



Digital Offer Overview

We are pleased to offer you this overview to help you understand the financial assistance you have been offered for the 2026-2027 academic year. Your financial aid offer is ESTIMATED and based on the information supplied on your Free Application for Federal Student Aid (FAFSA), as well as scholarships and resources that have already been reported to the Office of Financial Aid and Scholarships. The estimated offer is based on full-time enrollment and is subject to change as variables and eligibility may change. Please check your My UM Dearborn portal often to view your most up-to-date financial aid offer.

Viewing Your Offer

Use your uniqname and password to access the **Financial Aid Self Service Portal**.

- Need to create your uniqname? Visit: umdearborn.edu/uniqname

Navigation

- 1. Aid Year:** Select the correct aid year.
- 2. College Financing Plan:** Navigate to this tab to view your Financial Aid Offer.
- 3. Student Requirements:** If you have any outstanding requirements, they will be listed here.

Important Reminder:

Your financial aid offer includes a Total Estimated Cost of Attendance (COA). This amount includes:

- Tuition & fees (*direct costs*)
- Estimated costs for housing, food, and other educational expenses (*indirect costs*)

Even if you live at home, these estimated living expenses are still included. They allow you the option to borrow up to this total amount, but they are not a reflection of what you will have to pay the University.

To understand what you will actually owe the University after scholarships and grants, please review **How to Calculate Your Direct Cost Balance** (found on the next page).

The screenshot shows the 'Financial Aid' portal interface. At the top right, there is a dropdown menu for 'Aid Year' set to '2024-2025 Academ...' with a yellow arrow labeled '1' pointing to it. Below the header is a navigation menu with tabs: 'Home', 'Offer', 'Financial Aid History', 'Resources', 'Notifications', 'Satisfactory Academic Progress', and 'College Financing Plan'. A yellow arrow labeled '2' points to the 'College Financing Plan' tab. Below the navigation menu, there is a section titled 'Course Program of Study' with a blue background and a yellow arrow labeled '3' pointing to it. The text below this section reads: 'Your federal financial aid is based on the number of credits of your CPOS-eligible courses in a semester. CPOS-ineligible courses could affect your Title IV funding. If you are planning to receive federal aid, please note the...'. Below this is a 'Student Requirements' section with a blue background and a yellow arrow labeled '3' pointing to it. The text below this section reads: 'No actions are required at this time.' At the bottom of the page, there is a 'General Links' section with a white background and a yellow arrow labeled '3' pointing to it. The links listed are: 'Federal Aid Application or Renewal Application', 'General Financial Aid Information', 'National Student Loan Data System', and 'Federal Direct Loan Information'.



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Estimated Cost of Attendance 2025-2026

	On Campus Residence	Off Campus Residence
Tuition and fees	\$16,840	
Housing and Food		\$4,126
Books and supplies	\$1,300	
Transportation	\$2,194	
Other education costs	\$1,718	
Estimated Cost of Attendance		\$ 26,178 / yr

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Student Aid Index

Based on FAFSA As calculated by the Department of Education and/or the institution using a formula prescribed by law	\$ -1,500 / yr
Based on Institutional Methodology Used by many private institutions in addition to the FAFSA.	\$ / yr

Grants, Scholarships, and Other Gift Aid

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

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Scholarships

Merit-Based Scholarships	
Scholarships from your school	\$4,000
Scholarships from your state	\$5,500
Other scholarships	\$0
Employer Paid Tuition Benefits	N/A
Total Scholarships	\$9,500 / yr

Grants

Need-Based Grant Aid	
Federal Pell Grants	\$7,395
Institutional Grants	\$0
State Grants	\$0
Other forms of grant aid	\$0
Total Grants	\$7,395 / yr

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VA Education Benefits

VA Education Benefits	\$ 0 / yr
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Estimated College Costs You Will Be Required to Pay

Net Price To You (Total cost of attendance minus total grants and total scholarships)	\$ 9,283 / yr
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Loan and Work Options to Pay the Net Price

You must repay loans, plus interest and fees.

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Loan Options*

Federal Direct Subsidized Loan (6.53% interest rate) (1.057% origination fee)	\$3,500 / yr
Federal Direct Unsubsidized Loan (6.53% interest rate) (1.057% origination fee)	\$2,000 / yr
Total Loan Options	\$5,500 / yr

* For federal student loans, origination fees are deducted from loan proceeds.

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Other Options

You may have other options to repay the remaining costs. These include:

- Tuition payment plan offered by the institution
- Parent PLUS loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

Customized Information from University of Michigan-Dearborn

Your financial aid offer is **estimated** and based on the information provided on your Free Application for Federal Student Aid (FAFSA), as well as scholarships and resources already reported to the Office of Financial Aid and Scholarships. This estimated offer assumes **full-time** enrollment and is subject to change based on enrollment, eligibility, and funding source.

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Work options

Work-Study	\$0 / yr
Hours Per Week (estimated)	0 / wk
Other Campus Job	N/A
Total Work	\$0 / yr

For More information

University of Michigan-Dearborn
4901 Evergreen Road
1183 University Center
Dearborn, MI 48128-2406
Telephone: (313) 593-5300
E-mail: umd-ask-ofa@umich.edu

*** Loan Amounts**

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/manage-loans/repayment/plans>.

How to Calculate Your Direct Cost Balance

Your **Direct Cost Balance** is the amount you will owe the university for tuition and required fees after free financial aid is applied.

- **Step 1: Start with your total Tuition & Fees**
This is your Total Direct Costs.
- **Step 2: Subtract your Scholarships & Grants**
Only include free money — you do not repay these.
- **Step 3: Your result is your estimated annual amount you will be required to pay to the University.**

Understanding Your Aid Offer

Reference the glossary found at end of your aid offer for additional information.

4. Estimated Cost of Attendance: the total projected amount it will cost a student to attend UM-Dearborn for one academic year. It includes both direct costs (charges billed by the university) and indirect costs (expenses a student may pay on their own).

Direct Costs: Billable expenses the student pays directly to the University which includes tuition and fees.

Indirect Costs: Non-billable expenses associated with education that are not necessarily billed by the University. Includes: off-campus housing and food, books and supplies, transportation, and personal expenses.

5. Student Aid Index (SAI): an eligibility index number that is used to determine how much federal student aid you would receive. This number results from the financial information provided on your FAFSA® form. This number is not a dollar amount of aid eligibility or what your family is expected to provide.

6. Scholarship & Grants: Gift aid offered that does not need to be repaid back.

7. Estimated College Costs: The net price of your estimated out-of-pocket cost for your first year (two semesters). It is calculated by subtracting your scholarships and grants from your total Cost of Attendance, which includes both direct costs (tuition and fees) and indirect costs (housing and other educational expenses). For what you will pay directly to the University, see How to Calculate Your Direct Cost Balance.

8. Federal Loan Options: Loan eligibility that may be borrowed and later repaid.

9. Work Study: Funding available to be earned when hired for on-campus job to help pay education expenses.

10. Options to Pay Remaining Balance: Provides information on options to pay remaining balance including: Installment Plans through Student Accounts, Federal Parent Plus Loan, and Alternative Loan Options.