) → Approx \$3,000/month

Aid & Off-Campus Housing

OFF-CAMPUS STUDENT RESOURCE WORKSHEET

This may be your first experience living on your own. This worksheet is designed to help you look at your financial resources and your expected monthly expenses to see if you can afford to live off-campus. Fill in the appropriate information on page 2, do the math and find your spending limit.



- OFA Off-Campus Resources Worksheet
- Financial aid only provided during months enrolled
 - 12-month leases common in Ann Arbor
- Financial aid refund if aid exceeds U-M bill for tuition and fees
 - Lump sum at beginning of term/semester
 - Rent, utilities, food are educational expenses

Child Care Subsidy Program

- finaid.umich.edu/types-aid/child-care-subsidy
- Assistance with child care costs from licensed State of Michigan providers
 - Children 12 or under
 - Children under 19 with special needs

Application Requirements

- 1) Free Application for Federal Student Aid (FAFSA)
- 2) CCS Application - Opens May (Fall-Winter) & February (Spring/Summer)
- Funded on a first-come, first served basis; apply as soon as possible

Financial Aid Disbursement

- Billing invoices issued by Student Financial Services, not OFA
- Aid disbursed to students 10 days before start of term
- First, aid pays charges on U-M student account/bill
- Refund issued if financial aid exceeds account charges
- Direct deposit enrollment on Wolverine Access under Student Business > Payroll and Compensation

SFS Handles Billing

Office of Financial Aid

- Verifies information on FAFSA
- Determines eligibility for:
 - Work-Study
 - Unsubsidized & PLUS Loans
- Certification of private loans
- Issues financial aid refunds
- Special circumstances related to FAFSA

Student Financial Services

- Sends billing invoices and notifications
- Administers payment plans
- Processes payments
- Issues payment-related refunds
- Assesses late payment fees

Phone: (734) 764-7447

Email: um-sfo@umich.edu



Tuition Due Dates

Summer 2025: June 30, 2025

Fall 2025: Late August 2025

Winter 2026: Late January 2026



When to Contact OFA

- FAFSA-related special circumstances
 - Change in employment – student or spouse (if married)
 - Significant out-of-pocket medical expenses
 - One-time income on tax return/FAFSA
- Loan changes – increase, decrease, or cancellation
- Cost of Attendance (COA) adjustment
- Child Care Subsidy – finaid-childcare@umich.edu

In-State Residency

- Determined by the Registrar's Office
- Qualification Information: ro.umich.edu/tuition-residency/residency
 - 1) legal resident of the State of Michigan;
 - 2) attended accredited Michigan middle and high schools; or
 - 3) personal or family military service

Email: ro.residency@umich.edu

Phone: (734) 764-1400

Veterans Benefits

Certification of VA Educational Benefits, Office of the Registrar

→ Email: ro.vetsbenefits@umich.edu

→ Phone: 734-763-9066

Veterans and Military Services Program, 2011 Student Activities

→ Philip Larson, VMS Program Director

→ Email: pnlarson@umich.edu

Office of Financial Aid, 2500 Student Activities

→ Separate OFA Email: finaid.vets@umich.edu

Next Steps to Receive Aid

1) Submit FAFSA

2) Additional Document Requests

- Notified via email to check wolverineaccess.umich.edu
- Submit additional documentation (federal tax returns, W-2s)

3) Aid Notice (or Award Notice)

- Includes aid and estimated costs for terms indicated
- “Next Steps” includes important loan information

4) Apply for scholarships

5) Apply for Work-Study positions

Thank You

Visit 2500 SAB
Drop-in advising
8 am-5 pm M,T,W,F
10 am-5 pm Th

Email
financial.aid@umich.edu
Include UMID

Call 734-763-6600
8 am-4:45 pm M,T,W,F
10 am-5 pm Th

Online at finaid.umich.edu
Live Chat (Zoom appt.)
10 am-4 pm M-F

