



OFFICE OF FINANCIAL AID

1718

Required Reading

Office of Financial Aid
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Subject to Change:

Due to the nature of federal, state, and university guidelines affecting financial aid programs, the information contained in this publication is subject to change.

How to Apply for Aid

- A Free Application for Federal Student Aid (FAFSA) must be on file with the Office of Financial Aid. File the FAFSA on-line at <https://fafsa.gov>.
- The UM-Flint Federal School Code is 002327.
- Students must file a FAFSA each year. Students are encouraged to apply early, as soon as the FAFSA is available beginning October 1. The University of Michigan-Flint priority awarding deadline for continuing students is February 1st of each year. First year students have a priority filing deadline of December 1st of each year.
- The last date to file a FAFSA for 2017-2018 is June 30, 2018. A valid FAFSA needs to be sent to the university while the student is enrolled and eligible.

Eligibility

Applicants must establish their eligibility to apply for financial aid by meeting several general requirements.

- The applicant must be admitted to a degree-granting program.*
- The applicant must be a U.S. citizen, a U.S. Permanent Resident or other eligible noncitizen classification.
- The applicant must be registered with Selective Service (if required).
- The applicant must be making satisfactory academic progress.

An applicant in default on any Federal Student Loan (including: Perkins Loan, Direct Loan, PLUS or Graduate PLUS Loan) or who owes a repayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, or other Federal Grant at any institution is not considered eligible for aid. The applicant must provide proof that the indebtedness and/or default status has been removed before the applicant will be considered for additional assistance. If an applicant owes any type of past debt to the University, then the applicant must resolve the financial obligation to the University.

NOTE

Guest students, dual enrolled students, Genesee Early College students and students who are non-candidates for degree are **not eligible** to receive aid.

**Two exceptions to the degree-granting program requirement:*

1. Students who must take certain pre-requisite course work to qualify for admission into a graduate program, may receive a Federal Direct Loan for up to 12 consecutive months while completing that preparatory course work. The student must be enrolled at least half-time in approved coursework documented by the program advisor, and must meet the federal student financial aid eligibility requirements.
2. Students enrolled at least half-time in the teacher certification program may potentially be awarded Work-Study, a Federal Direct Loan, or an application can be made by a parent for a PLUS Loan (dependent students only), while enrolled in that program. Please note that students in the teacher certification program are considered undergraduate students and are subject to undergraduate loan limits.

Requirements

Student Requirements is an area in Student Information System—SIS (sis.umflint.edu) where students may review any outstanding or completed requirements that impact their financial aid.

The requirements area in SIS may be found by taking the following steps:

1. Log-in to SIS with your username and LAN password
2. Select [Financial Aid](#)
3. Select [Eligibility](#)
4. Select [Student Requirements](#)
5. Select [Aid Year](#)

DO NOT disregard messages regarding unsatisfied requirements.

Documents listed are typically information the student is required to submit. These are listed under the [Unsatisfied Requirements](#) area. Action by the student is only required when the status of the requirement is “Incomplete” or “Requested”. Questions regarding requirements should be referred to the Office of Financial Aid or the student may review the instructions listed next to the requirement. **Students must make every effort to submit the required documents immediately.**

Completed requirements are moved to the [Satisfied Requirements](#) area. **It is the responsibility of the student to check their requirements area frequently as new requirements may be added at anytime.** Students are reminded of their outstanding or incomplete requirements via email messages sent to their UM-Flint email account every two weeks.

Verification

Federal regulations governing financial aid programs require some students to be verified each year. Just because you have been selected does not mean that you have made a mistake. Verification is a quality-control method to ensure that Federal aid is disbursed fairly and accurately and that the student is awarded the correct amount of aid. Students are selected for verification by the U.S. Department of Education and by schools. **Documents that may be requested include:**

Dependent Students

1. Worksheets for Dependent students are available through the student requirements section on SIS.
2. A **copy** of the student's Federal Income Tax Return Transcript (**Note:** A copy of the tax return is not acceptable) OR file/correct the FAFSA using the IRS data retrieval tool.
3. A **copy** of the parent's Federal Income Tax Return Transcript (**Note:** A copy of the tax return is not acceptable) OR file/correct the FAFSA using the IRS data retrieval tool.
4. Verification of Non-Filing Letter (obtained with a IRS Form 4506-T)

Independent Students

1. Worksheets for Independent students are available through the student requirements section on SIS.
2. A **copy** of the student's (and spouse if applicable) Federal Income Tax Return Transcript (**Note:** A copy of the tax return is not acceptable) OR file/correct the FAFSA using the IRS data retrieval tool.
3. Verification of Non-Filing Letter (obtained with a IRS Form 4506-T)

In order to ensure that verification is completed before the Fall semester begins all materials must be submitted no later than August 1st. This process may take 2-3 weeks to complete.

Consequences of the verification process:

1. NO federal, state, and some institutional AID is disbursed to a student's account until all documents are received, reviewed, and processed.
2. Late fees are the responsibility of the student if all initial documents were not received by the August 1st deadline.
3. Failure to provide necessary documentation may result in holds being placed on your student account and prevent you from registering for classes.
4. Pell Grant eligible students selected for verification **after** their aid has paid will have the Pell Grant removed from their account. The Pell Grant may be reinstated after verification is complete depending on the results.

After the verification process:

1. If the Expected Family Contribution (EFC) changes as a result of verification, there may be a delay in certain types of aid from disbursing as the central processor must be notified of the change to the EFC. Students may also receive notification of an updated Student Aid Report (SAR).
2. Once verification is complete, aid will be disbursed; either on the first day of the applicable semester or on the next available disbursement date. Loans must be accepted and originated before the funds will disburse.
3. Students will be notified of any changes to their federal fund award amounts with a "revised" award notification email sent to their UM-Flint email account.
4. The possibility exists that previously verified FAFSA data may require additional verifiable items that would prevent disbursement of most financial aid.

How to use the IRS Data Retrieval Tool:

1. Go to: <https://fafsa.gov>.
2. Log in to the student's FAFSA record
3. Select "Make FAFSA Corrections"
4. Navigate to the Financial Information section of the form.
5. Follow the instructions to determine if the student is eligible to use the IRS Data Retrieval Tool to transfer 2015 IRS income tax information into the student's FAFSA.
 - You will need the exact address used to file your tax return and your FSA ID to use the data retrieval.

How to request an IRS Tax Transcript:

Option 1:

1. Go to: www.irs.gov/Individuals/Get-Transcript
2. Click on the "Get Transcript by MAIL" or "Get Transcript ONLINE" link and fill out the form to request your transcript or letter.

Option 2:

1. Call 1-800-908-9946.
2. Follow the prompts to enter your request.
 - Make sure to request the "IRS tax return transcript" and NOT the "IRS tax account transcript."
 - You will need your Social Security Number, date of birth, and the address on file with the IRS (normally this will be the address used when the 2015 IRS tax return was filed).
 - If you have moved since the time you filed your tax return you cannot use the phone number to request the transcript. The transcript will be mailed to the address on file with the IRS. Please use Option 1.

Option 3: File Form 4506T-EZ

How to request a Verification of Non-Filing Letter:

1. Fill out 4506-T form
2. Fax or mail it

Terms & Conditions of Financial Aid

When a student accepts the offer of financial aid specified on an award notice, that student agrees to accept and fulfill the following responsibilities, including the terms and conditions set by the federal regulations for financial aid.

RECEIPT OF ADDITIONAL ASSISTANCE

- You cannot receive aid in excess of your assigned budget per institutional policies and federal regulations.
- You MUST notify the Office of Financial Aid in writing of any additional assistance (such as book vouchers, MRS, stipends, outside scholarships, etc.) that you receive.
- Financial Aid awards will be reviewed in cases of additional assistance to evaluate if adjustments to aid must be made. Should any change be necessary, from the awards you accepted, you will be notified at the earliest possible date.
- Students enrolled at more than one institution CANNOT receive Pell Grant from both institutions.

USE OF FUNDS

- Aid cannot be disbursed any earlier than ten days prior to the start of a semester.
- You must use funds listed on your award notice only for educationally related expenses incurred at the University of Michigan-Flint for the academic year for which the funds are awarded.
- Financial aid funds are directly applied to tuition, fees, housing, and other charges that may appear on a student's account. Any additional funds (indicated by a negative balance on SIS) will be released to students to be used for indirect educational costs (see page 10).
- You agree that a financial aid refund from one semester can be used to cover any prior semester's outstanding charges within the same academic year. If you wish to decline the crediting of one semester's aid refund to a prior semester's charges, you must decline in writing to the Cashiers Office, 261 University Pavilion, ten days before the start of the semester. This exception is limited to \$200.

STUDENTS SELECTED FOR VERIFICATION

- Federal regulations governing financial aid programs require some students' FAFSA information to be verified each year. Additional forms may be requested to complete the verification process and must be submitted immediately.
- Worksheets for Dependent and Independent students are available through the student requirements section on SIS.
- NO federal, state, and some institutional AID is disbursed until all requested documents are received, reviewed, and processed.
- Your Award Notice will state that it is *Estimated* if selected for verification.
- Once verification is complete, aid will be disbursed; if the EFC changes as a result of verification, there may be a delay in certain types of aid from disbursing. Students will be notified of any changes to their award amounts.

PREVIOUSLY RECEIVED TITLE IV FEDERAL AID

- Aid recipients must not be in default of any federal educational loans, or owe any repayment of federal grants received at post-secondary institutions.

ENROLLMENT REQUIREMENTS

- **Attendance:** The Department of Education allows funds to be disbursed to students in good faith that students will begin attending all classes. Students earn their financial aid by beginning attendance, continuing, and successfully completing all coursework. Students failing to begin attendance in all courses will have their aid adjusted.
- **Repeating Coursework:** There are restrictions on the number of times a student may receive financial aid for repeating coursework regardless if financial aid paid for the course. Courses passed once, with a D- or higher, are eligible for financial aid for one retake of the course in which another grade is earned (whether pass or fail). Some courses are excluded from this regulation.

Terms & Conditions of Financial Aid

- **Enrollment Level :** The financial aid budget is based on the enrollment level listed on the Award Notice. If enrollment plans change, students should submit a revision form to the Office of Financial Aid, farevisionrequest.umflint.edu.
- **Most types of aid require at least half-time enrollment.** Graduate students needs to be enrolled in a minimum of 4 graduate credits to be eligible for graduate level loans, including Grad Plus.

Enrollment Status Table				
Enrollment Status	Fall or Winter		Spring or Summer	
	Undergraduate	Graduate	Undergraduate	Graduate
Full Time	12+ Credits	8+ Credits	6+ Credits	4+ credits
¾ Time	9-11 Credits	N/A	N/A	N/A
½ Time	6-8 Credits	4-7 Credits	3-5 Credits	2-3 Credits
<½ Time	1-5 Credits	1-3 Credits	1-2 Credits	1 Credit

- **Scholarships:** Scholarships have varying enrollment requirements. Students should refer to their scholarship congratulatory letter for specific enrollment requirements.
- **Wait-list and Auditing:** Courses for which a student is wait-listed or courses elected to audit do not count when determining your level of enrollment. Please note that less than full-time enrollment will result in reduced aid eligibility and may affect your future aid eligibility, as well as your Satisfactory Academic Progress (see pages 11 & 12).
- **Reducing Enrollment Levels:** Enrollment levels (number of credit hours) are monitored each term. If you drop courses and fall below the minimum credit hour requirements, you may be required to repay all or part of the aid you received. If you consider dropping a class, it is important to discuss your situation fully with a financial aid officer prior to doing so. Every attempt should be made to drop courses within the first 10 days of the semester to avoid being charged.

- **Withdrawal from the University**
If you officially or unofficially withdraw from a semester your aid will require a recalculation. Depending upon when you withdraw, you may be required to repay all or part of the aid you received - including any refunds (see page 16). If you received a federal student loan, you will be sent information on completing loan repayment “exit” counseling.
- **Satisfactory Academic Progress:** To remain eligible for financial aid, students must make satisfactory progress toward completing degree requirements (see pages 11-12).
- **Undergraduates with a prior Bachelor’s degree(s).**
Undergraduates who are returning for a 2nd Bachelor’s degree or Teacher Certification will only be awarded loans, while pursuing additional majors or Bachelor’s degree(s). This includes students with a double major or dual degree program who have already met the requirements for one of their majors or degrees and are continuing their education toward the additional major or degree.
- **Repayment:** You agree to repay to UM-Flint any financial aid funds disbursed to you in error. If a mistake was made, whether by yourself, or a university office or another agency, federal regulations require that the mistake be corrected and funds be billed back as necessary.
- **Electronic Communication:** The University of Michigan-Flint Office of Financial Aid uses the UM-Flint email address provided to each student as the primary means of communication. All notifications and disclosures are sent via email. Students who do not wish to use the electronic communication must notify the Office of Financial Aid in writing.

Award Notices — How to Respond to Your Aid Offer

All award notification is done electronically (with the exception of the first notice to new first year students). Students receive notification in their UM-Flint email account. Please see the instructions below to view and accept/decline aid.

ALL FINANCIAL AID RECIPIENTS

On-line acceptance/declination of Work Study* and all federal loans**

Complete the following:

- 1) Go to sis.umflint.edu
- 2) Login
- 3) Click **Financial Aid** [Tab]
- 4) Click **Awards**
- 5) Click **Award by Aid Year**
- 6) Click **Accept Award Offer** [Tab]
- 7) Review **Required Reading**
- 8) Review **Financial Aid Terms and Conditions**
- 9) Scroll down and follow the instructions on the web site to accept or decline award(s).

* **Work Study must be accepted by September 30th and have earnings by the end of October.**

** **Loans will be canceled if not accepted by the end of the loan period, which is typically the end of the semester.**

FIRST TIME BORROWERS

FEDERAL DIRECT SUBSIDIZED, FEDERAL DIRECT UNSUBSIDIZED, & GRADUATE PLUS LOAN BORROWERS

On-line signature of Electronic Master Promissory Note (EMPN)

- Students borrowing through the Federal Direct Loan Program must complete a Direct Loan Electronic Master Promissory Note (EMPN) in order to receive their Direct Loan funds.
- Authorizes UM-Flint to credit Direct Loan funds to your student account.
- **NOTE:** Your EMPN will expire if no loan funds are paid within the first year of completing the EMPN.
- After completing the EMPN, you will immediately receive a confirmation number so that you know the federal government has received and accepted the EMPN.
- Complete the following:
 - 1) Go to studentloans.gov
 - 2) Click **Sign In**
 - 3) Sign In
 - 4) Click **Complete Master Promissory Note**
 - 5) Undergraduate students select **Subsidized/Unsubsidized**.
 - 6) Graduate students select **Subsidized/Unsubsidized**
 - 7) Graduate students optionally select **Graduate PLUS**
 - 8) Select the **University of Michigan-Flint**
 - 9) Enter required information
- You will have the option to print a copy of the EMPN once completed. The Office of Financial Aid receives electronic confirmation that the EMPN has been completed.
- The EMPN is valid for up to ten years. Students will need to complete another EMPN if their original expires and they are still in need of borrowing Federal Direct Loan funds.

Award Notices — How to Respond to Your Aid Offer

On-line Entrance Counseling

- Students borrowing through the Federal Direct Loan Program must complete counseling in order to receive their Direct Loan funds.
- Complete the following:
 - 1) Go to studentloans.gov
 - 2) Click **Sign In**
 - 3) Sign In
 - 4) Click **Complete Counseling**
 - 5) Select **Entrance Counseling**
 - 6) Select **Michigan** as the school state
 - 7) Select **University of Michigan-Flint** as your school
 - 8) Click **Notify This School**
 - 9) Select **Student Type (undergraduate or graduate)**
 - 10) Complete the entire session
- Your results will be transmitted electronically to the Office of Financial Aid.
- Entrance counseling must be completed in order to receive Federal Direct Loan funds.

FEDERAL PERKINS BORROWERS

- A paper Master Promissory Note (MPN) is mailed to the address on file. MPNs are signed one time and are valid throughout your attendance at UM-Flint (continuing UM-Flint students who have already signed a MPN will not be sent a new one).
- An updated Loan Questionnaire is required each academic year.
- MPN's and Loan Questionnaires are due by August 30, 2017.
- The first Perkins disbursement needs to occur on or before September 30, 2017. Otherwise the loan will be cancelled.

Important Information:

The Office of Financial Aid will receive confirmation that your Electronic Master Promissory Note has been completed. This authorizes UM-Flint to credit Federal Direct Loan and Graduate PLUS Loan funds to your student account.

Note: If you have consolidated your loans or if it has been more than 10 years since you completed your original Electronic Master Promissory Note, you will need to complete a new one.

Federal Direct Loans will be canceled if not accepted prior to the end of the loan period.

***Print a copy of your awards for
future reference.***

Receiving Your Financial Aid

WHEN

If all the steps below have been completed approximately one month prior to the beginning of the enrollment period, every attempt will be made to release funds by the beginning of the term. First disbursement of aid will be made no earlier than 10 days prior to the beginning of the fall and winter semesters. First disbursement of aid for spring and summer semesters will be made no earlier than the first day of classes.

Credit Hours:

You must be enrolled (not wait-listed) for the credit hours that your aid is based on. Refer to the Award Overview page on SIS to see your expected enrollment.

Award Notice:

You must have received a financial aid award notice, submitted all documents requested to the Office of Financial Aid, and satisfied all posted requirements. For instructions on how to accept, decline, or reduce your aid awards see page 7.

Requirements:

Outstanding requirements may prevent disbursement of aid.

Loan Promissory Notes:

Federal Direct Subsidized or Unsubsidized Loans:

- If you have been awarded one of these loans for the first time, you must complete a Direct Loan Electronic Master Promissory Note at <https://studentloans.gov/> using your FSA ID.
- First-time loan borrowers will also need to complete the on-line entrance counseling at <https://studentloans.gov/>.

Federal Perkins Loan:

- If you have been awarded this loan for the first time, you must complete a paper Perkins master promissory note in order to receive your funds. Promissory notes are printed through the Office of Financial Aid weekly and are mailed to the student's home address.
- Each year you are awarded a Federal Perkins Loan you will be required to fill out a Perkins Loan Questionnaire.

Financial Aid Holds:

All financial aid holds must be resolved in order for your financial aid funds to disburse to your student account. Examples of Financial Aid Holds: students placed on Satisfactory Academic Progress WARN status, students needing a final High School Transcript, or students placed on academic Up or Out status. Students graduating in one semester and admitted to a subsequent semester under another student type.

FUNDS APPLIED DIRECTLY TO YOUR STUDENT ACCOUNT

- Financial aid funds are directly applied to tuition, fees, and other charges that appear on a student's account.
- Students are responsible for checking the status of their student account.
- All bills are emailed by the Cashier's/Student Account's Office to students in their UM-Flint email account. Exception: The first bill for incoming freshmen, transfers, or new graduate students are printed and mailed to the address on file. All subsequent bills will be sent via email. Students are responsible for seeing that tuition is paid by the due date each semester to avoid late fees assessed by the University.
- A student's delay in submitting additional paperwork by the June 1st deadline, as specified under outstanding requirements, may result in a delay in disbursement. **Students are responsible for late fees in these situations.**
- Student borrowers have the right to cancel all or a portion of a student loan (Direct or PLUS) up to 14 days after the disbursement notification of the loan.

FEDERAL WORK STUDY EMPLOYMENT

- Federal Work Study awards are earned as wages by working in positions on campus or through approved non-profit organizations.
- Wages are typically paid bi-weekly through the University's payroll system (they are not applied directly to a student account). The preferred method of payment is direct deposit to a checking or savings account. Paychecks not cashed after 180 days are VOID. Earned funds are returned to the program if paychecks are not cashed within 240 days.
- Students who are interested in community service may find a number of positions available through the Work Study program.
 - The Office of Human Resources maintains a listing of eligible Work Study jobs and posts them on <http://umjobs.org/>.
 - If a student is not employed 30 days into each semester they may be contacted directly by one or more departments regarding employment opportunities.

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Financial Aid Refunds

Students whose financial aid is more than the charges on their student account will receive the excess funds, referred to as a stipend, to pay other educationally related expenses.

The stipend:

- can be direct deposited into a student's savings or checking account. Students must sign up for the e-Refund option on SIS in order to take advantage of this option. Instructions on how to sign up for direct deposit can be found at: www.umflint.edu/studentaccounts/refund_procedures;
- (in the form of a check) will be mailed by the Student Account's Office to your current address as listed on SIS;
- may be picked up at the Cashier's Window (261 UPAV);
- Stipend checks not cashed after 90 days are VOID.

If a parent borrows through the PLUS Loan program, they have the choice of having the PLUS loan stipend mailed to them or released to the student.

If subsequent charges are made to a student account after a stipend is received, it is the responsibility of the student to pay them.

What expenses can be paid for with the stipend funds?

Students may use the stipend funds to pay for any of the following educationally related expenses.

- housing
- transportation
- books and supplies
- other miscellaneous expenses

How to purchase books with stipend funds

Students have several options when using stipend funds to purchase books.

1. Students may take the check from the cashier's office directly to the bookstore to purchase books. Please note that the bookstore requires that a student use at least 50% of the amount of the check on textbook purchases before they will accept the check as payment.
2. If the stipend check exceeds what the bookstore will cash the student may take the check to a financial institution and cash the check or deposit it into an account and use those funds to purchase books.
3. Stipend funds direct deposited into a student's saving or checking can be used to purchase books.
4. Students should check with their financial institution for any holds placed on deposited funds.

Payment of Costs Not Covered by Financial Aid

The Cashier's/Student Accounts Office is responsible for the following:

- Assessing tuition and fees to student accounts based on the courses a student has registered for. Makes any adjustments to tuition and fees based on classes added/dropped through the Registrar's Office.
- Disbursement of Financial Aid
- Sends bills to students. The first bill for incoming freshmen, transfers, or new graduate students are printed and mailed to the address on file. All subsequent bills will be sent via email.
- Assesses any late fees to the account.
- Processes payments to student accounts via cash, check, credit card, or third party financial aid.
- Releases stipend checks (excess financial aid funds) to students on an account by account basis via check or direct deposit.
- Questions regarding charges, fees, late penalties, or direct deposit should be directed to the Cashier's Office at:

Billing and Payment Procedures

www.umflint.edu/studentaccounts/billing-payments

Tuition Due Date Schedule

www.umflint.edu/studentaccounts/due_dates

Payment Plans offered by the University of Michigan-Flint

www.umflint.edu/studentaccounts/payment_plan

University of Michigan-Flint
Cashiers/Student Accounts
261 University Pavilion
Flint, MI 48502-1950

Office Phone: (810) 762-3490
Fax Number: (810) 762-0772
Email: Dept.Cashiers@umflint.edu
www.umflint.edu/studentaccounts

Satisfactory Academic Progress (SAP)

Federal law establishes that all students must make Satisfactory Academic Progress (SAP) toward their degree to remain eligible for financial aid. Undergraduate and graduate students at the University of Michigan-Flint must meet the following requirements.

Undergraduate Student

1. Students may receive financial aid for the first 180 attempted credits as an undergraduate.
 - a. Transfer students will be evaluated by adding their transfer credits to their attempted undergraduate credits, allowing them to receive aid for the balance of the 180 credits.
 - b. Students seeking a second undergraduate degree or teaching certificate are eligible to receive financial aid for 90 attempted credits.
2. Students must receive a passing grade in at least 67% of their overall credits in which they attempt on a cumulative basis, including transfer credits.
3. Students must achieve a cumulative grade point average (GPA) of 2.0 by the end of their second academic year. GPA standards will be monitored and enforced as described in the Catalog regarding academic policies on academic standing as prescribed by their school or college within the University of Michigan-Flint.

Graduate Student

1. Students may receive financial aid for the first 59 attempted credits for each degree as a graduate.
 - a. Transfer students will be evaluated by adding their transfer credits to their attempted credits, allowing them to receive aid for the balance of the 59 credits.
 - b. Students enrolled in programs with significantly higher degree requirements may receive financial aid for 150% of the required credits of each program.
2. Students must receive a passing grade in at least 67% of their overall credits in which they attempt on a cumulative basis, including transfer credits.
3. Students must maintain a cumulative GPA of 2.0 on a 4.0 scale. This standard will be monitored and enforced as described in the Catalog regarding academic policies on academic standing.

Attempted Credits Defined As

- Attempted credits include the following, taken at the University of Michigan-Flint:
 - Successfully completed (with passing grades)
 - Non-passing grades (i.e., E,F,I,N,W)
 - Repeated classes
 - Dropped credits after the add/drop period
 - Disenrollment from a semester on or after the first day of the semester
 - Grades which are changed to a W through the Academic Standards appeal process
 - Transfer credits

Monitoring SAP & Written Notification to Students

- The Office of Financial Aid will monitor SAP at the end of each semester including Fall, Winter, Spring, and Summer.
- Written notification will be sent to students placed on Financial Aid Warning, Financial Aid Probation, Financial Aid Termination, and Financial Aid Reinstatement if making SAP status.
- In cases where the academic plan is required, the Office of Financial Aid will monitor academic plans and provide a measurement for each student's pace based on the duration stated in each plan.

Financial Aid Warning – defined as any student not making SAP standards. Student may receive aid for one semester while on Financial Aid Warning and no appeal is necessary. The following conditions will place a student on Warning Status.

- Students who have not completed 67% of their overall attempted credits at the end of a semester.
- Students with an Academic Standing of “Up or Out” due to a deficient GPA of less than a 2.0.
- Students completing zero or near zero attempted credits during the last semester attended at the University of Michigan-Flint.
- The Financial Aid Warning period will consist of the next semester the student is enrolled in classes.
- Students will continue to receive financial aid while on Financial Aid Warning.

Financial Aid Probation – defined as any student not making SAP standards who has appealed this status, and eligibility for aid has been reinstated. Aid may be received for one payment period only. Students may be required to fulfill specific terms such as taking a reduced course load or enrolling in specific courses while on Financial Aid Probation. If a student cannot mathematically achieve SAP standards in one payment period then an academic plan will be required.

Satisfactory Academic Progress (SAP)

Academic Plan - defined as stipulation placed on a student following an appeal that when followed will allow a student to achieve SAP standards in a prescribed amount of time. Eligibility for aid has been reinstated and can be received as long as all conditions of the plan are met.

Financial Aid Termination - defined as a student who is not making SAP standards and who either fails to appeal their status or has their SAP appeal denied. Aid cannot be received while on this status.

- Applies to your financial aid eligibility, **not** to your registration or academic standing.
- Under the following circumstances, students will be placed on Financial Aid Termination status and will be ineligible to receive future financial aid
 - Students who have not reached the required 67% completion rate by the end of the Financial Aid Warning period.
 - Students reaching the maximum attempted credits, 180 undergraduate or 59 graduate.
 - Second degree and teacher certificate seeking students reaching the maximum attempted credits, 90 undergraduate.
 - Students who fail to raise their GPA to 2.0 while on “Up or Out” for one semester.
 - Students academically dismissed due to poor academic performance as prescribed by their school or college within the University of Michigan-Flint.
 - Students completing zero or near zero attempted credits during the last two semesters attempted at the University of Michigan-Flint.

Reinstating Financial Aid Eligibility

- Students may regain eligibility by successfully achieving an overall completion rate of 67% or through a granted SAP appeal.
- The status of students who have reached the required 67% completion rate or meet the required GPA will be changed to making SAP at the end of the warning period.

Appealing Termination of Financial Aid Eligibility

- If special circumstances prevent students from meeting the 67% completion rate and/or graduating within the 180 undergraduate or 59 graduate allowable credits, the termination of eligibility may be appealed to the SAP Campus Liaison.
- An appeal reviewed by the Liaison does not guarantee reinstatement of financial aid.
- Appropriate circumstances include
 - serious medical illness or injury to the student
 - death of an immediate family member
 - other special circumstances
- Appeal forms must be submitted with supporting documentation prior to or during the semester for which funds are needed.
- Appeal forms submitted for a specific term will not be granted for that term if either of the following occur:
 - appeal form received after a student has stopped attending that term
 - if the student withdraws while waiting for an appeal decision during that term
- As part of the appeal, information regarding why the student failed to make SAP, and what has changed in the student’s situation that will allow the student to demonstrate SAP at the next evaluation must be included.
- Students appealing Financial Aid Termination may be requested to submit an Academic Plan that ensures achievement of at least the required 67% completion rate, the minimum required GPA, and/or graduation by a specified time frame.
- Completion rate of attempted credits specifically taken at the University Michigan-Flint will be considered as part of the appeal review process.
- Students granted an SAP appeal will be placed on Financial Aid Probation and will be monitored each semester.
- The length of the Financial Aid Probation period will depend on the specifics of the appeal.
- Appeal forms are available at www.umflint.edu/finaid/get-form.

Attendance - The Department of Education has defined academic attendance to include academically-related activity such as:

- Preparing and submitting an academic assignment;
- Taking an examination;
- Engaging in interactive computer-assisted instruction;
- Participating in on-line discussion about academically related topics.
- Merely logging into Blackboard does NOT constitute active participation.

Cost of Attendance/Budget

SIS lists an ESTIMATED budget (see Award Overview screen in SIS) used to calculate your financial aid awards. It is wise for you to plan your own budget, and assess the resources you will need to meet your actual expenses. Use the worksheet below to calculate your budget, and then the amount you and your family will need to contribute or borrow for your education.

Estimated 2017-2018 Full-Time Fall/Winter Budget		
	Estimated Costs	YOUR COSTS
~Items billed on student account~		
Tuition & Fees (this will appear on the student account for all students registered in one or more credits.)	\$11,190.00 \$	<input type="text"/>
Room & Board (this will only appear as a charge if the student is living in a University owned residence hall.)	+ \$8386.00 +	<input type="text"/>
Sub total of estimated charges on student account	= Sub total of charges =	<input type="text"/>
~Additional estimated out of pocket expenses~		
Books & Supplies	+ \$1,000.00 +	<input type="text"/>
Transportation	+ \$2,600.00 +	<input type="text"/>
Personal/Misc. (Think about what you will actually spend in a 16 week period. Set yourself a weekly amount that is economical, yet realistic.)	+ \$1,350.00 +	<input type="text"/>
	= Out of Pocket sub total =	<input type="text"/>
Total Estimated Budget	\$24,526.00 \$	<input type="text"/>

How Much You Will Need to Pay, Borrow or Work

Total Estimated Budget (from above)

A _____

Awards Listed on Your Award Notice that are NOT Loans

- Grants
- Scholarships

B _____
C _____

Balance of Estimated Educational Expenses that Need to be Paid

A-B-C=D _____

Loans Offered on Your Award Notice

- Subsidized Federal Direct Loan
- Unsubsidized Federal Direct Loan (*accrues interest while in school*)

E _____ **
F _____ **
D-E-F=G _____

Self-help Awards Listed on Your Award Notice

- Work Study Award

H _____

The "Bottom Line" (Estimate of what you and your family will need to pay.) (Need for PLUS Loan or Private/Alternative Loan)

G-H= _____

Tuition & Fees: Varies by academic level, enrollment status, and residency status. May also include course fees. See www.umflint.edu/studentaccounts/tuition_fees.htm

Room & Board: includes estimated expenses for living at home or on your own (food, utilities, etc.) With parents (\$2988)
On you own or in student housing (\$8386)

** Add these figures together. This is your total loan debt for the year. Keep in mind that what you borrow today will have to be repaid after you graduate. See page 25 for information on loans and the loan repayment chart.

How Need Based Aid is Determined

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

Cost of Attendance (Budget)

– **Expected Family Contribution (EFC)**

– **Scholarships/Other Resources**

(i.e. Sponsored Tuition Payments, Book Vouchers, etc.)

= NEED FOR AID

Your financial aid offer is based on the following factors that determine financial need:

Information on the budget and EFC can be found on the Award Overview screen on SIS (see page 27 for assistance) Components of the budget can also be seen on page 13.

COST OF ATTENDANCE (BUDGET)

The budget on SIS represents a reasonable **estimate** of the cost of attending UM-Flint for 2017-2018 Fall/Winter. Please note, the budget has different amounts for room and board depending whether you live on your own, are living with your parents, or living in student housing as reported on the FAFSA. Dependent students may be asked to provide a lease agreement to document living arrangements.

EXPECTED FAMILY CONTRIBUTION (EFC)

The information you reported on your FAFSA, along with other documents on file with the Office of Financial Aid, were used to calculate your EFC. A formula called Federal Methodology, legislated by the U.S. Congress, uses information from your FAFSA and a consistent analysis of your family's situation to calculate the EFC. The EFC is made up of two parts:

- **Parent Contribution:** For dependent students this portion of the EFC is calculated from parental resources (taxable and non-taxable income, and assets). 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.
- **Student Contribution:** This is the portion of the EFC that you, the student, are expected to contribute from your income and a percentage of your savings and other assets.

HOW FINANCIAL AID IS AWARDED

Award amounts are determined by a combination of demonstrated financial need, federal award maximums, and funds available, among other factors. All awards listed on the award notice are based on estimates of the amount of funds the University will receive, the estimated number of applications, and the anticipated average need of all applicants. Therefore, awards are subject to reduction or cancellation at any time during the academic year. Should any change from the awards you accepted be necessary, you will be notified at the earliest possible date.

DIRECT EDUCATIONAL COSTS

Students need to be aware of what their direct educational costs (DEC) are. DEC represents only the budget items that the student will actually be billed for. DEC consists of tuition and fees and the cost of a room and meal plan for those living on the University of Michigan-Flint campus.

SCHOLARSHIPS AND OTHER RESOURCES

Students are encouraged to seek scholarships from UM-Flint, private sources, and to utilize other resources such as sponsored tuition payments and veterans' benefits. Federal regulations and University policies require that most forms of assistance be counted as financial resources when determining eligibility for need based Title IV financial aid, however some federal veteran's educational benefits are excluded. These scholarships and other resources will first be used to meet any gap between the budget, the EFC, and the financial aid offered. Next, they will reduce the amount of loan or Work Study offered. Only if all loan and Work Study have been replaced by scholarships or other resources will the amount of grant/scholarship aid be reduced.

Spring/Summer Aid

Spring and Summer terms are considered the end of the academic year. Therefore the amount of aid that is available for distribution to students during this time depends on how much was distributed during the fall and winter semesters. The amount of grants, loans, and work study available in spring or summer is considerably less than what is typically available during the rest of the academic year.

- There is no additional application in order to be considered for Spring/Summer aid. Registration by January 31st in Spring and/or Summer courses serves as a student's intent to attend Spring/Summer. As such, this registration will be the basis on which a student's Spring/Summer aid will be determined. Aid will be distributed on a first come first serve basis by class standing for those who register for Spring and/or Summer by January 31st. Students must also have a current year FAFSA on file and meet all other eligibility criteria.
- In order to be eligible for Federal Direct Student Loans during the Spring/Summer terms a student must be enrolled in at least 6 credits (4 graduate level credits for graduate students) between the two terms and have remaining loan eligibility for the academic year. Classes can not be subject to repeat coursework.

Special Circumstances

Dependency Override

Parent information is required for any student who cannot prove that they can answer "yes" to one of the various dependency questions on the FAFSA. However, there may be a situation where a student may not be able to provide parental information due to no fault of their own. In this case the otherwise dependent student may be declared independent by the Office of Financial Aid for financial aid purposes.

All situations will require a Dependency Override form and supporting documentation from various unbiased third parties. Students with such circumstances must speak to a Financial Aid Representative. **NOTE: requesting a dependency override does not guarantee that it will be approved. The decision of the Office of Financial Aid is final.**

Circumstances that may be eligible for a dependency override:

- Your custodial parent has died and the other natural parent is still living. However, you have had no contact or support from the living parent for a significant period of time.
- Extraordinary family circumstances. The circumstances may be a result of abandonment or where the student's welfare would be placed in jeopardy if contact is continued.
- Other unusual circumstances.

Circumstances that are not acceptable reasons for a dependency override:

- Student is no longer living at home.
- Student is living at home (or with relatives) but is paying rent.
- Student has ongoing arguments with parents and due to this the parents have refused to help.
- Student has elected to put him/herself through college.
- Parents have chosen to not provide financial information for the FAFSA OR provide help with the student's college expenses.
- Student lives with, or has a step-parent who refuses to provide support.

Re-Evaluation of Financial Aid

The FAFSA requires tax information from 2015 tax year. This does not always reflect the current financial situation for a family. It is important to file the FAFSA with the information as it is listed on the tax return. Then the student should contact the Office of Financial Aid and inquire about a re-evaluation. During the re-evaluation the Office of Financial Aid has the ability to use their professional judgment in order to alter the FAFSA data to reflect the current situation. **DO NOT** alter FAFSA data on your own.

Circumstances that may be eligible for a re-evaluation:

- Job Loss (Must be out of work for at least 10 weeks)
- Job Change
- Loss of Untaxed Income or Benefits
- Separation/Divorce
- Death of Parent/Spouse
- High Medical/Dental Expenses
- Other

All situations will require completion of a Re-Evaluation of Financial Circumstances form and inclusion of any supporting documentation.

NOTE: A re-evaluation does not guarantee an increase in your financial assistance. An increase depends on the availability of funds and demonstrated financial need.

Study Abroad

- Some financial aid and scholarships are available for University sponsored study abroad trips or for study abroad trips arranged by an individual student. Federal Aid disburses approximately 10 days prior to classes beginning at the university.
- If a student is planning to study abroad it is recommended that they schedule an appointment with a financial aid officer approximately 6 months prior to the study abroad experience. During the appointment, students should be prepared to document school/college approval, costs, possible funding, and a timeline.
- The International Center offers study abroad scholarships for faculty led and external global programs. These scholarships are offered each year. Please check the International Center's web site for scholarship information and deadlines.
- Students need to have a transcript sent to the UM-Flint Registrar after completion of non-UM-Flint study abroad coursework for evaluation within 30 days of the completion of the program. If it is discovered that the student was not attending all course(s) for which financial aid was paid, the aid may be reduced retroactively.

Withdrawing from the University

WITHDRAWING FROM THE UNIVERSITY

- All withdrawal steps are handled by the Office of the Registrar. You should inquire with the Office of Financial aid about the impact withdrawing will have on your financial aid.
- Depending on the withdrawal date, you may be required to repay all or a portion of the aid that you received (see the Return of Title IV Funds section on page 17).
- **Withdrawing from a semester significantly impacts your Satisfactory Academic Progress.** (policy on page 11 & 12)
- Students may withdraw from the University (i.e., drop all courses) up to and including the last day of classes without petitioning the Academic Standards Committee. A notation to that effect is made on the transcript.
 - During the Fall or Winter Semester a student who withdraws
 1. during the drop/add period is assessed a \$50.00 withdrawal fee plus the Registration Fee(\$50), equaling \$100.
 2. during the third through sixth week of classes is assessed one-half the tuition plus fees.
 3. after the sixth week of classes is assessed full tuition plus fees.
 - During the Spring or Summer, a student who withdraws
 1. during the drop/add period is assessed a \$50.00 withdrawal fee plus the Registration Fee.
 2. during the third week of classes is assessed one-half the tuition plus fees.
 3. after the third week of classes is assessed full tuition plus fees.
 4. from a class that extends over both the Spring and Summer Term, is assessed under the guidelines for Fall/Winter.

WITHDRAWING FROM SPRING/SUMMER

- Students enrolling in both the Spring and Summer modules who elect to withdraw from Spring must provide in writing to the Office of Financial Aid, their intent to remain in the Summer module course(s). A form will be mailed to the student. This form needs to be filled out and returned to the office.
- Should a student decide to withdraw from all Summer courses while attending the Spring module, no recalculation of Spring aid will be required.
- A decision to withdraw from the Summer module any time after the Spring module has ended (this includes days between the two modules) will result in a recalculation of Spring and Summer aid and may require that the student repay part or all of the aid already received.
- Graduate students need to be enrolled in graduate level course-work to remain eligible for graduate level loans, including Graduate PLUS.
- Spring Return of Funds calculations may be reversed if the student enrolls in and completes Summer courses.

Fee Appeals

Extenuating circumstances may prompt a student to file an appeal to request their charges be reduced; this is called a fee appeal. Fee Appeals are handled by the Cashier's/Student Accounts Office (261 UPAV). If a fee appeal is approved to adjust charges for a course or courses for a financial aid recipient, the information is forwarded to the Office of Financial Aid for review and potential aid adjustments.

When a fee appeal is approved for one or more courses but not all:

When a fee appeal is approved for one or more courses, but not a full semester's tuition, it is treated the same way as if the student had never enrolled in those courses. Aid is revised to reflect only the remaining credit hours. This revision may or may not alter aid.

When a fee appeal is approved for the entire semester's tuition & fees:

When a fee appeal is submitted for a semester in which the student completely withdrew from all courses, a Return of Title IV funds calculation must be performed before a fee appeal adjustment can be made.

- Reason for fee appeal is something other than non-attendance
 1. Current balance due on the student's account (for the semester the fee appeal is granted) is reviewed. If there is a negative balance on the account (showing a credit): the account will be set to \$0 and the amount of the credit will be returned to the appropriate aid program.
 - o Instances where the student has paid out-of-pocket towards tuition and fees for the semester in question will be reviewed on a case-by-case basis to see if any credit can be refunded to the student.
 2. If there is a positive balance on the account for the semester the fee appeal is granted (showing an amount due): no action will be taken by the Office of Financial Aid
- Reason for fee appeal is non-attendance
 1. All aid for the semester is cancelled

Return of Title IV Funds

RETURN OF TITLE IV FUNDS

- When you withdraw from all classes, the Office of Financial Aid must calculate how much aid you are entitled to keep. Per the federal government, students are allowed to keep the financial aid they have “earned” up to the time of withdrawal. Students “earn” financial aid with class participation. The “unearned” amount must be returned to the federal government by the University and/or the student.
- Financial aid returned to the government is done so in the following order:
 1. Federal Direct Unsubsidized Loan
 2. Federal Direct Subsidized Loan
 3. Federal Parent PLUS or Graduate PLUS Loans
 4. Federal Pell Grant
 5. Federal SEOG
 6. Federal TEACH Grant
- In some cases, students must repay a portion of the aid that they received, and repayment arrangements must be made in order to remain eligible for aid and to re-enroll in subsequent semesters.
- In some cases, a refund may be due the student.
- The amount of repayment or refund will be affected if there is a refund of tuition given at the time of withdrawal.
- Students who withdraw before 60 percent of the semester is completed are entitled to keep a portion of their award equal to the percentage of the semester that they have completed. Students who withdraw after 60 percent of the semester is completed are eligible to keep their entire award. CAUTION: SAP is still a factor in determining eligibility in future semesters.

Repeat Coursework

The following may have an impact on the awarding of federal student aid for repeated coursework.

- This federal regulation applies whether or not the student received aid for earlier enrollments in the course.
- A student may receive aid when repeating a course for the first time (course was previously failed or passed first time).
- A student may receive aid when repeating a course that was previously failed (received an N, E, F); regardless of the number of times the course was attempted and failed.
- A student may receive aid to repeat a previously passed course one additional time ONLY.
- Once a student has completed any course once with a passing grade and received aid for one retake in which a grade is earned (whether pass or fail), he/she is no longer eligible to receive aid for that course, regardless if the course itself requires a higher grade to receive full credit.
- Passing grades for purposes of this regulation are A, B, C, D, or P.

The following action will occur following the add/drop period of each term:

- If a student retakes a course that is not aid eligible, a recalculation of aid will be done to exclude the credits for the repeated course.
- Not all aid will require adjustment. Students may see the adjustment on their aid offers by viewing awards in SIS.
- Students will receive notification if they are aid applicants and attempt to repeat coursework beyond the limits. Adjustments to financial aid and notification of such will occur following the add/drop period of each term. This may result in the student repaying part of their federal aid.

UM-Flint has academic policies regarding courses that may be re-elected for a defined number of attempts. Courses that must be re-elected as a requirement of a major may be covered by financial aid (i.e. music, theater, etc.). Please refer to the UM-Flint Catalog for more information on academic policies.

Veterans

- Students intending to use their Veterans Educational Benefits must certify their enrollment with the Veteran’s Resource Center.
- Some benefits are considered a resource and may affect the overall need of a student.
- Visit www.umflint.edu/studentveterans for more information.

Students Receiving All E's , N's, and I's

- If a student who began attendance and has not officially withdrawn and does not earn a passing grade in at least one course offered over an entire period, the University of Michigan-Flint must assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the period. A Return of Title IV funds calculation will need to be completed on all students who stopped attending their courses prior to 60 percent of the semester being completed.
- Faculty include a last date of attendance when reporting failing and non passing grades.
- Students, whose last day of attendance cannot be documented, will automatically have the 50 percent point of the semester used to determine any adjustments to their financial aid awards. Your last date of attendance for the previous semester at the UM-Flint is considered your disenrollment date when making adjustments to your account.
- Refer to the Return of Title IV Funds section (page 17) or how aid will be adjusted depending on the last date of attendance (disenrollment date).

Drug Convictions

When you complete the FAFSA, you will be asked whether you had a drug conviction for an offense that occurred while you were receiving federal student aid. If the answer is yes, you will be provided a worksheet to help you determine whether your conviction affects your eligibility for federal student aid.

If your eligibility for federal student aid has been suspended due to a drug conviction, you can regain eligibility early by successfully completing an approved drug rehabilitation program or by passing two unannounced drug tests administered by an approved drug rehabilitation program. If you regain eligibility during the award year, notify your financial aid office immediately so you can get any aid you're eligible for.

If you are convicted of a drug-related offense after you submit the FAFSA, you might lose eligibility for federal student aid, and you might be liable for returning any financial aid you received during a period of ineligibility.

Taxable Financial Aid

- All questions regarding whether or not any financial aid received is taxable should be directed to a certified tax preparer. The IRS also provides Publication 970 which provides guidance on taxable scholarships and other financial aid.
- IRS Publication 970 is available at www.irs.gov/publications/p970/ch01.html.

Consumer Information

- In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at the University of Michigan-Flint (UM-Flint). If you need assistance obtaining information listed or you would like a paper copy, contact the Office of Financial Aid.
- Information about the following topics is available on the University of Michigan-Flint Financial Aid web site at www.umflint.edu/finaid/consumer-information.
 - Cost of Attendance
 - Need-based and non-need based financial aid
 - Aid Distribution
 - Rights and Responsibilities
 - Aid Disbursement
 - Terms and conditions of employment that is part of financial aid package
 - Loan Repayment
 - Satisfactory Academic Progress
 - Withdrawing from classes
 - Study Abroad
 - Scholarship Fraud
 - Who to contact with questions/concerns
- The full summary of consumer information for the entire University of Michigan-Flint is available at www.umflint.edu/finaid/consumer-information-0

Types of Aid

Financial Aid is generally categorized into four types of aid:

1. **Grants** are usually a form of need-based gift aid that is awarded by completing the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov.
2. **Loans** are a form of aid that will require repayment. Federal student loans allow students to borrow at special fixed interest rates and with flexible repayment plans. Students must complete the FAFSA and be an eligible student to qualify for federal student loans. While there are private or alternative loans available, it is important to pursue federal student loans first.
3. **Scholarships** are generally merit or need based. Scholarships are awarded by the university, the state and private organizations. Scholarships and grants generally do not have to be repaid or earned when awarded. While completing the FAFSA is the primary step in obtaining financial aid, it does not serve as an application for scholarships. The UM-Flint scholarship application is available to all students on line annually between December and mid-February and open again to graduate students between mid-March and June.
4. **Work Study** provides students with an opportunity to work on campus or at approved non-profit organizations off campus. Students earn wages that they can use to meet educational expenses. Students must complete the FAFSA and be awarded Work Study.

	Graduate Students	Undergraduate Students
Grants		
Federally Funded		
Federal Pell Grant (PELL)		X
Supplemental Educational Opportunity Grant (SEOG)		X
Teacher Education Assistance for College and Higher Education (TEACH) Grant	X	X
State of Michigan Funded		
Tuition Incentive Program (TIP)		X
University Funded		
Graduate Grant	X	
Michigan Indian Tuition Waiver	X	X
University Grant		X
Institutional Grant		X
Loans		
Federally Funded		
Federal Direct Loans - Subsidized		X
Federal Direct Loans - Unsubsidized	X	X
Federal Direct PLUS Loans for Graduate Students	X	
Federal Direct PLUS Loans for Parents		X
Nurse Faculty Loan Program	X	
Privately Funded		
Alternative Loans	X	X
University Funded		
Emergency Loans	X	X
Scholarships		
State of Michigan Funded		
Michigan Competitive Scholarship		X
University Funded		
UM-Flint Donor Scholarships	X	X
UM-Flint Merit Scholarships	X	X
UM-Flint Freshman Merit Scholarships		X
Work Study		
Federally Funded		
Federal Work Study (FWS)	X	X

Grants

Program	Description	Eligibility	Terms
Federal Pell Grant (PELL)	<ul style="list-style-type: none"> Federally Funded Gift Aid 	<ul style="list-style-type: none"> Must be U.S. citizen or eligible non-citizen Need based (EFC <=5200) Undergraduate, 1st bachelor's degree 	<ul style="list-style-type: none"> Prorated based on enrollment status See additional Pell Grant terms below
Supplemental Educational Opportunity Grant (SEOG)	<ul style="list-style-type: none"> Federally Funded Gift Aid 	<ul style="list-style-type: none"> Must be U.S. citizen Need based Undergraduate, 1st bachelor's degree 	<ul style="list-style-type: none"> Must be enrolled at least half-time Awarded to students with the highest need Additional SEOG is not awarded if a student adds a course after the add/drop deadline
Teacher Education Assistance for College and Higher Education (TEACH) Grant	<ul style="list-style-type: none"> Federally Funded 	<ul style="list-style-type: none"> Must be U.S. citizen or eligible non-citizen Majoring in eligible major—defined by University guidelines See pg. 21 for complete listing 	<ul style="list-style-type: none"> Prorated based on enrollment status (i.e. full-time, three-quarter time, half-time) Maximum award = \$4000/year Failure to meet teaching agreement results in grant becoming a loan
Michigan Indian Tuition Waiver	<ul style="list-style-type: none"> State of Michigan Funded (see michigan.gov/mdcr for more information) 	<ul style="list-style-type: none"> Certified by your Tribal Enrollment Department to be 1/4 or more Native American blood quantum Certified by your Tribal Enrollment Department as an enrolled member of a US Federally recognized tribe Verified by Michigan Department of Civil Rights Michigan Resident 	<ul style="list-style-type: none"> Full tuition
Tuition Incentive Program (TIP)	<ul style="list-style-type: none"> State of Michigan Funded Gift Aid 	<ul style="list-style-type: none"> Michigan Resident Completed 56 transferable credit hrs. or an Associate's Degree Use within 30 months of Phase I completion 	<ul style="list-style-type: none"> Phase II \$2000 total eligibility (\$500 max award/semester) Must be enrolled at least half-time
Graduate Grant	<ul style="list-style-type: none"> University Funded Gift Aid 	<ul style="list-style-type: none"> Need based Graduate Students Michigan Resident 	<ul style="list-style-type: none"> Must be enrolled at least half-time Must apply for financial aid to be considered Conditional and Probationary admits are not eligible. Additional Graduate Grant is not awarded if a student adds a course after the add/drop deadline.
University Grant (UG)	<ul style="list-style-type: none"> University Funded Gift Aid 	<ul style="list-style-type: none"> Need based Undergraduate, 1st bachelor's degree 	<ul style="list-style-type: none"> Must be enrolled at least half-time Prorated based on enrollment status Additional UG is not awarded if a student adds a course after the add/drop deadline.
Institutional Grant (IG)	<ul style="list-style-type: none"> University Funded Gift Aid 	<ul style="list-style-type: none"> Need based Undergraduate, 1st bachelor's degree 	<ul style="list-style-type: none"> Must be enrolled at least half-time Prorated based on enrollment status Additional IG is not awarded if a student adds a course after the add/drop deadline.

Pell Grant

1. Federal Pell Grant amounts are dependent on: The student's expected family contribution (EFC); the cost of attendance (as determined by the institution); the student's enrollment status as of the add/drop deadline set by the Registrar's Office (full-time or part-time); and whether the student attends for a full academic year or less. Additional Pell Grant is not awarded if a student adds a course after the add/drop deadline.
2. Students may not receive Federal Pell Grant funds from more than one school at a time.
3. Undergraduate students approved to enroll in graduate level course(s) to earn graduate credit will have their Federal Pell Grant re-evaluated and may be reduced to reflect that proper Pell Grant is paid for only those undergraduate course(s) for which a student is eligible.
4. A lifetime aggregate limit of 12 full-time semester awards applies to Federal Pell Grant eligible students regardless of when the student first received a Federal Pell Grant.
5. Federal regulations state that students who are eligible to graduate with a bachelor's degree and choose to extend their enrollment without graduating cannot continue to receive the Federal Pell Grant. Students who complete the requirements to earn a degree and continue to take undergraduate courses without accepting the degree (for a second major or minor or second degree), will have their Federal Pell Grant cancelled for any subsequent semesters as they are no longer eligible.
6. If it is reported by faculty that an undergraduate Federal Pell Grant eligible student never begin attending class(es), their Pell Grant will be recalculated based on their enrollment and attendance in other courses within the semester. This may cause a reduction in Pell Grant awards.

Teacher Education Assistance for College (TEACH Grant)

AMOUNT OF GRANT

The federal TEACH Grant Program will provide up to \$4,000 per year (\$16,000 total for four-year undergraduate programs; \$8,000 total for graduate studies) in grants to students who plan to teach full-time in high-need subject areas at schools that serve students from low-income families. Three-quarter-time students can receive up to \$3,000 per year; half-time students can receive up to \$2,000 per year; and less-than-half-time students can receive up to \$1,000 per year.

**Due to federal sequestration: TEACH grants disbursed on or after Oct. 1, 2016 and before Oct. 1, 2017 will be reduced by 6.9 percent.*

However, because total financial aid must not exceed the cost of attendance, receiving a TEACH Grant may reduce the recipient's eligibility for other sources of financial aid. In other words, don't assume that you will automatically have a credit on your account. **Loans that have already been awarded may be replaced by the grant.**

Also, federal regulations stipulate that institutions are restricted in calculating a student's eligibility for *Federal Pell Grant and Federal TEACH Grant* funds as of the add/drop date (herein after referred to as the Census Date). The Census Date, determined for each semester by the University of Michigan-Flint Office of the Registrar, is the last date by which a student may add courses without petitioning or drop courses with a fee adjustment.

Consequently, Federal Pell Grant and Federal Teach Grant funds must be determined by the number of credits for which a student enrolls and begins attendance as of the Census Date in any given semester. Credit hours added or dropped after the published date will not increase or decrease Federal Pell Grant or Federal TEACH Grant funds unless a student fails to begin attendance in any of the courses. Refer to the Office of the Registrar's web-site for published Census Date for each semester.

TEACHING OBLIGATION

Grant recipients **agree to teach for at least four years** within eight years of finishing their teacher preparation program and to **teach high-need subjects in designated schools that serve low-income students (designated as Title I)**. If you do not complete the four-year teaching obligation, your grant will convert to an unsubsidized loan, which you will have to repay with interest calculated back to the date the funds were disbursed.

AGREEMENT TO SERVE

Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve (service agreement), which is available electronically on the U.S. Department of Education web site.

HIGH NEED SUBJECT AREAS ELIGIBILITY REQUIREMENTS

- Bilingual education and English language acquisition
- Foreign language
- Mathematics
- Reading Specialist
- Science
- Special education
- Other identified teacher shortage areas

To be eligible for a TEACH Grant, you must:

- Be a U.S. citizen or eligible non-citizen
- Be enrolled in coursework or plan to complete coursework toward a career in teaching and/or in a high-need subject area
- Have a cumulative GPA of at least 3.25 (on a 4.0 scale) as a high school graduate and maintain that GPA throughout your academic program (or score above the 75th percentile on at least one battery on a national standardized college admissions test)
- Complete TEACH Grant counseling and sign a TEACH Grant Agreement to Service each year
- Complete a FAFSA, although you do not have to demonstrate financial need to be eligible
- For eligibility at the University of Michigan-Flint **admission to the education program is required**

Graduate

MA in Education with Special Education Concentration
MA in Education with Literacy (K-12) Concentration
MA with Secondary Teacher Certification (MAC)

Undergraduate

BS French TCP
BS Spanish TCP
BS Mathematics TCP
BS Biology TCP
BS Physics TCP
BS Earth Science TCP

Loans

Program	Description	Eligibility	Terms
Federal Direct Loan, Subsidized	<ul style="list-style-type: none"> Federally funded. Interest rate, adjusted annually on July 1st capped at 8.25% 	<ul style="list-style-type: none"> Must be U.S. Citizen or eligible non-citizen Need based Enrolled at least half-time in a degree or certificate program Undergraduate student 	<ul style="list-style-type: none"> Repayment is deferred and there is no interest while enrolled at least half-time and an additional 6 months Limited deferment/cancellation provisions 1.069% origination fee
Federal Direct Loan, Unsubsidized	<ul style="list-style-type: none"> Federally funded. Interest rate, adjusted annually on July 1st capped at 8.25% 	<ul style="list-style-type: none"> Must be U.S. Citizen or eligible non-citizen Non-need based Enrolled at least half-time in a degree or certificate program 	<ul style="list-style-type: none"> Interest begins accruing immediately; may be paid periodically or capitalized Repayment of principal deferred while enrolled at least half-time and an additional 6 months Limited deferment/cancellation provisions 1.069% origination fee
Federal PLUS Loan (for Parents of dependent students)	<ul style="list-style-type: none"> Federally funded. Interest rate, adjusted annually on July 1st capped at 9.5% See PLUS Loans on page 24 	<ul style="list-style-type: none"> Non-need based (cost of education less other aid) Enrolled at least half-time in a degree or certificate program Parent borrows on behalf of their dependent undergraduate student Parent must meet credit-worthiness standards and be a U.S. citizen or eligible non-citizen 	<ul style="list-style-type: none"> This loan will be listed on your award notice only if a separate application is submitted and approved Repayment of principal and interest begins 60 days after loan disbursement Parent is eligible for deferment if student is attending classes at least half-time 4.276% origination fee
Federal PLUS Loan (for <u>Graduate Students</u>)	<ul style="list-style-type: none"> Federally funded. Interest rate, adjusted annually on July 1st capped at 10.5% See PLUS Loans on page 24 	<ul style="list-style-type: none"> Non-need based (cost of education less other aid) Enrolled at least half-time in a degree seeking program Must meet credit-worthiness standards and be a U.S. citizen or eligible non-citizen 	<ul style="list-style-type: none"> This loan will be listed on your award notice only if a separate application is submitted and approved Loan is placed in deferment while enrolled at least half-time and an additional 6 months 4.276% origination fee
Perkins Loan	<ul style="list-style-type: none"> Federally Funded Interest rate 5% No new loans offered after September 30, 2017 	<ul style="list-style-type: none"> Need based Enrolled at least half-time in a degree or certificate program Must be U.S. Citizen or eligible non-citizen 	<ul style="list-style-type: none"> Repayment is deferred and there is no interest while enrolled at least half-time and an additional 9 months

Emergency Loans

Emergency loans are made available to currently enrolled students with temporary financial problems.

- Students must have a 2.0 cum GPA and must not be terminated from financial aid due to Satisfactory Academic Progress(SAP).
- Student must be degree seeking or in a certificate program.
- Student must be enrolled in the semester for which the loan is to be paid.
- Repayment is expected within 30 days.
- A maximum of three (3) emergency loans will be granted while attending UM-Flint.
- The maximum amount a student may borrow in any semester is \$500. The minimum request is \$25.
- Emergency Loans which meet the following criteria should be accompanied by adequate documentation of the circumstances and applicants must show resources sufficient to repay the amount of the loan requested.
- Loans intended to pay a debt to a particular company (or individual); the check will be made payable to the company/individual.

Loan Information - Direct Loans

After completing the worksheets on page 13, you should have a good idea of how much you may need to borrow. Remember, don't borrow unless it is absolutely necessary. You may not need to borrow as much, if at all, if you are able to cut personal/miscellaneous costs or work more hours. Many students wisely maintain a lower-cost student lifestyle in order to borrow the least amount necessary to cover their college costs. The result is lower debt and loan payments that will be easier to manage after graduation. See the sample loan repayment chart on the right that gives an estimated monthly payment for the standard repayment plan. More information about repayment plans please see page 25.

Loan Amount	Standard Repayment Plan			
	10 years = 120 months			
	Monthly Payment			
	5%	6%	7%	8.25%
\$5,000	\$53	\$55	\$58	\$61
\$10,000	\$106	\$111	\$116	\$122
\$15,000	\$159	\$166	\$174	\$183
\$20,000	\$212	\$222	\$232	\$245
\$30,000	\$318	\$333	\$348	\$367
\$40,000	\$424	\$444	\$464	\$490

Federal Direct Loan Eligibility

Students must be enrolled in at least half-time in order to be eligible for any Federal Loan. Please refer to the enrollment status table on page 6 to determine how many credits half-time enrollment is for your status during a particular semester.

Federal Direct Loan Fees

Federal Direct Loans have origination fees. Subsidized and Unsubsidized Direct Loans have a 1.069% origination fee on/after October 1st, 2016. PLUS Loans have a 4.276% origination fee on/after October 1, 2016. Because of these fees, the actual Direct Loan amounts applied to your University student account will be lower than those listed on your award notice.

Federal Direct Subsidized Loan vs. Federal Direct Unsubsidized Loan

The Federal Direct Subsidized Loan is a need based loan, while the Federal Direct Unsubsidized Loan is not. Students borrowing the Subsidized Loan do not accrue interest on the loan while they are enrolled at least half-time; conversely, **students borrowing the Unsubsidized Loan accrue interest while they are enrolled in school.** The Unsubsidized Loan does allow you to defer the interest payments until you graduate; however, this will result in a higher loan payment over the life of the loan, so you will pay more long term.

Combined Borrowing Maximums for Direct Subsidized and Unsubsidized Loans				
	Dependent Undergraduates	Unsubsidized Loan for Dependent Undergraduates	Unsubsidized Loan for Independent Undergraduates	Graduate Students
First Year (0-24 credits)	\$3,500	\$2,000 (\$5,500 total)	\$6,000 (\$9,500 total)	\$20,500 each academic year*
Second Year (25—54 credits)	\$4,500	\$2,000 (\$6,500 total)	\$6,000 (\$10,500 total)	
Third Year + (55+ credits)	\$5,500	\$2,000 (\$7,500 total)	\$7,000 (\$12,500 total)	
Preparatory Coursework (for a graduate program)	\$5,500		\$7,000 (\$12,500 total)	
Teacher Certification	\$5,500		\$7,000 (\$12,500 total)	
Total Loan Debit Limit:		\$31,000 (only \$23,000 can be Subsidized Loan)	\$57,500 (only \$23,000 can be Subsidized Loan)	\$138,500; limit includes Direct Loans received as an undergraduate.

* Students who register for a combination of undergraduate and graduate classes, must be enrolled at least half-time in graduate classes that count towards their degree to receive graduate level loans. Loans will be reduced to undergraduate loan limits for students who do not meet that requirement.

Loan Information - Additional Loans

Federal Perkins Loan

Long-term, low interest loan. The program is federally funded and no new loans will be offered after September 30, 2017. This loan is repayable over an extended period of time after graduation and carries no interest charge while the borrower is enrolled at least half-time. When the borrower graduates, disenrolls, or drops below half-time enrollment, a nine month grace period begins during which no payment of principal or interest is required. At the end of the grace period repayment begins with a minimum monthly payment of \$40 (payments may be higher depending on the total amount borrowed). Prepayment or accelerated payments may be made with no penalty. The current interest rate is 5%.

Federal Direct PLUS Loan Parent for parents of dependent undergraduate students

The Federal Direct PLUS Loan is intended to assist those families who are not eligible for other types of financial aid and/or who have remaining financial need after other forms of financial aid have been awarded. The maximum that can be borrowed each year is the cost of attendance (budget) minus all other financial aid awarded. The borrower in this program is the **parent** of a dependent undergraduate student. If a Parent PLUS Loan is not included in your aid package, information is available from the Office of Financial Aid. In June 2017 for the 2017-2018 academic year; the application will be available on-line at www.studentloans.gov. You must reapply for the PLUS Loan each year that you wish to receive it. NOTE: A parent can request loan deferment while the student is enrolled in at least half-time status.

Federal Direct PLUS Loan Graduate for graduate students

The Federal Direct PLUS Loan for graduate students is intended to assist those who are not eligible for other types of financial aid and/or who have remaining financial need after other forms of financial aid have been awarded. The maximum that can be borrowed each year is the cost of attendance (budget) minus all other financial aid awarded. The borrower in this program is the **student**. Information is available from the Office of Financial Aid. In June 2017 for the 2017-2018 academic year; the application will be available on-line at www.studentloans.gov. You must reapply for the PLUS Loan each year that you wish to receive it.

Students must complete the FAFSA to be eligible for a Parent PLUS or Graduate PLUS loan. Schools must determine a student's annual eligibility for Subsidized and Unsubsidized loans even if the student chooses not to borrow through those programs.

Private/Alternative Loan Sources

If you have considered all other options and you feel that additional financing is necessary to meet your educational costs, see our web site at umflint.edu/finaid/publications for information on private/alternative loans. Apply for private loans separately and be sure to compare their rates and terms carefully.

*Student loan debt can accumulate quickly and result in a lifetime burden of high payments and credit denials for automobile purchases, credit cards, and home mortgages. Private loans also can reduce eligibility for more desirable federal, state and college aid programs. To avoid these problems, read and understand the terms and conditions of all loans. **Beware of loan offers you did not initiate.** Deceptive marketing tactics are not illegal in the world of private student loans. It is always in a student's best interest to explore federal loan options before applying for private loans.*

Managing Your Educational Loan Debt

- Students should be aware that borrowing loan funds does affect future credit and indebtedness. Students should give careful consideration to borrowing only what is absolutely necessary to pay for their educational expenses related to their attendance here at the University of Michigan-Flint.
- Students who have a student loan debt equal to 70% (or more) of their aggregate maximum will be encouraged to participate in a loan awareness counseling session on studentloans.ed.gov. Students will be notified of this on the requirements screen in SIS. Transfer students should also meet with a Financial Aid Officer in person to review their loan counseling. Please contact the Office of Financial Aid to schedule an appointment.
- Students should be advised that failure to enter into repayment after their grace period ends will put their loans into a delinquent or defaulted status. This will adversely reflect on your credit rating. Students who are unable to make their payment arrangements should contact their servicer immediately.
- All educational loan debt needs to be repaid. However, in some circumstances a student may be able to postpone repayment with a deferment or forbearance. In other extreme situations, the student may be completely released from the obligation of repayment due to a loan discharge or cancellation. Refer to studentaid.ed.gov for more information and to see if you may qualify.

Loan Information - Repayment

Your loan servicer will send you information about repayment, and you'll be notified of the date repayment begins. **However, you're responsible for beginning repayment on time even if you don't receive this information.** Failing to make payments on your loan can lead to default.

There are several repayment plans to help you manage this important financial responsibility. The repayment plans are outlined in the table below. You can change plans to suit your financial circumstances. In order to compare repayment plans you can use a calculator offered by the US Department of Education at <http://studentaid.ed.gov/repay-loans>.

Federal Perkins Loans have different repayment options. Your payment depends on the amount that you borrow, but the minimum is \$40 per month.

Types of repayment plans for Direct and FFEL Stafford Loans and PLUS Loans

Repayment plan	Eligible loans	Repayment time frame	Monthly payment	Additional considerations
Standard	Direct Sub & Unsub FFEL Stafford PLUS Loans (Parent) PLUS Loans (Graduate) All Consolidation Loans	Fixed payment for up to 10 years Up to 30 years for consolidation loans.	Fixed Payment must be at least \$50 per month.	<ul style="list-style-type: none"> If you do not choose a repayment plan when you first begin repayment, you will be placed in this one. All borrowers are eligible for this plan.
Graduated	Direct Sub & Unsub FFEL Stafford PLUS Loans (Parent) PLUS Loans (Graduate) All Consolidation Loans	Up to 10 years Up to 30 years for consolidation Loans	Payments start out relatively low at first and then increase, usually every two years. Payments must at least cover the interest that accumulates on the loans between payments.	<ul style="list-style-type: none"> The plan is tailored to individuals with relatively low current incomes (e.g., recent college graduates) who expect their incomes to increase in the future. All borrowers are eligible for this plan.
Extended	Direct Sub & Unsub FFEL Stafford PLUS Loans (Parent) PLUS Loans (Graduate) All Consolidation Loans	25 years	Fixed or graduated Monthly payment is lower than it would be under the Standard Plan.	<ul style="list-style-type: none"> Borrowers must have more than \$30,000 in eligible outstanding loans.
Income-Based Repayment Plan (IBR)	Direct Sub & Unsub FFEL Stafford PLUS Loans (Graduate) Consolidation Loans that do not include PLUS loans to parents	Have 20 or 25 years to repay under this plan; unpaid portion will be forgiven	Monthly payments are capped at 15% of discretionary income (the difference between Adjusted Gross Income and 150% of the poverty guideline for your family size and state of residence).	<ul style="list-style-type: none"> You must have partial financial hardship to enroll in the IBR Plan. Your payments change as your income changes. You may have to pay income tax on the amount that is forgiven.
Pay As You Earn Repayment Plan (PAYE)	Direct Sub & Unsub PLUS Loans (Graduate) Consolidation Loans that do not include PLUS loans made to parents	Have 20 years to repay under this plan; unpaid portion will be forgiven	Monthly payments are capped at 10% of discretionary income (the difference between Adjusted Gross Income and 150% of the poverty guideline for your family size and state of residence).	<ul style="list-style-type: none"> Must be a "new borrower" as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. Your payments change as your income changes. You may have to pay income tax on the amount that is forgiven.
Revised Pay As You Earn Repayment Plan (REPAYE)	Direct Sub & Unsub PLUS Loans (Graduate) Consolidation Loans that do not include PLUS loans made to parents	Have 20 or 25 years to repay under this plan; unpaid portion will be forgiven	Monthly payments are capped at 10% of discretionary income (the difference between Adjusted Gross Income and 150% of the poverty guideline for your family size and state of residence).	<ul style="list-style-type: none"> Any Direct Loan borrower with an eligible loan type may choose this plan. Your payments change as your income changes. You may have to pay income tax on the amount that is forgiven.
Income-Contingent Repayment Plan (ICR)	Direct Sub & Unsub PLUS Loans (Graduate) Direct Consolidation Loans	Have 25 years to repay under this plan; unpaid portion will be forgiven	Monthly payments will be based on annual income (and that of spouse, if married), family size, and the total amount of Direct Loans.	<ul style="list-style-type: none"> You may have to pay income tax on the amount that is forgiven. Any Direct Loan borrower with an eligible loan type may choose this plan. Parent borrowers can access this plan by consolidating their Parent PLUS loans into a Direct Consolidation Loan.
Income Sensitive Repayment Plan (ISR)	FFEL Stafford FFEL PLUS Loans FFEL Consolidation Loans	Up to 15 years	Monthly payments will be based on annual income	<ul style="list-style-type: none"> Each lender's formula for determining the monthly payment amount under this plan can vary.

Scholarships

Program	Description	Eligibility	Terms
Michigan Competitive Scholarship (MCS)	<ul style="list-style-type: none"> Awarded and funded by the State of Michigan For more information contact MHEAA 	<ul style="list-style-type: none"> Qualifying score on the ACT taken in high school Need based Michigan high school graduate Must file 1718 FAFSA before March 1st, 2017 	<ul style="list-style-type: none"> Receive equivalent of 10 full-time semesters Must be enrolled at least half-time Maintain cumulative 2.0 GPA Maximum award prorated based on enrollment status Can only be used for tuition
U of M-Flint Endowed/Gift Scholarships	<ul style="list-style-type: none"> Over 200 Scholarships offered by U of M-Flint 	<ul style="list-style-type: none"> Varies by scholarship 	<ul style="list-style-type: none"> For a majority of the scholarships students must submit an on-line application during the application period of December through mid-February Graduate scholarships have an extended deadline through June 1st
Freshman Merit Scholarships	<ul style="list-style-type: none"> Immediate eligibility to receive scholarship funds for up to four years, for qualifying incoming freshmen who meet the minimum guidelines. 	<ul style="list-style-type: none"> See guidelines at https://www.umflint.edu/admissions/freshmen-merit-scholarships To qualify for consideration for the Competition (to compete for 10 full tuition and mandatory fees) you must have a complete admission application by December 1st. 	<ul style="list-style-type: none"> No separate application to fill out Instant information on which scholarship amount you qualify for Annual award amounts ranging from \$3,000 to \$7,000, with a limited number of full tuition and mandatory fees scholarships available

PRIVATE SCHOLARSHIPS

- If your scholarship check is sent to the University, it will be directly applied to your University student account, typically half in the Fall Term, half in the Winter Term, unless otherwise specified by the scholarship sponsor. If the payment creates a credit balance on your University student account, the credit will be released to you (see page 10).
- If your scholarship check is sent directly to you, and it is made co-payable to you and the University, endorse the check and submit it to the Office of Financial Aid for processing. Be sure to include your UMID number with the check.
- If your check is made payable to you only, it is your responsibility to apply any funds necessary to your University student account. You must also report receipt of these funds to the Office of Financial Aid to be considered as a resource.
- Private scholarships may affect other awarded aid (see page 13).
- It is the responsibility of the student to ensure that the donor's valid address and contact information is on or included with the scholarship check. Failure to provide this information will delay funds from disbursing.

UM FLINT SCHOLARSHIPS

- UM-Flint scholarships that are based on actual resident (in state) tuition/mandatory fees (in full or in part) will be calculated and applied to students' accounts after the add/drop deadline of the semester.
- Recipients of scholarship funds are required to maintain the conditions of the scholarship for which it is designed (i.e., GPA, major, class enrollment, etc.) or students are in jeopardy of losing the scholarship at any time during the academic year.

Work Study

Program	Description	Eligibility	Terms
Federal Work Study (FWS)	<ul style="list-style-type: none"> Awards are earned as wages by working for eligible employers on and off campus. See Work Study on page 9. 	<ul style="list-style-type: none"> Need based. Student enrolled at least half-time (see page 6) in a degree program during the semester they plan to earn work study. If a student drops below half-time at any point in the semester eligibility to earn work study is lost. 	<ul style="list-style-type: none"> Locate and interview for jobs by reviewing job listings on http://umjobs.org/ Department referrals may be given for students not employed 30 days into the semester (see page 9) Students earn paychecks for work performed (see page 9). Work Study wages do NOT appear on your student account Must be accepted on SIS by September 30th and have paid earnings by the end of October.

Student Information System (SIS)

Students should regularly log on to the Student Information System (SIS) at sis.umflint.edu to keep track of their financial aid award status.

SIS is a secure website that allows students 24/7 online access to their student information, including financial aid information. Your award amounts, estimated cost of attendance, required next steps, account balance, and more can all be found on SIS.

HOW TO USE THE STUDENT INFORMATION SYSTEM (SIS)

1. Go to sis.umflint.edu
2. Log on with your UM-Flint username and LAN password (If you don't know your username and LAN password or have trouble logging on to SIS, contact UM-Flint's Helpdesk at [810.766.6804](tel:810.766.6804))
3. Click on the "Financial Aid" tab

HOW TO FIND INFORMATION ON SIS

Once you are in the Financial Aid area of SIS, you can access a range of information about your financial aid award and status.

Eligibility Tab

Click on the "Eligibility" tab to access the following information:

[Financial Aid Holds](#)

See what holds you have that may prevent your financial aid from being paid.

[Student Aid Requirements](#)

Click here to see which documents or information you still need to submit, and to check on the status of the documentation you have submitted.

[Satisfactory Academic Progress \(SAP\)](#)

View your Satisfactory Academic Progress (SAP) status to make sure you're still eligible to receive aid.

[Academic Transcript](#)

Click here for an unofficial transcript indicating your completed coursework at UM-Flint.

[Financial Aid Messages](#)

Click here for messages from the Office of Financial Aid at UM-Flint.

Award Tab

Click on the "Awards" tab to access the following information:

[Award by Aid Year](#)

Here you can view an award overview for the entire year, any outside aid sources that count toward your cost of attendance, and the terms and conditions of your aid offer. Here is where you can also accept or decline your aid offer.

[Award by Aid Term](#)

Click here to see your aid displayed by term for a specific aid year (for example, 2017-2018).

[Award Payment Schedule](#)

Information here tells you when you can expect your aid to be paid into your account. Note that unmet requirements such as missing documentation may delay payment.

[Award Letter](#)

View or print your financial aid award letter.

[Loan Application History](#)

Click here to see the Federal Direct Loans that have been paid to your account while attending UM-Flint. Information includes type of loan, loan total, and the loan amount after loan fees have been subtracted.

ADDRESSES & PHONE NUMBERS

UM-FLINT OFFICES

Student Success Center	285 UPAV	(810) 762-3085
Admissions - Undergraduate	245 UPAV	(810) 762-3300
Admissions - Graduate	251 FWTL	(810) 762-3171
Cashier's Office	261 UPAV	(810) 762-3490
Office of Financial Aid	277 UPAV	(810) 762-3444
Office of the Registrar	266 UPAV	(810) 762-3344
Veterans Resource Center	131 UPAV	(810) 762-3073

RELATED SERVICE AGENCIES

Federal Student Aid Information Center (FAFSA) 8:00AM – 11:00PM E.S.T. Monday through Friday, 11:00AM - 5:00PM E.S.T. Saturday and Sunday		(800) 433-3243
Michigan Higher Education Assistant Authority (Michigan Competitive Scholarship) Office of Scholarship and Grant Programs P.O. Box 30462 Lansing, MI 48909-7962		(888) 447-2687
Michigan Education Trust (MET)	www.michigan.gov/setwithmet	(800) 638-4543 or (517) 335-4767
<u>Loan Servicers</u>		
CornerStone	www.mycornerstoneloan.org	(800) 663-1662
HESC/Edfinancial	www.edfinancial.com	(855) 337-6884
Fedloan Servicing	www.myfedloan.org	(800) 699-2908
Granite State—GSMR	www.gsmr.org	(800) 556-0022
Great Lakes	www.mygreatlakes.org	(800) 236-4300
MOHELA	www.mohela.com	(888) 866-4352
Nelnet	www.nelnet.com	(888) 486-4722
OSLA Servicing	www.osla.org	(866) 264-9762
Navient	www.navient.com	(800) 722-1300
VSAC Federal Loans	www.vsacfederalloans.org	(888) 932-5626
Selective Service (Registration Requirements)	www.sss.gov	(847) 688-6888 toll free (888) 655-1825
Student Loan Records and Collections (Perkins Loan) 6061 Wolverine Tower 3003 S. State St. Ann Arbor, MI 48109-1287		(800) 456-0706

The Regents of the
University of Michigan

Michael J. Behm, Grand Blanc
Mark J. Bernstein, Ann Arbor
Laurence B. Deitch, Bloomfield Hills
Shauna Ryder Diggs, Grosse Pointe
Denise Ilitch, Bingham Farms
Andrea Fischer Newman, Ann Arbor
Andrew C. Richner, Grosse Pointe Park
Katherine E. White, Ann Arbor
Mark S. Schlissel (ex officio)

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Office of Financial Aid

277 UPAV

(810)762-3444, Fax: (810)766-6757

www.umflint.edu/finaid

Office Hours

Monday, Tuesday, and Thursday

8:00AM-5:30PM

Wednesday

9:00AM-5:30PM

Friday

8:00AM-5:00PM

* Hours are subject to change.